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Kellogg's and GMPA urge nationwide rollout of Money Matters to help combat child poverty

- **Money Matters unlocked £163,009 for 104 struggling families**
- **Each family received an average of £1,567 in benefits they were entitled to but not claiming**
- **Schools reported increase attendance and many parents were helped back in to work**

A pioneering debt and benefits advice service in schools has seen hard-up families boost their income by up to £24,000 in a year.

Across the UK, an estimated £19 billion worth of benefits goes unclaimed each year, as many find it too complicated or time-consuming to go through the process or simply don't know what is available for them.

This includes everything from people eligible for Universal Credit, but not claiming it to people not taking up support with things like childcare costs and council tax.

But as part of a pilot scheme in seven Greater Manchester schools in low-income areas, a full-time Financial Inclusion Officer (FIO) worked to increase household incomes by helping families claim the benefits they are entitled to.

Over the course of the 12 month-long scheme, 104 families were a total of £163,009 better off – an average of £1,567 per family. But in one case, a family got £24,000 of benefit gains.

The programme, Money Matters, was delivered in partnership between Kellogg's and Greater Manchester Poverty Action (GMPA).

The independent benefits advisers reached parents via coffee mornings, breakfast clubs and drop-in sessions.



Now, Kellogg's and GMPA are urging the government to roll out a pilot of the scheme to the 10 local authorities with the highest rates of relative child poverty to help match struggling families to the benefits they are entitled to but don't claim.

The scheme does not add to the government's benefits bill because it unlocks money that is budgeted for by the Department for Work and Pensions, which families are eligible for, but go unclaimed.

A spokesperson for Kellogg's said: "One of the most effective ways to combat food poverty in the UK is to address the root cause: financial insecurity and we were keen to find ways to help through our longstanding breakfast club programme.

"Money Matters is a remarkable initiative that is changing lives and enhancing people's financial security by helping them access the support that already exists.

"We hope the government will recognise the potential of this program and support the rollout of Money Matters nationwide."

Helen Chadwick, Daniel Rooney, and their four children aged between two and 12, were one family to use the scheme, gaining an extra £24,120 in one-off benefits gains and 12 months of ongoing benefits.

This included assisting Daniel in a successful Personal Independence Payment (PIP) appeal, worth £680 a month, as well as backdated payments of £9,000.

The scheme also helped win Daniel a mandatory reconsideration after his Limited Capability for Work-Related Activity (LCWRA) was rejected, resulting in another £354 a month and a one-off backdated payment of £301.

An Additional Carer's Element on Universal Credit, worth £168.81 per month also added to the total, as well as helping the family to have their water bill capped, worth £382.00.

Cherrelle Dowling was also helped after believing she was on the right benefits - but then discovering through the scheme that she was entitled to more.

The scheme found Cherrelle, who was living in a private rented property with her partner and children, needed an additional Child Element on Universal Credit, worth £244.58 a month or nearly £3,000 a year.



Her children were also eligible for higher rate Disability Living Allowance (DLA), but she was only receiving lower rate DLA for one of them, resulting in an extra £8,362 a year.

With the scheme's support, she ended up with an extra £11,297 in ongoing benefits per year.

Graham Whitham, CEO Greater Manchester Poverty Action said: "Money Matters has illustrated the importance of delivering advice and support in trusted settings. In the context of the Cost-of-living Crisis and a benefits system beset by barriers and complexity, getting a trained advisor to work with people to maximise their income has never been more important.

"By working in partnership with schools Greater Manchester Poverty Action, supported by Kellogg's, has been able to transform the financial wellbeing of families. We believe this approach needs to be replicated in low-income areas across the county."

Ends

Notes to editor:

*Money Matters does not add to the Government's benefit bill as it unlocks money to which families are already entitled, and which has already been budgeted for. Kellogg's proposes that the pilot is funded by the existing Labour Market Evaluation and Pilots Fund.

Money Matters

Over the past year, Kellogg's piloted the Money Matters program in schools across Greater Manchester. A dedicated Financial Inclusion Officer worked within schools and the local community to deliver benefit and debt advice directly to those who needed it most. The program included drop-in sessions, coffee mornings, parents' evenings, school fairs, and enrolment events.

Money Matters reached a diverse range of families, many of whom were disproportionately impacted by poverty. Notably, 80% of those supported were female parents or carers, 42% lived with a long-term health condition or disability, and 49% came from a BAME background.

Kellogg's

For over a decade, Kellogg's has been supporting breakfast clubs across the country, serving more than two million breakfasts each year to children who need them most.



Kellogg's arrived in the UK in 1922 and opened its first UK factory in 1938 and has been a cornerstone of British life ever since. Kellogg's makes a £223 million GVA contribution to the UK annually outside of payments made to the Exchequer. The company operates three factories, one in Manchester and two in Wrexham, North Wales. Manchester is also the location of Kellogg's UK head office. Our combined operations employ around 2000 people directly and a further 2000 indirectly.

GMPA

Greater Manchester Poverty Action (GMPA) is a not-for-profit organisation that works to prevent and reduce poverty across Greater Manchester. They have developed extensive knowledge about poverty in the city region, identified a powerful network of stakeholders and organisations who share our values, aims and vision and they have influenced policy and practice in several ways since we were constituted in 2016. The vision is of a Greater Manchester free from poverty where all residents can realise their potential and access the benefits of living in a diverse and vibrant city region.

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Greater Manchester Poverty Action (GMPA) is a recognised leader on poverty in the UK and exists to end poverty in Greater Manchester and beyond.

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