

Pathways to money and welfare rights advice from education settings

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Introduction

Education settings are increasingly playing a role in contributing to local actions to reduce child poverty by helping families increase their incomes, by providing 'referral pathways' to money and welfare rights advice.

This briefing highlights examples of pathways to advice, how advice can make a difference to the lives of families, and makes recommendations about how we can ensure that more parents, or carers, can get access to advice. It is aimed at those working in school and early years settings, in local authorities and elected officials.

Why provide access to money and welfare rights advice?

Around 1 in 4 children live in relative poverty (i.e. living in households with an income below 60% of the median income), within families locked into poverty by low pay, high living costs, and social security benefits that cannot meet their basic needs.

Moreover, recent and significant increases in the cost of food, fuel and key essentials,¹ have followed a period of pandemic-related disruption and loss of income that impacted many low-income families,² and post-2010 reforms to social security (welfare reform) have reduced the incomes of many parents with children.³ This means that more families, including those who have not previously sought advice,⁴ need help to reduce household costs, deal with debt and navigate the benefits system.

Families living on a low-income experience disadvantage that can contribute to children having poorer health, developmental and educational outcomes, and fewer opportunities than more affluent peers, creating inequalities.⁵ Experiencing poverty in early childhood can be highly damaging, with profound effects on children's long-term well-being.⁶ Differences in health start early in life and continue into adulthood and contribute to health inequalities; the unfair, avoidable differences in health between social classes or groups of people.⁷

Providing pathways to money and welfare rights advice from education settings can help prevent child poverty or mitigate its effects, and from a setting that most families with children engage with.

Families often trust education professionals (who are well placed to identify struggling families), and could be more likely to accept a referral to advice in this setting.⁸ Providing a pathway to advice also reduces the burden on education staff of helping families struggling with money and it's important that education staff understand the difference that advice can make to low-income families.

Pathways to advice are particularly beneficial for those who may not otherwise take up advice due to lack of awareness, fears about stigma, lack of trust, or health or linguistic barriers.⁹ Some parents may simply be overwhelmed by life on a low income to seek advice.¹⁰

Referral pathways to money and welfare rights advice

Advice delivered by qualified staff can ensure that clients receive accurate advice on complex issues around money, debt, affordable credit, the poverty premiumⁱ, and the ever-changing benefits system, in a person-centred, non-stigmatising way. Most can also refer clients to advice on fuel, employability and housing.

This advice can help families maximise household incomes from UK, Scottish and locally administered benefits. Supporting take-up of those benefits is important to reduce the risk of financial vulnerability and because:

- the benefits system changes i.e. with the introduction of new benefits such as the Scottish Child Payment;

ⁱ The 'poverty premium' means that people on a low income often pay more for goods and services because they are less likely to be able to pay using direct debit or have internet access and may be charged for receiving paper bills.

- family circumstances change e.g. due to births, family breakdown, a new job, a child starting school, triggering eligibility for a benefit/entitlement;¹¹
- many people do not take up the benefits they are entitled to due to awareness and stigma related issues, health or linguistic barriers, system complexity and poor previous experiences;¹² and
- increased take-up means there is more money available to be spent in local communities.¹³

A number of local authorities in Scotland have invested in the development of partnerships between education settings and money and welfare rights advice services to deliver referral pathways to good quality advice in some or all schools.

A key feature of robust referral pathways is that:

- school or early years staff offer parents or carers a referral to an advice service if they consent to that. In some places parents or carers may also self-refer to that advice;
- advice workers will then contact parents or carers shortly after referral;
- an appointment will take place at the education setting (in some education settings an advice worker will be physically embedded for some of the time), advice provider offices, parental home or by phone or e-mail; and
- post-referral, there is usually an attempt to find out if the opportunity to receive advice has been taken up by the parent or carer.

Lots of emphasis is usually placed on:

- outreach activities and promotion of advice via various communication channels;
- discrete communication with parents and carers;
- advice workers forming good relationships to encourage education staff referral to, and parental / carer uptake of, advice; and

- the appropriate branding of this work to reduce feelings of stigma among parents or carers i.e. by avoiding terms such as 'poverty' and 'welfare'.

Referral pathways differ from 'signposting' i.e. where parents or carers are provided with details of the advice service and must make contact themselves. Those referred to advice may be more likely to take advice up than those signposted, and there won't usually be an attempt by those who are signposting to find out if they have.

Where are referral pathways being offered?

Referral pathways to advice are not universal but they are appearing in some education settings in some areas including in Renfrewshire, East Renfrewshire, Aberdeen and North Ayrshire. In **East Ayrshire** the embedding of financial inclusion staff in secondary school clusters and early years centres by the HSCP has generated significant financial gains for parents and carers, exceeding investment in the project.

The Anti-Poverty Service in **West Lothian** has embedded staff in high schools and several early years settings, training school staff about poverty to build trust and encourage referrals into the service. Clients are frequently from child poverty 'priority groups'ⁱⁱ with significant financial gains for families.

Most **Glasgow** secondary schools and many primary schools have access to a Financial Inclusion Support Officer (FISO), from the third sector. The project was set up following engagement with families struggling to access benefits, and to reduce the burden on education staff of helping parents with money worries. It's a local authority and third sector partnership, but is education centred and led, with importance placed on strong FISO officer relationships with school staff to generate referrals to advice. FISOs supply all parents and carers with a booklet to help them understand key benefits, accompanied by a

ⁱⁱ Priority Group families are those at greater risk of experiencing child poverty including: lone parents; young mums; ethnic minority families; families with a disabled member; families with a baby under one year; and larger families.

letter from the headteacher to build trust. FISOs offer financial advocacy, debt, arrears, benefits and fuel advice, with a referral pathway to employability offered. FISO is temporarily funded and has achieved significant financial gains for many parents and carers, including 'priority group' families, often from unclaimed benefits, outstripping project funding.

To extend the school's focus on reducing the cost of the school day at Morgan Academy in **Dundee**, where many of its pupils are from areas of deprivation, Pupil Equity Funds (PEF) are paying part of the salary of a worker from the local money and welfare rights advice service. The worker, based in school for several days each week, has built good relationships within the school to encourage staff and parental referrals to advice and, as a member of school staff, can cold call parents / carers to offer advice. The worker has generated several hundred thousand pounds in financial gains for families in less than a year, far exceeding PEF investment in this work. There are signs that school attendance is up, and that access to advice has contributed to this. The school is keen to further track impact.

Braes High in Polmont, which has fostered a culture of reducing school costs to build strong relationships with families and raise attainment, is using a small amount of PEF to purchase a few hours of advice each week from a Household Support Officer (HSO) based at the local community advice service. This project began following engagement with families, recognition that family money worries impact on pupils and that the school could be a safe space for advice given the lack of such a service nearby. Both staff and parents / carers can refer to the HSO. If they do not take up advice, post-referral, the HSO will inform the school-based project lead (a teacher) who will call the parent / carer. Financial gains for families have far exceeded project investment and there is a sense that the project has contributed to greater pupil and parental engagement in school life.

To help families increase their incomes to support their children's education, and to reduce pressure on school staff **Maximise Angus!**ⁱⁱⁱ provides two well-qualified 'Financial

ⁱⁱⁱ You can find out more about pathways to money advice at Braes High School and at Maximise Angus on the GCU SPIRU Tackling Poverty Locally Directory:

<https://www.gcu.ac.uk/aboutgcu/academicschools/gsbs/research/spiru/directory>

Wellbeing Practitioners' to support income maximisation, benefit appeals, debt and complex cases. Maximise is managed by the local welfare rights team, working with the Education Department, and although not based in schools it provides a referral pathway using an online digital form to allow school staff to refer parents / carers (who can also self-refer) to advice upon their consent. Where advice is not taken up, the project lead is informed. The project, which has been temporarily funded by Covid Recovery funds, has achieved significant financial gains for parents / carers, far exceeding project investment. Anecdotally, headteachers have reported positive impacts of this work for their schools.

The Community Help and Advice Initiative (CHAI) in **Edinburgh** contributes to the Maximise! project in the city by providing money and welfare rights advice in 10 early years centres in areas of deprivation, funded by the City Region Deal. CHAI also delivers advice services to 15 primary and secondary schools where pupils are more likely to experience deprivation (with appointments also offered to other Edinburgh schools). CHAI aims to work holistically to link families to employability agencies or other support. This work is funded using UK Shared Prosperity Funds. Financial gains for families have been significant, with families also helped into work and education.

Thrive to Maximise in **Stirling** also seeks to work holistically. Although advisers are not based in schools, there are clear referral pathways between education staff and advice services providing money/debt, welfare rights, employability advice and family support. Advisers attend events at schools and nurseries, including parent contact events, transition events and family fun days. The holistic nature of the project seeks to reduce feelings of stigma among parents and carers. The project supports school staff to feel more confident in asking parents if they would like a referral to the service (they can also self-refer). The service, temporarily funded by the UK Shared Prosperity Fund, has generated significant financial gains for families, with a number of softer outcomes also identified for parents / carers, including: building confidence; accessing and completing training; securing employment or increased hours and improved health and wellbeing. Schools have also identified positive impacts of this service for families and pupils.

Why maximising family incomes matters for the attainment gap

Closing the poverty related attainment gap is a priority for Scottish Government.

- Poverty and lower household income is linked to lower educational attainment. Various factors shape the attainment levels of children and young people including social factors (family, schooling, aspirations), environmental factors (e.g. housing, neighbourhood), and family characteristics including parental education and income.¹⁴
- Money and household income has been found to have an effect on a range of child outcomes, including cognitive development and school attainment. The means by which this takes place include through parental ability to purchase goods and resources that support child development and learning including activities and trips, books, a good diet and good housing. Living on a low income can also have a negative impact on parental mental health and family relationships.^{15,16}
- Increasing household income, particularly for those families on low incomes who may benefit most from an increase,¹⁷ can help families purchase the resources that support their child's learning and development.
- The Attainment Challenge asks school leaders and local authorities to think about who they might work with in their community to support children and families.^{18,19} Collaborating with local services, such as money and welfare rights advice services, can help increase family incomes and reduce child poverty, and Pupil Equity Funding and Strategic Equity Funds can be used to support this activity.

What do we know about impact?

Many parents are benefitting financially from advice but it might not be straightforward to track the impact of that advice on e.g. pupil engagement, attendance and attainment, as education staff will often be unaware of which parents have received advice and what the outcome of that has been.

Only where parents consent, can information be provided by the advice provider to the education setting about the outcome of advice for a specific family. Anonymised case studies of how families have benefited from advice can and are being used to help education staff better understand the positive role of advice.

A handful of evaluations do however highlight positive impacts of providing access to money and welfare rights advice from education settings. For example, evaluation of the FISO pilot identified that most parents surveyed reported satisfaction with FISO support and were less worried about money post-advice.^{iv}

Evaluation of the Edinburgh Maximise! service that offered parents within schools access to a range of advice (money, housing, employability) identified:

- improved wellbeing and less stress among parents, following advice provision;
- anecdotal reports from staff of improved pupil attendance and engagement and indirect evidence of children having improved wellbeing; and
- for some parents, it was important that Maximise was in the education setting, but independent of it, because of their own past negative experiences of education. Other parents viewed advice in school as less stigmatising, as staff were 'trusted intermediaries'.²⁰

Elsewhere in the UK, evaluation of a CPAG delivered pilot in 11 primary schools in inner London, primarily in areas of deprivation, identified improved parent confidence and wellbeing due to support provided by welfare rights advisors, as well as reduced stress and anxiety for families around welfare rights and financial issues. There was evidence that school staff better understood child poverty; and for every £1 invested in provision of advisors, £3 could be generated for families.²¹

More broadly, further evidence, although not focused on education settings, suggests that providing access to free, good quality, independent advice from public sector organisations may be linked to improvements in mental health and wellbeing for clients.²² The co-location of welfare rights advice in UK health settings has identified financial gains for

^{iv} The evaluation report was provided to the author of this document by the FISO lead.

clients and possible improvements in their knowledge about financial issues and welfare rights. Advice provision, by addressing income, housing, employment and food security related issues, that impact on health and wellbeing, can have a positive impact on those aspects of people's lives.²³ It's likely that the co-location of advice, or providing easy access to advice, from education settings can bring similar benefits to clients from this setting.

In Scotland there is interest in better understanding the impact of advice, and anecdotally there is evidence of positive impact. As well as financial gains, going forward it would be useful to know more the impact of advice on parental circumstances and health and wellbeing, on child outcomes and the impact in schools and for education staff.

Summary

The examples included in this briefing show that education providers and advice services can work together to provide access to advice so that parents and carers can have trust in the process and are happy to accept a referral or self-refer.

This supports families most at risk of child poverty including those not taking up benefits, struggling with debt, need advocacy or are in crisis. Demand for advice, in general, has risen in Scotland²⁴ and education settings are usefully responding to this need.

All initiatives highlighted in this briefing can demonstrate positive outcomes in terms of financial gain for parents, although it's important to recognise that not all parents will benefit financially from advice, if their income has been maximised already, and some will remain in or at risk of poverty.

Children will also be benefiting directly from advice provision, from increased take up of educational benefits e.g. free school meals and the school clothing grant, or increases in household income or improvements in household circumstances that can support child participation and engagement in school or nursery life.

As well as parental financial gain, advice provision will be benefitting education staff in that they do not need to advise parents or carers with money worries, they just have to offer a referral to professional, qualified money advisors.

A key challenge is funding, and all examples in this briefing are funded temporarily, with reliance reported on various local, Scottish and UK funding sources.

Recommendations

We make a number of recommendations that could help more families get access to money and welfare rights advice.

- Poverty can be found everywhere in Scotland. Local authorities and schools should consider, if not already doing so, engaging with families to better understand local need to then consider what more they can do to aid access to local advice providers.
- Many staff in education settings understand poverty and can see its effects on the children they work with. To ensure widespread understanding of child poverty, and what can be done to address it, we recommend that all staff have access to training on the causes of child poverty. See CPAG's Cost of the School Day eLearning resource <https://cpag.org.uk/what-we-do/project-work/cost-school-day/resources/elearning> and Public Health Scotland's child poverty e-learning hub: <https://learning.publichealthscotland.scot/course/view.php?id=642>
- Fostering a culture of reducing the cost of the school day can serve as important groundwork to help staff think about the impacts of poverty before setting up a referral pathway. Offering a referral pathway to advice is also a useful and key addition to activities to reduce the cost of the school day.
- For families with dependent children living in poverty it may be particularly beneficial for advice to be offered early on in a child's life. Early years settings and primary schools can play a role in this, and we recommend that consideration is given to developing, or extending, pathways to advice for this group.
- The benefits of income maximisation from school settings can be even better where local systems administering benefits such as free school meals are working well. We recommend that any local actions to provide access to advice services from school settings, take place in tandem with consideration of how well the local system is working for families.

- Funding of access to money and welfare rights needs to be more sustainable. Schools and local authorities should consider how they can use PEF and Strategic Equity Funds to fund this work and, as shown above, even relatively small amounts of PEF can be used to do this.
- Access to advice from education settings requires that advice services receive longer term funding to enable projects to be sustained and to retain qualified staff. Investing in money and welfare rights advice services is crucial if we wish to see referral pathways from education settings to that advice endure and thrive.

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