



# **Money Matters: unlocking extra income for families**

A policy report

# The problem

Billions of pounds in benefits go unclaimed every year meaning many families are facing unnecessary hardship.

That's why Kellogg's partnered with Greater Manchester Poverty Action (GMPA) to pilot Money Matters, a scheme that put benefits advisors directly into schools to help parents access the support they are eligible for. In the

first year alone 104 families received more than £163,009 in unclaimed benefits.

Now Kellogg's and Greater Manchester Poverty Action (GMPA) are encouraging the government to roll out Money Matters across the rest of the UK, so more families can benefit from this life changing programme and access money to which they are already entitled.

**“Money Matters should become part of a normal range of offers that schools make available to families. This way parents don't feel in any way embarrassed. Feeling that you are part of the community is so important.”**

[Michelle McLaughlin, Student Experience Manager at the Trafford College Group]

Food insecurity and financial constraints are pressing concerns for a significant proportion of low-income families in the United Kingdom. The impact is particularly pronounced in families with children.

One in nine children begins their day without breakfast, underlining the importance of initiatives such as the Kellogg's Breakfast Club programme, which has been running since 1998.<sup>1</sup>

In 2019, teachers told Kellogg's that if a child arrives at school hungry, they lose six hours of learning each week. That is the equivalent of three weeks of learning time each term. A fifth of teachers say that they have to spend a disproportionately higher amount of teaching time with children who arrive at school hungry than with those who do not, and two thirds (67%) of those students claimed they are unable to learn. Food security clearly matters in terms of educational outcomes.

**17% of households experience food insecurity.**

**23% of households with children experience food insecurity compared to 14.8% of households without children.**  
(Food Foundation, 2023)<sup>2</sup>

**Almost £19 billion in benefits goes unclaimed each year, with £7.5 billion of unclaimed Universal Credit and £2.8 billion of Council Tax Support not being taken up.**  
(Policy in Practice, 2023).<sup>3</sup>

The UK social security system should ensure no child goes hungry, but in many instances it does not. One major challenge is that the complexity of the benefits system and lack of awareness of different types of support available leads to a significant portion of eligible benefits going unclaimed.

Research conducted by YouGov on behalf of Kellogg's in late July 2022 aimed to understand how low-income families, defined as those with a household income of less than £20,000, navigate the benefits system and cope with the cost-of-living crisis.

Two-thirds (66%) of low-income families described accessing government benefits as a complicated process. Over half (53%) expressed a lack of confidence in their awareness of all the benefits available to them.

The barriers preventing individuals from accessing their benefits are multifaceted, including the complexity of the benefits system, past challenges in accessing benefits and a lack of awareness regarding available support.

Money Matters was developed to help families to claim the benefits they are entitled to, aiming to alleviate the financial strain faced by many.

<sup>1</sup> Kellogg's research, [chrome-extension://efaidnbmnnnibpca-pcgclcfindmkaj/https://www.kelloggs.co.uk/content/dam/europe/kelloggs\\_gb/pdf/BC\\_Commitment\\_Press\\_Release\\_FL-NAL.pdf](chrome-extension://efaidnbmnnnibpca-pcgclcfindmkaj/https://www.kelloggs.co.uk/content/dam/europe/kelloggs_gb/pdf/BC_Commitment_Press_Release_FL-NAL.pdf)

<sup>2</sup> Ibid. 1

<sup>3</sup> Policy in Practice, May 2023, <https://policyinpractice.co.uk/new-analysis-missing-out-19-billion-of-support-goes-unclaimed-each-year/#:~:text=We%20estimate%20that%20%C2%A37.5,million%20eligible%20households%20each%20year.&text=Social%20tariffs%20are%20also%20significantly%20underclaimed.>

# The Money Matters pilot

Kellogg's research found that:

- 1** **80%** of parents say that the rising cost of living has impacted their ability to pay for essential items.
- 2** **One-third** of low-income families are worrying about paying bills.
- 3** **One-fifth** are worrying about being able to put food on the table.
- 4** **67%** of low-income families say the struggle to pay bills and put food on the table is impacting their mental health.
- 5** **One in seven** lower income parents say their children worry about the cost of living every day, **62%** of parents on low incomes are worried about paying for school uniforms, **63%** are worried about paying for school trips and **57%** about paying for their children's school equipment.
- 6** **A third (34%)** of low-income parents have had to take out credit to pay for essential items at least once a month.

## Case Study Helen Chadwick and Daniel Rooney

Helen and Daniel have a family of six, with two adults and four children aged twelve, eight, four and two. They are living in a Housing Association property and have been struggling financially since October 2021. They were referred to Money Matters by Lostock High School due to Daniel's applications for Personal Independence Payment (PIP) and Limited Capability for Work-Related Activity (LCWRA) being rejected, as both parents have health conditions.

A benefit check was completed and we assisted Daniel with a mandatory PIP reconsideration. Daniel needed specialist support with the tribunal so we referred him to Trafford Council's Welfare Rights team for additional help. Daniel was successful at appeal and was awarded higher rate PIP for both care and mobility until at least 2025. We also supported Daniel with a mandatory LCWRA reconsideration and this was awarded too, alongside helping the couple to gain the additional Carer's Element of Universal Credit.

Finally, we supported the family to have their water bill capped and this is now in place.

Gains for the family:

- Watersure capped water bill, worth £382.00
- Daniel's successful PIP appeal, worth £680.00 per month (annual £8160)
- Backdated payment for Daniel's PIP, worth £9000.00
- Additional Carer's Element on Universal Credit, worth £168.81 per month (annual £2025.72)
- Daniel's successful LCWRA appeal, worth £354.28 per month (annual £4251.46)
- Backdated payment for Daniel's LCWRA, worth £301.43

**Total (including one-off gains and 12 months' worth of ongoing benefits): £24,120.61**

Money Matters delivers benefit and debt advice directly to parents through their child's/children's education setting, with the primary goal of maximising the financial resources available to low-income families. One of the key objectives of Money Matters is to ensure that families have access to the benefits they are entitled to, especially those who may not seek out support otherwise.

Between July 2022 and August 2023, the programme was operational with a full-time Financial Inclusion Officer (FIO), accredited as a debt and benefit advisor, collaborating with schools in low-income areas. The FIO, supported by the GMPA team, played a pivotal role in fostering positive relationships with both school staff and families, actively engaging with the community by participating in school events, hosting drop-in sessions, coffee mornings, parents' evenings, and various enrolment activities.

During the pilot period, Money Matters successfully secured a total of £163,009 for 104 families, resulting in an average gain of nearly £1,600 per family. Many of the families supported by Money Matters were previously unaware of the financial assistance available to them.

Money Matters reached a diverse range of families, including those from minority backgrounds who often experience the most severe impacts of poverty. Of the families assisted, 80% were female parents or caregivers, 42% were living with long-term health conditions or disabilities, and 49% were from Black, Asian, and Minority Ethnic (BAME) backgrounds.

The project evaluation revealed that both families and school staff acknowledged the significance of the physical presence of the Financial Inclusion Officer and the provision of face-to-face advice. The positive relationships established over time enabled the Financial Inclusion Officer to identify additional promotion opportunities, such as participation in school holiday clubs and the establishment of pop-up uniform shops to reach more families.

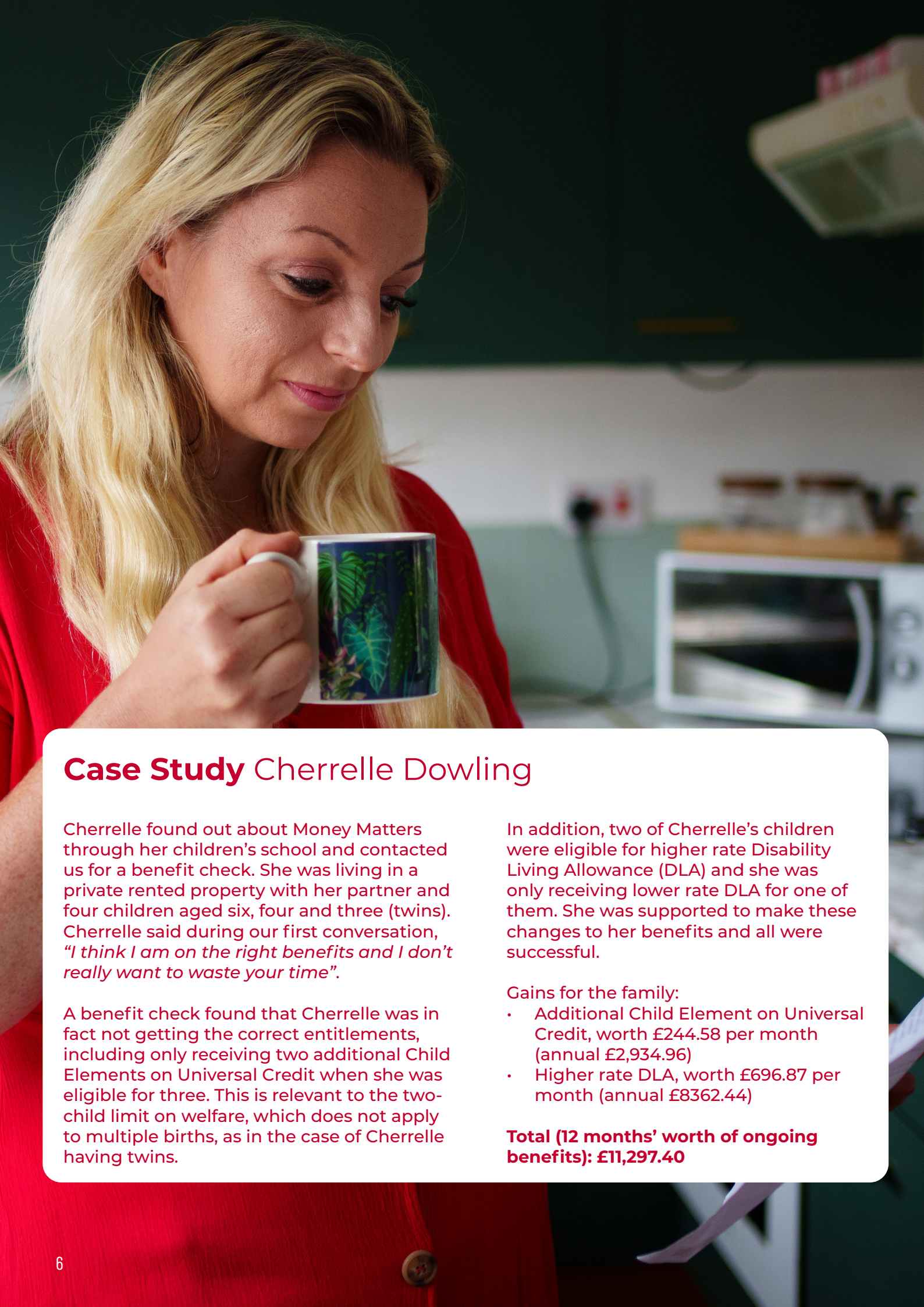
Maximising household incomes was empowering for families who benefited from Money Matters. Families shared that it was a dignified way for people to improve their financial situation and physical and mental wellbeing, with some subsequently gaining employment.

Schools reported that academic performance and attendance have improved for some of the students of families who benefited.

**“Money Matters shows that it's okay to ask for help, that it's okay to not be okay. Attendance has also improved, which is a big indicator, and since attendance and academic improvements are so interlinked, I can say for sure that those students' grades have improved.”**

[John Knowles, Headteacher of The Dean Trust Broadoak School]





## Case Study Cherrelle Dowling

Cherrelle found out about Money Matters through her children's school and contacted us for a benefit check. She was living in a private rented property with her partner and four children aged six, four and three (twins). Cherrelle said during our first conversation, *"I think I am on the right benefits and I don't really want to waste your time"*.

A benefit check found that Cherrelle was in fact not getting the correct entitlements, including only receiving two additional Child Elements on Universal Credit when she was eligible for three. This is relevant to the two-child limit on welfare, which does not apply to multiple births, as in the case of Cherrelle having twins.

In addition, two of Cherrelle's children were eligible for higher rate Disability Living Allowance (DLA) and she was only receiving lower rate DLA for one of them. She was supported to make these changes to her benefits and all were successful.

Gains for the family:

- Additional Child Element on Universal Credit, worth £244.58 per month (annual £2,934.96)
- Higher rate DLA, worth £696.87 per month (annual £8362.44)

**Total (12 months' worth of ongoing benefits): £11,297.40**

# Our recommendations

## Vision

For families across the country to have access to independent advice to help them claim the benefits they are entitled to.

## How

Local Authorities across the UK should have at least one full time, independent Financial Inclusion Officer to deliver debt and benefit advice directly to parents and carers in educational settings.

## Government

- Deliver a pilot of Money Matters across 10 Local Authorities with the highest rates of relative child poverty, potentially using the existing Labour Market and Evaluation and Pilots Fund.
- Support the rollout of Money Matters to other Local Authorities who wish to participate.
- Commit to piloting Money Matters in other environments, such as healthcare settings, community pantries and workplaces.
- Establish a best practice portal, for benefit advisors from across the country to share best practice in helping people access benefits or transfer from legacy benefits.

## Local Authorities

- Audit and map current access to benefits provisions to identify gaps.
- Roll out Money Matters in their own areas.
- Move advisors to other settings where families can access services and establish trust.

## Directly Elected Mayors

- Work with Local Authorities, businesses and NGOs to support the rollout of Money Matters across their areas
- Provide funding to support the rollout of Money Matters.

## Education sector

- Schools to host Money Matters advisors and identify events for them to attend.
- Schools to signpost parents and carers to benefits advice.
- Ofsted to consider how schools can support families to access benefits during inspections.

## What we will do

- Convene a coalition of private sector partners and NGOs to support the provision of Money Matters across the country. Kellogg's and GMPA will continue to work together to support the rollout of Money Matters.
- Provide a local authority Money Matters blueprint to support rollout of the scheme.



# In detail

## Government

- Deliver a pilot of Money Matters across 10 Local Authorities with the highest rates of relative child poverty, potentially using the existing Labour Markets Evaluation and Pilots Fund.
- Support the rollout of Money Matters to other Local Authorities who wish to participate.
- Commit to piloting Money Matters in other environments, such as healthcare settings, community pantries and workplaces.
- Establish a best practice portal, for benefit advisors from across the country to share best practice in helping people access benefits or transfer from legacy benefits.

Our primary recommendation is for the government to fund a further pilot of Money Matters from the Labour Markets Evaluation and Pilots Fund. We recognise that immediately rolling out Money Matters across the country would come at significant initial expense to the government and that more of an evidence base for the success of Money Matters should be built ahead of a wider rollout.

The Labour Markets Evaluation and Pilots fund was launched in June 2023, and 'is seeking projects that can provide robust causal evidence of labour market impacts that have the potential to be scaled at a national level'.<sup>4</sup> Kellogg's believes the Money Matters pilot helps to foster improved employment prospects, and a larger nationwide pilot would help to establish a wider evidence base for this.

<sup>4</sup> HMG, Evaluation Task Force, Labour Market Evaluation and Pilots Fund, June 2023, <https://www.gov.uk/government/publications/new-labour-markets-evaluation-and-pilots-fund>

As part of this pilot, the government should consider placing Money Matters advisors in different settings. While the initial pilot placed advisors in schools, the model could be expanded to healthcare settings, community pantries and workplaces – going direct to the people who would be supported increases awareness of the programme and removes the first hurdle many people find challenging: reaching out for support.

The government should also consider hosting a page on gov.uk where benefit advisors from across the country can share best practice in helping people access benefits or transfer from legacy benefits. This centralised resource would serve as a trusted platform and give people a simplified landing page to access information and best practice from around the country.

## Local Authorities

- Audit and map current access to benefits provisions to identify gaps.
- Rollout Money Matters in their own areas.
- Move advisors to other settings where families can access services and establish trust.

Local Authorities are a key part of the benefits landscape in the UK, delivering and commissioning benefit and welfare services. However, the provision of support for increasing take up of benefits is vastly different across the UK.

Local Authorities should first conduct an audit and map the existing access to benefit provision within their areas to identify any gaps or areas for improvements. By gaining a comprehensive understanding of the

current state of benefit accessibility they can effectively pinpoint where additional support is needed most.

Following this mapping exercise local authorities should consider the implementation of Money Matters within the communities where they have identified issues. Authorities should also consider placing some of their existing advisors into alternative settings where families frequently access services to increase trust and build relationships.

## Directly Elected Mayors

- Work with Local Authorities, businesses and NGOs to support the rollout of Money Matters across their areas
- Provide funding to support the rollout of Money Matters.

In recent years the voice and power of directly elected mayors across the country has become ever more important. Not only do they have an increasing degree of power and spending, but they have considerable political influence as leaders in the communities where they are in power.

They have significant roles as convenors of businesses, NGOs and depending on

the model of power and scrutiny in their area, with Local Authorities too.

We will seek to work with regional mayors, providing them the information they need to support the rollout of Money Matters in their areas, and encourage them to take a lead in helping to increase the uptake of benefits in their areas.



## Education sector

- Schools to host Money Matters advisors and identify events for them to attend.
- Schools to signpost parents and carers to benefits advice.
- Ofsted to consider how schools can support families to access benefits during inspections.

Without the full support of the educational institutions involved, the pilot of Money Matters would not have been as successful as it was.

Our pilot found that accessing benefits support in a familiar setting greatly improved take up rates. In these settings Money Matters was also able to reach a very diverse range of families – a majority of those supported (80%) were female carers and 49% were BAME.

The results for participating schools were clear, with reports of increased attendance, and with the links between attendance and academic improvement, an increase in students' grades too.

Both Kellogg's and GMPA encourage schools across the country to host Money Matters advisors and give them the support and access they need.

Even where Money Matters is not available, schools can still play an increased role in directing parents and carers to access independent benefits advice. They should work with Local Authorities to ensure parents and carers know how to access information about what they are entitled to receive.

Finally, we encourage Ofsted to consider how schools are supporting families to access benefits as part of its inspection regime.

## What we will do

- Kellogg's and GMPA will continue to work together to support the rollout of Money Matters and where relevant, Kellogg's will convene a coalition of private sector partners and NGOs to support the provision of Money Matters across the country.
- Kellogg's and GMPA will provide a local authority Money Matters blueprint to support rollout of the scheme.

As proud advocates for Money Matters, and the benefits and outcomes it can achieve, Kellogg's and GMPA will continue to play our part.

That is why we will provide support by sharing our learnings from the Greater Manchester pilot with other locations, and where relevant convene supporting partners. We hope that the government will support pilots in the 10 Local Authorities with the highest rates of child poverty.

Kellogg's and Greater Manchester Poverty Action will produce a Money Matters blueprint for Local Authorities.

We will make this blueprint available for all Local Authorities who want to pilot Money Matters independently. This will give them a guide and all the information they need to be able to replicate the programme in their own areas.

**“The financial help was very significant to me but it also reduced stress, which improved my mental health. When you are cold, sick, in debt and don't have money, life becomes very tough. Money Matters helped a lot; having someone to talk to and help you really helped.”**

[Family who benefited from Money Matters with gaining access to Council Tax support, free school meals and free bus passes for two children, and £93 in one-off financial support with food and utilities. The ongoing income gains were worth approximately £1,992 per year for the family.]



# Conclusion

Money Matter works. The pilot has changed lives – with demonstrable short-, medium- and long-term benefits.

It helps parents and carers access the support they are eligible for. It has improved school attendance, increasing academic performance for students. And it has even helped people gain employment.

More families should be able to benefit from this life changing programme and we encourage the government to look seriously at our findings and rollout Money Matters across the UK.

By alleviating the financial strain families are facing, by helping them access benefits to which they are already entitled, and by working together - we can make the lives of children happier, healthier and more promising.

## Case Study Mervis Banda

Mervis contacted Money Matters after finding out about the support from a friend who had already received help. She lives in a housing association property and is a single parent with two children aged sixteen and twelve.

Mervis had recently left employment and wanted advice regarding grants for food and school uniforms, as well as help with transport for her children. A benefit and grant check found that Mervis was eligible for Council Tax Support (CTS), free school meals and support for her children's travel.

We assisted with these applications, which were all successful, while also

referring her for short-term support with food and a fuel voucher as she was struggling to afford the essentials.

Gains for the family:

- Food bank voucher, worth £44.00
- Energy top-up voucher, worth £49.00
- Council Tax Support, worth £743.88 per year
- Free bus passes for both children, worth an estimated £790.40
- Free school meals, worth an estimated £457.90

**Total (including one-off gains and 12 months' worth of ongoing benefits):  
£2085.18**





# About us

## Kellogg's

*"One of the best things we can do is make the lives of children happier, healthier and more promising."*

These are the words of W.K. Kellogg, the founder of the Kellogg company, now named Kellanova. We continue to fulfill his legacy through the Better Days Promise, Kellanova's Environmental, Social and Governance (ESG) strategy.

The Kellogg's brand has a long history in supporting families in need, through school breakfast clubs, foodbank partnerships and community projects.

2023 marked the 25<sup>th</sup> Anniversary of the Kellogg's School Breakfast Club Programme. Since 1998, the Kellogg's brand has provided over £5.75million of support to schools up and down the country. The programme is focussed on funding the UK's most in need school breakfast clubs, providing funding to schools with over 35% Pupil Premium or in the 10% most deprived postcodes via IMD. School breakfast clubs can use this funding as they see fit, and in the way which has the greatest impact for the children at their club.

Kellogg's is the longest running corporate supporter of school breakfast clubs, and over the years we have provided training, food, crockery, cutlery, and games to schools to enhance their breakfast clubs. Today, the Kellogg's Breakfast Club Network regularly engages with over 3,000 schools, providing guidance and support.

The growth and success of these clubs is a testament to the benefits they bring, including attendance, attainment, alleviating hunger and providing pre-school care.

At Kellanova, we are proud of the role we've played and continue to play through Kellogg's support of breakfast clubs, allowing them to open their doors to feed children in the morning. Since 1998, over half a million children have passed through a breakfast club funded by Kellogg's, having somewhere safe, warm and happy to start their day.

Outside of breakfast clubs, Kellanova is a longstanding partner to food redistribution charity, FareShare. Kellanova is now their largest supporter of ambient food donations (non-perishable food products).\*Working with Fareshare, Kellanova has diverted over 100 million servings of food away from waste and to our communities. Kellanova also has an active volunteering programme, with colleagues taking anywhere up to two days to volunteer within Greater Manchester, where we are headquartered. Colleagues provide skilled and practical support to charities, for instance those supporting the homeless, community pantries and foodbanks.

\* by volume of donations

## GMPA

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

We deliver independent, evidence-based activities to address socio-economic disadvantage. These focus on maximising the financial resources available to households, amplifying the voices of people with lived experience, and working with our network to achieve meaningful change. This enables GMPA to support organisations across

sectors to effectively target resources and to achieve sustainable solutions to poverty through strategic, policy and programmatic responses.

With an extensive network of over 2,000 professionals and volunteers actively engaged in tackling poverty, GMPA have a wealth of insights and understanding that allow us to deliver direct responses to poverty and provide valuable guidance and support to others.

**"We mainly went without eating properly to make sure the kids were fed; we weren't able to do anything with the kids, treat them or take them out. Christmas was very hard: we relied on donations, which made me feel useless. This made my mental health deteriorate, there was a lot of stress, a lot of sleepless nights."**

**"Money Matters helped us go through all the benefits we should be entitled to, which we didn't know we could claim. This lifted our benefit cap, which was a huge breather, we had that bit extra a month. We also found out we could get a reduced water cap and pay off the water debt we had. We now only pay £50 a month maximum. Because of Money Matters, life has become more stable now."**

[Family who benefited from Money Matters, who gained £10,189.72 per year through Personal Independence Payment (PIP) and additional Carers Element on Universal Credit. The family also benefited from a one-off payment of £382 to support with utility costs, and a backdated PIP payment worth £9,000.]



*Kellogg's*

**gmipa**  
GREATER MANCHESTER  
POVERTY ACTION