According to the Institute for Fiscal Studies, child poverty is set to soar in the UK to 5.1 million children by 2022 – a 42% rise over ten years. Even today children are twice as likely as pensioners to be poor.

Child Poverty Costs the country around £30 billion a year. Making sure every child gets a fair chance in life is the right thing to do and the smartest investment we can make. (For info on child poverty go to: http://www.cpag.org.uk/child-poverty-facts-and-figures)

Royal Hospital for Children Money Advice Service

Are you worried about money?
- Heating v Eating
- Feeling under pressure with bills?
- Benefit forms
- Budgeting

Let us help you. Royal Hospital for Children Money Advice Service have helped over 1500 families just like yours. This is the only co-located Money Advice Service within a Children’s Hospital in Scotland.

To make a referral or appointment please contact: RHC.MoneyAdviceService@ggc.scot.nhs.uk or call 0141 445 7617 or pop into the Family Support and Information Service on the ground floor

Raising the issue of money worries

Who is it for?
- Money support is for parents/carers of all ages regardless of their working status.

Why is it important?
- Ill health can trigger a range of worries and concern about money.
- By asking a simple question on where to get help and how to access it, health staff can do a lot to prevent further unnecessary worry.
- Patients/carers can access information about all aspects of money e.g. debt management, high electricity/gas bills, benefits e.g. DLA and advice about debt.

When to raise money concerns?
- Staff should use their own professional judgement about when and where to raise the issue of money.
- Parents/Carers may be making staff aware of their money worries.

How to raise suggestions
- Would you like information on a service that can help you with any money concerns that you might be having?
- Will you need any help with money issues/concerns (e.g., debts, benefit claims or paying everyday bills) as a result of your/your child’s health condition?

How to respond?
- Individual financial situations can be complex. It is important that healthcare professionals are clear they do not need to go in ‘too deep’ and fix problems.

Where parents/carers do have issues, the role of staff is to:
- Reassure that support is available
- Gain consent for referral
- Refer to the service

How to refer
- Send details to: RHC.MoneyAdviceService@ggc.scot.nhs.uk or call Family Support & Information Service on 0141 445 7617

Poverty & Financial Inclusion Learn Pro Module now live.

Find it under specialist subjects - GGC Poverty & Financial Inclusion.
This module will:
- Raise your awareness of the definitions of poverty and its impact on your patients.
- Explore NHSGGC’s response to poverty and the links to the financial inclusion programme including the impact of living with a long-term condition e.g. cancer.
- Work through some of the myths and facts surrounding life circumstances and financial issues.
- Outline the benefits of your patients receiving the appropriate financial help and information.
- Show what you can do as a practitioner as part of the NHSGGC Financial Inclusion Programme.
**Service Outcomes 2016/17**

- **240 families** who came through the service in 16/17 had a household income of less than £15,000 per year.
- **Average financial gain for families** (e.g. benefits) in 16/17 was £5,739.10 for each family referred.
- **During 16/17 there were 408 referrals to the service and a financial gain of £2,341,566.49**.
- **Since the inception of the programme in August 2012**, the programme has resulted in over £5.3 million in financial gain and £632,602.99 of debt managed.

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**A parent's story**

A parent was referred to our services with a baby who was born with oesophageal atresia and tube fed.

We completed a benefit check. Through our chat we found out that the parent was currently on statutory maternity pay but had been hospitalised for over a month before the birth of her baby and no benefits were in place.

As the parent was single we advised contact with the child maintenance service as no back dated arrangements are possible.

The parent had been homeless but had moved in to a one bed property and had contacted her housing officer to advise the baby had been born so they could source suitable accomodation.

The parent hadn't yet been able to arrange a gas or electricity provider, so we referred her to Home Energy Scotland for assistance. We assisted the parent to apply for Child Benefit worth £20.70 per week, Child & Working Tax Credit worth £87 per week and a Sure Start Maternity Grant worth £500.

We helped the parent apply for Housing Benefit & a Council tax reduction. An application was also made to the Scottish Welfare Fund for a Community Grant to pay for white goods as the parent had moved in to a new tenancy and had no white goods.

The parent received an award worth £984.91 which allowed for purchase of a fridge, a freezer, a cooker, a washing machine and a 2 seater sofa.

At the next appointment we applied for Child Disability Living Allowance - this was awarded at £82.30 per week and resulted in increased Child Tax Credits of £84.90 per week.

The service was able to address housing needs for the future as well as securing the family's finances. Going forward we were able to offer a plan of action should the parent be unable to return to employment at the end of maternity pay.

The total financial gain for this parent was **£274.90** per week plus grants totalling **£1,484.91**.

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**Kirsty's Story**

A recent film produced at the Royal Hospital for Children tells the story of Kirsty Telfer, who's twin boys were patients at the hospital and what a life changing difference a referral to the Money Advice Service made to her and her family.

Click on the link here or go to: [http://https://www.youtube.com/watch?v=k49M0roNgJg](http://https://www.youtube.com/watch?v=k49M0roNgJg)

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For further information or a briefing for your ward staff, please contact Jane.Beresford@ggc.scot.nhs.uk

To make a referral or appointment please call:

0141 445 7617

or email: RHC.MoneyAdviceService@ggc.scot.nhs.uk

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[Logos and contacts for Glasgow Children's Hospital Charity, Citizens Advice Bureau, and Money Matters Money Advice Centre]