Asking about money worries during COVID-19

The current COVID-19 pandemic and the resulting social control measures mean many families with young children face a reduction in their income increasing the likelihood of children living in poverty. **Supporting families to access money and welfare rights advice through universal health services remains a vitally important aspect of care to ensure that those eligible to receive the maximum level of support available.** We can help to ensure that we are ‘Getting It Right for Every Child’ by delivering these four steps of CARE on money worries:

- **C** – Consider… money worries as part of your universal and routine assessment
- **A** – Ask… simple, non-judgemental questions about money and debt worries and explain that it’s your role to ask.
- **R** – Refer… to your local money and welfare rights advice service
- **E** – Engage and explain… that the advice service will be in contact with them directly.

You can learn more about the CARE approach by watching this short animation from the Improvement Service.

Referring families to a money and welfare advice service

You should continue to use your local financial inclusion referral pathway to refer families to money and welfare advice services. If you do not have a local pathway or are unsure of the arrangements then please support the family, in your care, to contact the following services:

- The **Money Talk team** service is backed by the Scottish Government provides income maximisation support, debt and or money advice and can be contacted on: 0800 085 7145.
- **Maternity Action** provides free, specialist advice on employment rights, maternity pay, maternity benefits and the rights of migrant and asylum seeking women through a telephone helpline (0808 802 0029). The Maternity Action Covid Maternity FAQs page covers key information on rights at work and benefits during pregnancy and maternity leave during the pandemic.

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