

Money Helper OBA

June 2022

Health and Wellbeing Team

There are 103,400 children in Northern Ireland living in poverty, almost 1 in 4 (NICCY, 2022). During the Covid pandemic parents have lost jobs, been on reduced hours, on furlough etc. In recent times with the cost of living increase families who were already struggling have been pushed further into poverty.

Children in poverty are twice as likely to leave school without 5 good GCSEs (NICCY, 2022). They are also more likely to suffer poor mental health and have fewer years of good physical health.

Research shows that how we behave around money as adults is learned early on from our parents. As they become more familiar with money, they'll start to understand how it's used day to day, including the different ways of paying for things.

In the Northern Area Children and Young People's Strategic Partnership (CYPSP) Locality Planning Groups (LPGs) poverty has come up as an enduring issue.

Northern CYPSP LPG members have worked with the Family Support Hubs and Save the Children to offer short term support with finances via emergency grants to families struggling to buy things like IT devices for school work, or a washing machine. However, it is important that families are also supported with longer term finances.

The Northern Area CYPSP LPG's partnered with the Money and Pensions Advice Service to deliver Money Helper training. This course is to help members signpost service users to financial support.

This activity aligned with CYPSP Outcomes, in particular:

- Economic and environmental wellbeing

How much did we do?

We coordinated Money Helper training for any member working with children, young people or parents who may experience financial difficulties.

This is a single destination that allows people to access free, up to date, quality assured and impartial money and pensions support.

Margaret McCloskey from MaPs provided an introduction to the MaPs and Money Helper to help support the children, young people and parents the members work with to:

- make the most of their money
- plan for the future
- save
- know where to shop around for the best products
- know what to do when things go wrong

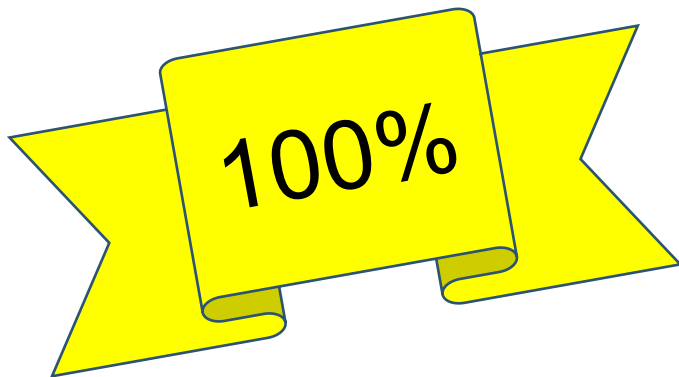
The logo for Money Helper features the word "Money" in a bold, blue, sans-serif font. Below it, the word "Helper" is also in a bold, blue, sans-serif font. A pink arrow points from the left towards the "H" in "Helper".

The training took place online to follow Covid restrictions.

How well did we do it?

A total of 13 members attended the session from a range of sectors across the Trust area including those:

- Supporting parents back into work
- Working with children from deprived communities
- Supporting vulnerable children
- Working with young people
- Social workers supporting families in need
- Council staff



of attendees completing the evaluation found the training excellent or good.

Is anyone better off?

All attendees who completed the evaluation felt the session:

- Increased their knowledge about Money Helper
- Felt more confident to support the people they work with around money issues
- Will make a difference to their work

“I have something to signpost people towards to help with budgeting for example. Having reliable information to hand will also give me some more confidence when speaking to people who have money worries”

“I feel more informed and confident in supporting people I work with and signposting them”

“Not only will it support our participants, I've already shared relevant aspects of it to my colleagues. Thank you”

“It is an excellent source of information for my clients and allows me to provide accurate information. It will allow the client to use the website themselves to identify and use a holistic approach to money management and financial strain.”

“I was not aware of the Money Helper Page and it has so much information. There was lots of schemes and support I didn't know about and can now signpost families too. The fact that there is a live chat function and interpreter services is invaluable and I have been telling everyone. I have also signed up for the Too good to go app”

“I work with adults with additional needs and money management is a big part of the additional support we offer”

“I support many people who are dealing with debt and struggle with budgeting, so these sections of the site will be particularly useful”

What other topics, if any, relating to money would be useful for you/ your organisation in your work?

- Saving, budgeting, etc.
- Everything I can think of is included
- I am currently providing information packs on saving energy and food costs and it would be so useful if I could access comprehensive advice from reliable sources, as at the moment I am sifting through many sites in order to put something together.
- Potential grants available (possibly)

What money topics, if any, would be useful for the people/clients you work with?

- The more help I can have to help people budget and provide hints and tips to save money in the current cost of living crisis the better.
- General budgeting
- Saving, budgeting, etc.
- Budgeting, benefit entitlements
- Everything I can think of is included
- I feel that people do not completely understand that they may be one pay cheque or benefits payment away from significant debt as the rising cost of living eats up any surplus (buffer) money. Education needs to play a substantial part in any attempt to support our communities.
- Any and all!

Strengths

- Evaluation of the training from the staff who completed the training was very positive.
- Attendees felt more knowledgeable and confident around money issues and ability to signpost to the Money Helper website.

Learning

- Despite promotion of the course through the CYPSP LPG's there was little uptake. This may be because of Zoom fatigue, lack of IT skills, lack of interest in topic or the course or some other reason.

The future

- A blended approach to course in the future with online and face to face options may be beneficial
- Financial need in families with CYP continues to be a enduring topic, other approaches may be required to help families manage this
- There seemed to be some consensus around that parents would find budgeting information useful