



gmpa

**GREATER MANCHESTER  
POVERTY ACTION**

# Money Advice Referral Tool (MART)

*ADPH YH SLI Conference – 13/10/23*

# Background

“ ‘Time and again people are referred or signposted to our service, when what they need is benefit or debt advice, or employment support’  
- Foodbank Manager

○ Foodbank ‘diverts’: 44% of people who have sought help, believe they were ‘wrongly redirected to food banks’ and described this as a recurring issue.

A cash first response to poverty is the best way to support people on low incomes, **maximising dignity, choice and control** when accessing local welfare support.



## Martin Lewis issues plea over £19billion in unclaimed benefits and discounts

The MoneySavingExpert founder urged people to check if they are entitled to benefits such as Universal Credit, council tax support, Warm Home Discount, Pension Credit, Child Benefit and Carer's Allowance

# Principles behind Money Advice Referral Tools

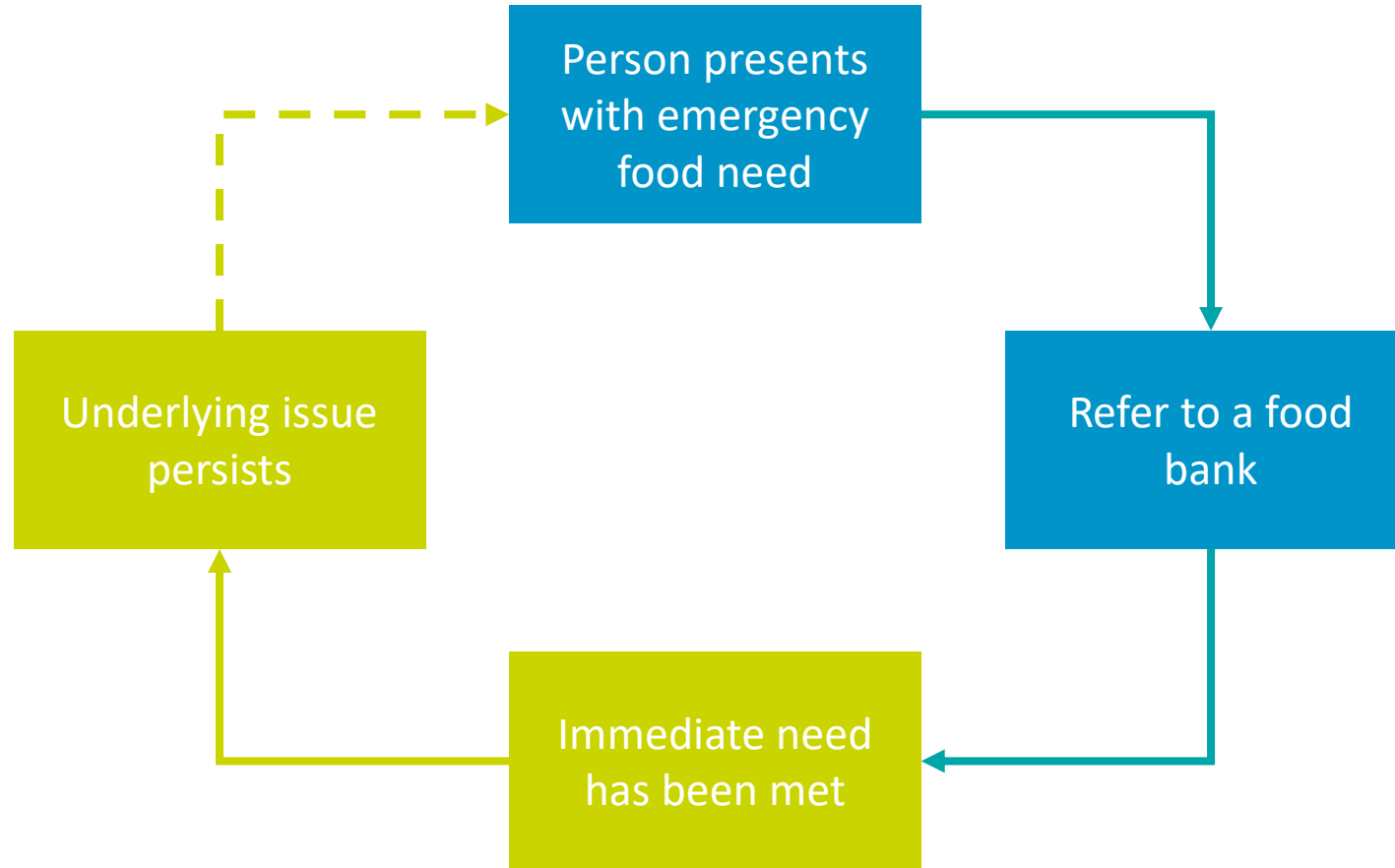
## Based on four principles:

1. The only long-term resolution to food insecurity is to ensure that everyone has access to a decent and reliable income
2. Food aid addresses the emergency need but does not tackle the underlying cause
3. Identifying the correct support to treat the underlying cause of food insecurity can be difficult
4. Charitable food aid is not a sustainable response to poverty.

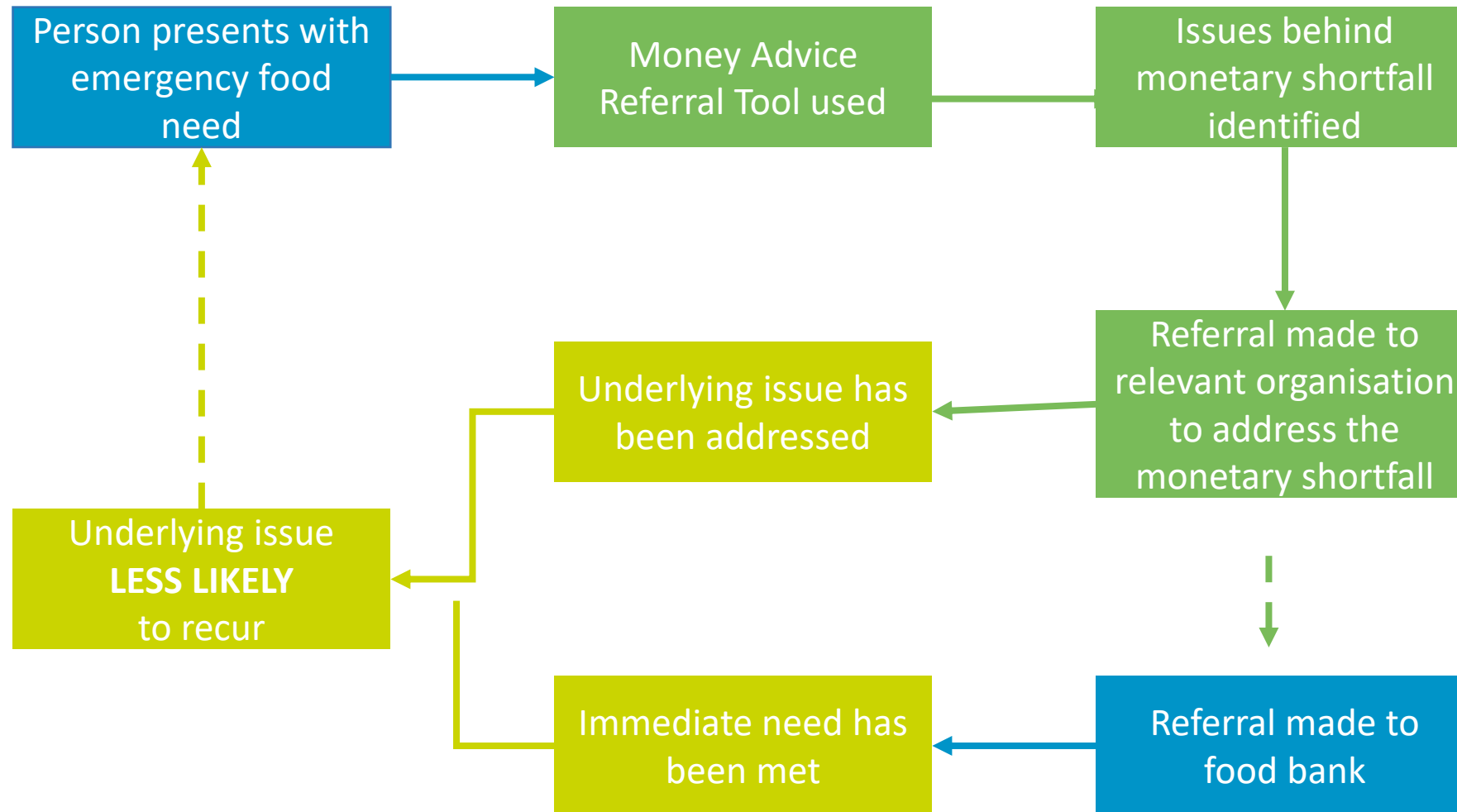
# Aims of the Money Advice Referral Tool

- The MART is based on a 'cash first' and 'advice first' approach
- It seeks to identify the underlying cause or issues and refer to appropriate organisations in order to:
  - maximise income
  - reduce expenditure
- It is simple to use
- It is targeted at all referrers to foodbanks but applies more widely to organisations assisting people dealing with or a risk of poverty

# Without MART



# With MART



# Using the MART

- Simple to use
- Requires you to make specific choices
- You don't need to be a money expert
- Provides confidence that you are making appropriate referrals that will help the person maximise their income.





## What's your situation?

### I suddenly have no money

- Lost job
- Benefits stopped (sanctioned/failed a medical)
- Emergency/disaster (fire, flood, lost money)
- Relationship breakdown
- No recourse to public funds (NRPF)

See options **1** **2** **4** NRPF option **8** only

### I'm waiting on a payment/decision

- New claim made for benefit
- Benefit is delayed
- Waiting for benefit decision to be reassessed

See options **1**

### My money does not stretch far enough

- Deciding between food and fuel
- Low income or zero-hours contract
- Not sure if eligible to claim for benefit
- Change of circumstances (eg. bereavement, illness, new baby, reduction in benefit)
- Unsure how to manage my money/overspending

See options **3** **4** **6** **7**

### I have debt

- Rent, council tax, gas or electricity arrears
- Payday/high-cost loans or owing friends & family
- Benefit repayments

See options **4** **5** **6**

### I have other problems that are affecting how I manage my money

Other issues such as mental health, homelessness, addiction or gambling are hindering my finances.

See the **Other Support** section

## What are some of your options?

**1**

**Benefit advance or hardship payment:** If you have applied for benefits and are waiting for your first payment you may be able to get an advance. This will have to be paid back. If you have no money because of a sanction, you may be able to claim a hardship payment from the Jobcentre. Hardship payments of Universal Credit need to be paid back, but hardship payments of JSA or ESA do not. You should get advice before accessing either of these.

Who can help? **CA** **TW**

**2**

**Challenging a decision:** You can challenge a benefit decision if your benefit has been stopped, sanctioned or reduced and you believe the decision is wrong. Most decisions need to be challenged within one month, or within 13 months if there are special reasons for delay.

Who can help? **CA** **TW**

**3**

**Budgeting:** Advice and support to manage the money you have more effectively.

Who can help? **CA** **AC** **LM**

**4**

**Benefit check:** A benefit check can ensure you are receiving your maximum entitlement and you can receive help to claim benefits. If you're pregnant or have child under four years old you can also ask the advisor about healthy start vouchers; [www.healthystart.nhs.uk](http://www.healthystart.nhs.uk)

Who can help? **CA** **TW** **AU** **AC** **LM**

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**Debt advice:** Advice and support including financial assessments, solutions, debt recovery options available to creditors, income maximisation, budgeting advice and financial statements.

Who can help? **CA**

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**Energy advice:** If you are struggling to pay your energy bills (or having to choose between food or fuel) you may be able to get support to reduce your bills, apply for a warm home discount, or access other grants. You may also be able to get support in making your home more energy efficient which will reduce your bills.

Who can help? **CA** **GD** **AU** **AC** **LM**

**7**

**Discretionary Housing Payment:** Payments may be awarded when the council considers that you need further assistance to meet your housing costs. You must already be in receipt of any amount of either Housing Benefit or the housing element of Universal Credit For full eligibility go to: [gmpa.link/TrafDHP](http://gmpa.link/TrafDHP)

Who can help? **CA** **TW**

**8**

**Migrant Destitution Fund:** Crisis grants of up to £80 per month are available for destitute migrants who are subject to migration controls and have no recourse to public funds

Who can help? **RS**

## Who can help?

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Citizens Advice

**0808 278 7803**

**TW**

Trafford Welfare Rights

**0161 912 2735**

**GD**

Energyworks at Groundwork

[gmpa.link/Groundwork](http://gmpa.link/Groundwork)

**RS**

Mcr Refugee Support

**0161 868 0777**

**AC**

African Caribbean Care Group

**0161 226 6334**

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Age UK Trafford

**0161 746 9754**

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## Money Advice Trafford

Version 1.1 - April 2023

Online version available at: [gmpa.link/Trafford](https://gmpa.link/Trafford)

User reporting: [gmpa.link/monitor](https://gmpa.link/monitor)



CA

### Citizens Advice Trafford

Free, independent, confidential advice on welfare benefits, money advice, housing, homelessness, immigration, community care, employment and family issues. Provides specialist services in benefits, money advice, housing, community care and immigration.

Web: [www.citizensadvice Trafford.org.uk](http://www.citizensadvice Trafford.org.uk)

Tel: 0808 278 7803 (Mon to Fri, 8:30 to 5:30)

For Universal Credit Support: 0800 144 8 444

WhatsApp: 0161 850 5053

TW

### Trafford Welfare Rights

Welfare rights team of specialist welfare rights advisors provides a comprehensive advice service on the whole range of benefits provided by the Department for Work and Pensions and the local authority. Also support and/or representation at appeal hearings.

Tel: 0161 912 2735 (Mon to Fri, 9:00 to 1:00)

Email: [welfare.rights@trafford.gov.uk](mailto:welfare.rights@trafford.gov.uk)

Created by Greater Manchester Poverty Action in collaboration with the Trafford VCFSE sector & Trafford Council. Thanks to the Trussell Trust for funding development of the MART.

## How to access services

GD

### Energyworks at Groundwork

Energyworks provide advice, support and information to eligible households around energy efficiency in the home, applications for grants and additional support available as well as the installation of small measures such as LED lightbulbs.

Online referral: [gmpa.link/Groundwork](https://gmpa.link/Groundwork)

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### Mcr Refugee Support Network

Help asylum seekers and refugees get the basic support they need to live with dignity. Includes advice on housing, employment, welfare and navigating the asylum process. Also handles applications to the Migrant Destitution Fund.

Tel: 0161 868 0777

Refer online: [gmpa.link/MRSN](https://gmpa.link/MRSN)

AC

### African Caribbean Care Group

Provides free confidential advice and support on a wide range of issues including: benefit advice and application support, housing, energy/utility bills and access, dealing with debts and problems paying bills, problems with your mental health.

Tel: 0161 226 6334 (Mon to Fri, 9:00 to 4:30)

Email: [advocacy@accg.org.uk](mailto:advocacy@accg.org.uk)

LM

### LMCP

Free and confidential information and advice for South Asians on welfare benefits, budgeting, energy bills, dealing with personal debt, social care and housing.

Tel: 0161 226 4632 (Mon to Thu, 9:00 to 4:00)

Email: [info@LMCP.co.uk](mailto:info@LMCP.co.uk)

## Other support

### Age 50+ support

AU

#### Age UK Trafford

Advice to over 50s on benefits, housing options, community care and a range of other issues.

0161 746 9754

### Borrowing

If you do need to borrow money, Credit Unions ([gmpa.link/CU](https://gmpa.link/CU)) are local not-for-profit firms which can provide low-cost loans subject to affordability.

### Domestic abuse

#### Trafford Domestic Abuse Service

Support to individuals and families who are suffering, or who have suffered from, domestic abuse.

0161 872 7368

### Drug and alcohol

#### Achieve Recovery Service

Provides substance misuse treatment and recovery services to people affected by alcohol or drug misuse.

0161 358 0991

### Gambling

#### NHS Northern Gambling Service

Provides specialist addiction therapy and recovery to people affected by gambling addiction and help to people close to those with gambling addiction.

0300 300 1490

[referral.ngs@nhs.net](mailto:referral.ngs@nhs.net)

### Housing/Homelessness

#### HOST (Housing Options Service Trafford)

Offers impartial and confidential advice and assistance on housing related issues.

0161 912 2230

[host@trafford.gov.uk](mailto:host@trafford.gov.uk)

### Mental health

#### Samaritans

When life is difficult, Samaritans are here – day or night, 365 days a year

116 123

(24 hr helpline)

#### Blue Sci - Contact details at [www.bluesci.org.uk](http://www.bluesci.org.uk)

Provide mental health & wellbeing support at our four wellbeing centres.

Crisis Café - open seven days a week 7pm until 2am, 5pm start on weekends.

### Tenants of social housing

Registered social landlords provide many of the advice services described throughout this tool. Tenants of these housing providers may want to check first with their provider what support it can offer them.

#### L&Q

Your Housing Group

0300 777 7777

0345 345 0272





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[HOME](#) / [MART](#)

# Money Advice Referral Tool (MART)

The Money Advice Referral Tool (MART) has been developed to boost household income and financial resilience by getting more money into people's pockets, and helping them access the support they are entitled to.

It gives links and information about the different money advice and related support services available, together with details of how to contact them.

MART was created via the Trafford Poverty Action Group, and has been developed in partnership with the [Greater Manchester Poverty Action Group](#) (GMPA).

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#### Options

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- [Challenging a decision](#)
- [Benefit check](#)

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#### Options

- [Debt advice](#)
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**Oldham**  
Council



**Tameside**  
*Metropolitan Borough*

**Bury**  
COUNCIL



**MANCHESTER**  
CITY COUNCIL



**TRAFFORD**  
COUNCIL

**Wigan**   
**Council**

**gmipa**  
GREATER MANCHESTER  
POVERTY ACTION

# MART Development



Developed by GMPA in partnership with:

- The local council
- Other relevant public sector partners
- Relevant voluntary and community sector advice services
- People with lived experience.



# MART Users

More than 350 individual users across over 250 organisations.

Users include:

- NHS GM
- GPs
- Midwives
- Community Link Workers / Social Prescribers
- Schools
- Local authorities
- Oldham Foodbank
- Humans MCR
- Jigsaw Homes
- Pankhurst Trust
- Wigan Domestic Abuse Service

# MART Evaluation

Benefits of the MART include:

- Easy to use
- Provides a variety of useful referral options
- Helps to address the root causes of someone's financial difficulties
- Addresses stigmatised issues e.g. gambling, debt, substance abuse



“It sounded like a really good idea to have all the information in one place so that we can refer people on to whatever help they might need - feeding people is only one part of that. Usually there are underlying things [which explain] why they're presenting as needing food, and so it felt like a really good thing we could use to work alongside what we were already doing.”

- MART user

# MART Evaluation

Outcomes of the MART include:


- Easier and faster access to information and advice
- Linking up services
- Providing more intervention points e.g. school staff, NHS workers, etc.
- More people accessing all of the benefits they are entitled to, improving the financial situation of people living in poverty
- More people accessing support with debt.
- More people accessing services that address the underlying causes of financial hardship.

# MART beneficiary examples

- One family was referred to Energyworks as they were struggling to pay their energy bills. A home visit was arranged and they were subsequently taken off a pre-payment meter, saving them money in future.
- One family was supported using the MART and went on to successfully claim Universal Credit and Child Benefit, as well as benefit from a one-off grant.

# Develop a MART in your area: get in touch

 [graham@gmpovertyaction.org](mailto:graham@gmpovertyaction.org)

 07917644435

 [gmpa.link/MARTs](https://gmpa.link/MARTs)



Any questions?