

Scottish Legal Aid Board Grant Funding Project Profile

Funding Stream: Tackling Money Worries

Project Name: Prevention and intervention Money advice project (PIMAP) - early years

Lead Agency: Citizens Advice Bureau West Lothian

The focus of this project is low-income families affected by birth and the early years of childhood, and targeted assistance will be provided at both pre- and post-natal stages for families with unmet debt and financial capability needs. There will also be scope within the project for assisting families affected by family breakdown.

Health workers who are aware of the money worries low-income families face often lack the time and expertise to help deal with these, but are often well placed to improve access to services which can assist in improving financial capability.

This project aims to bring together advice workers from a variety of sectors, again recognising the importance of a seamless and integrated approach to tackling child poverty and financial difficulties. West Lothian CAB will work in partnership with a variety of NHS workers whom these families may already be engaging with (for instance midwives), with a view to assisting low income families to resolve their debt problems through a streamlined referral process. Enhancing financial capability through a preventative programme of financial capability workshops is further means this project will use to tackle avoid child poverty and deprivation before it occurs.

By working in partnership with health professionals, the project will reach a larger number of potential service users, some of whom would perhaps not otherwise engage with it. Support from NHS Lothian Chief Midwife and West Lothian Council Early Intervention Manager indicates a strong basis from which to proceed.

Karen McGhee, Manager of the West Lothian CAB, the lead organisation for the project, said that a pilot, run on a voluntary basis, with referrals from one midwife proved there is significant need for this kind of project. SLAB funding will allow the successes seen in the pilot to be scaled up into other areas of high deprivation in the greater West Lothian area, and more vulnerable families to be reached.

Karen explained a case where a client was referred by midwife. “She was 24 weeks pregnant and had two young children aged 1 and 4. Her partner left her when he found out she was pregnant again.

“She was living in unsuitable accommodation and on a waiting list to be re-housed. The client was unable to work due to mental health problems but her Employment and Support Allowance (ESA) stopped as she did not hand in sick lines.

“The client had no money, no food and was worried that when she gave birth to her new baby she would be unable to buy clothes and other things that her family needed.”

Karen said that the client also had council tax and utility debt issues, and debt with a pay day loan company who was chasing her for money she borrowed when faced with no other choice.

The Citizens Advice Bureau provided advice and assistance by:

- Making calls to get the ESA re-instated
- Carrying out benefits checks to ensure she was getting everything she was entitled to, which resulted in an increase in tax credits and council tax benefit
- Working with the client to deal with her on-going debt issues
- Issuing an emergency food bank parcel on the day she came to the Bureau, ensuring a three day supply of food for her and her children
- Contacting the landlord to discuss possible housing options
- Discussing options for after the baby was born, including local charities offering assistance