Financial Inclusion Strategy

2020 – 2025

Glasgow
CITY COUNCIL

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Background

Financial inclusion is intended to provide access to the best financial advice and products to support people to build their financial resilience and confidence to manage their money and deal with financial difficulties. Poor financial wellbeing impacts on all aspects of life and can leave lasting damage on future life chances.

Glasgow City Council, along with partners the Wheatley Group and GGC NHS, have contributed almost £4.3million per year to the city's financial inclusion providers, 79% of the funding is provided by the council. However despite this level of funding not everyone finds it easy to access the support they need in these extremely challenging times for some of our most vulnerable citizens and too many remain in a cycle of debt and locked in poverty.

Welfare Reforms have played a central role in the rise in poverty in Glasgow since they were introduced in 2015, with reductions to benefit rates, a freeze on some benefits and increased conditionality. A report by the Sheffield Hallam University, Government's Welfare Reform Committee in 2015, stated that Glasgow would have 12 out the 20 worst affected wards in Scotland, with an estimated financial loss of £239million per year, equivalent to £580 for each adult of working age in the city. A later report stated that by 2020/21 after all welfare reforms had been implemented, it was estimated that Glasgow would have a financial loss of £300million per year.

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Update Impact of Welfare Reform in S

The groups most affected by welfare reform are single parents, disabled and black minority ethnic (BME). The reforms have resulted in a steady increase in child poverty rates across the city, with the current rate estimated at 37,000 (34%), however in some wards the average rate is higher, for example; Southside Central (37%) and the Calton (48%) [1].

The Institute for Fiscal Studies think tank, forecasted a further increase in child poverty across the UK, resulting in an estimated increase for Glasgow to 50,000 children by 2020.

The Scottish Government introduced the Child Poverty Act 2017 that lays out a statutory requirement on local authorities and health boards to report progress against a set of ambitious targets to reduce Child Poverty by 2030.

The Department for Work and Pensions (DWP) state that 19% of the working age population has a disability, in Glasgow this is 24%. It is widely recognised that there are additional costs associated with having a disability and existing legacy benefits recognise this with premiums that top up the level of benefit for people with disabilities people on low incomes. However these premiums are not replicated in Universal Credit. Although compensatory transitional payments are being introduced to mitigate against the loss of the severe disability premium they don't fully compensate in all circumstances and ignore the losses caused by the removal of the

enhanced disability premium. There is also a dilution in entitlement for some children with disabilities when comparing current tax credit top ups with those in Universal Credit (£126.11 p/m for UC disabled child lower element, compared with £279.58 in child tax credit).

Citizens from the BME community, in particular women from ethnic communities, are more likely to be unable to access UC due to language barrier problems. BME families tend to be larger on average, and therefore will be disproportionately impacted by UC. Consequently, reduced payments, delays in payment or sanctions will lead to an increase in the number of children from ethnic minority communities living in poverty.

Executive Summary

To combat child poverty, the Scottish Government introduced the Child Poverty Act in 2017, setting a series of ambitious targets for councils and health boards to achieve, these are by 2030 to have less than:

- 18% of children are living in relative poverty
- 14% of children are in absolute poverty
- 8% of children are in combined poverty and material deprivation
- 8% of children are in persistent poverty

These targets require a focussed approach to tackling child poverty for our citizens and the future generations of Glaswegians.

Our experience through the Invest to Improve programme allows us the opportunity to offer an improved, more accessible and more outcome focused financial inclusion service that will help break the cycle of debt, build resilience and improve wellbeing for our citizens.

This strategy proposes to use the lessons learned from the Invest to Improve programme, funded by the council, that was set up to mitigate the impacts of Universal Credit (UC) when it was rolled out across the city in 2018. The key aspects of this programme were:

- The offer of a holistic assessment and access to a range of support services in one of the 19 dedicated UC hubs across the city
- Co-location of services within the hubs
- Appointment system with translation services
- Use of a customer referral system, which allowed us to track the outcomes of our interventions
- Specific webpage in multiple languages option and free telephone help line
- Targeted funding for specialist groups, such as; Glasgow Disability Alliance (GDA), One Parent Families Scotland (OPFS) and Glasgow Association for Mental Health (GAMH).

The opportunity to develop a financial inclusion sector that includes the delivery of services in a manner that our UC hub service users ranked their satisfaction level as 94% highly or fairly satisfied, we believe, through partnership working, will assist us in meeting our key objectives, these are to:

- Break the cycle of debt and dependency
- Reduce the level of Child Poverty in Glasgow
- Reduce the number of people reaching a crisis point through early intervention
- Address the impact of money problems on other areas of life
- Have a modern, flexible and accessible advice sector
- Have a more open and accountable advice sector, responsive to citizens' views
- Reduce stress and ill health caused by money worries and debt.

Key Principles

To achieve our objectives, we must use the key principles identified in the lessons learned from the Invest to Improve programme, the feedback from our customer consultation and embrace the opportunity to change current working practices. The key principle are to:

1. Reach out to people who do not currently use the Financial Inclusion (FI) services.
2. Use the council's customer management referral system, Fast Online Referral Tool (FORT), to record action taken, referrals to other services for the customer's additional support needs and show the outcome from the actions taken.
3. Work with citizens, in particular those with the lived experience of poverty, to better understand and improve services aimed at meeting their needs.
4. Use a holistic approach to understand the root cause of the customer's issues, to break the cycle of debt and refer to other services when required.
5. Provide FI services at times that are flexible, local and easy to access, for example for families, those with disabilities and those affected by the increase of "in-work poverty".
6. The FI providers poverty proof their actions to prevent unintended consequences, such as adding poverty premium, for example; ensuring that the customer is referred to the lowest affordable credit provider and not necessarily the nearest .
7. Use early intervention to respond to new issues in the FI Service providers' local area, such as; closure of a local business, by offering to provide FI services to the management and workforce.
8. Manage resources so that more of them are available to provide for front line staff and less on management and building overheads, considering co-location opportunities.
9. FI service providers will allow an audit of their records, to help identify trends and identify service improvement opportunities.
10. Focus on continual improvement with demonstrable improvement year on year.

Anticipated Outcomes

The measurable outcomes we anticipate by offering a financial inclusion service based on our key principles are:

- A reduction in poverty for our most vulnerable citizens and a break in the cycle of debt and dependency

- An increase in the range of options for accessing FI services
- An increase in take up of FI services, in particular by lone parents, people with disabilities, people from BME communities and those affected by in-work poverty
- A reduction in recurring appointments
- A reduction in customer waiting times
- An increase in referrals to partner organisations that help minimise the crisis situations for our citizens, for example; for help with fuel poverty.
- A streamlined reporting process through use of FORT

Introduction

The current FI Strategy includes many specialist Financial Inclusion agencies, housing associations and support organisations that provide a range of services to help citizens access their entitlements to benefits and make the most of their money. Advice was provided on a range of issues:

- **Money and Debt Advice** includes looking at liability for debt, support for sustainable formal and informal debt management agreements, and negotiation with creditors.
- **Welfare Rights** includes issues relating to the benefits and tax credit systems, welfare grants and the relevant decision making processes.
- **Financial Capability** includes budgeting and money management skills, accessing appropriate banking services and understanding financial products.
- **Housing Advice** includes issues relating to tenancies, home ownership, housing conditions, homelessness and eviction
- **Employment Rights** includes statutory employment rights, contractual issues and equalities
- **Social Welfare Law** includes issues relating to children's rights, protection, immigration, incapacity, criminal injuries and equalities

Details of the outcomes achieved by the FI services providers are shown in Appendix 1 "What we've achieved so far" and demonstrate that while the council receives a significant financial return on its investment, the lack of a dedicated customer management system means we are unable to track the real impact on the customer of the FI interventions, while demand is outstripping resources that's leading to lengthy waiting times.

The poverty landscape has also changed significantly through Welfare Reform, as detailed earlier in the background section and since the previous FI Strategy was implemented.

Our most vulnerable citizens need a service that is accessible, meets their immediate needs as well improving their longer term economic outcomes.

Understanding the Need

Glasgow is a vibrant city with a population of over 600,000, living in around 300,000 households.[2] It has a strong and diverse range of businesses with high employment rates and low levels of youth unemployment. Over 89,000 employees across 490 city employers are paid the Glasgow Living Wage. [3] The city has a highly skilled workforce with almost half educated to degree level and is home to over 130,000 students. The population benefits from a wide range of cultures with 15.4% of citizens coming from a BME background. [2]

Despite this positivity, poverty continues to rise and research groups estimate that it will continue to increase over the next few years. To help understand the need for Financial Inclusion, the tables below provide data that is set out to represent the people of our city, the places within our city and the pockets of our citizens

People

- 1 in 3 children are living in poverty [1]
- Lowest healthy life expectancy in Scotland (58.5 years for women, 55.9 years for men) [4]
- 16,900 (5.5%) unemployed residents, compared to the Scottish and GB rate of 4.1% [5]
- 61,600 (25.6%) workless households, compared to the Scottish rate of 17.1% and 14.3% across Great Britain]
- 25% are living with a long-term health condition or disability [5]
- 26.7% of the working age population have literacy difficulties [6]
- 4 out of 10 families are single parent households [4]
- BME population twice as likely to be in poverty [7]
- 2,594 Looked after children [4]
- 64,470 on out-of-work benefits [5]
- 34,982 children are registered for free school meals, with a 80% take up, compared to a 82% take up across Scotland [8]
- 28,900 older people receiving Pension Credit [9]

Places

- 25% of working age households are workless [5]
- Almost half the city lives in the most deprived areas of Scotland [10]
- On average over 5,000 households each year experiencing homelessness [11]
- 58% of households in poverty have at least 1 member working [4]
- 107,000 housing association tenancies [12]
- 60,000 private sector tenancies [12]
- 22% of households do not have home internet access [13]

Pockets

- 33% of adults have no savings [13]
- 12% of households not coping financially [13]

- Universal Credit in Glasgow has resulted in increased:
    - rent arrears
    - usage of foodbanks
- £120million per year lost to the city as a result of Welfare Reform [7]
- 34% of households living in fuel poverty [15]
- 9% of households do not have a bank or building society account, resulting in citizens experiencing difficulties claiming benefit and experiencing the poverty premium, for example losing out on on-line fuel deals.[13]

Influences and Drivers

The influences and drivers for Financial Inclusion within the many other council policies and activities across the city are plentiful and play a key role in how we work in partnership to deliver what's best for the citizens of Glasgow.

Welfare Reform

Welfare Reform has played a significant role in many of the issues that our citizen face on a day to day basis, changes such as; eligibility criteria for disability benefits; the benefit cap; the 4 year freeze on employability benefits and most recently the introduction of Universal Credit (UC).

Universal Credit

In September 2018, Universal Credit (UC) full service was rolled out in a phased approach across the city for new claims to the six main working age benefits (Income –Based Jobseekers Allowance, Income-Related Employment Support Allowance, Income Support, Child Tax Credit, Working Tax Credit, and Housing Benefit). These are known as "Legacy Benefits", all existing claimants will be moved to UC by December 2023. Universal Credit is intended to incentivise people into new or more work and avoid the need for different benefit claims as their circumstances change.

Council Response to UC

The council recognised the potential negative impact of Universal Credit on many of its citizens and allocated £2million from its 2018 budget and a further £2million in 2019 to help mitigate the impact of UC on our citizens. The FI Team engaged with service users and service providers across to city, analysed data and mapped current services to identify the need and the gaps in the provision of digital and financial inclusion services. Funding was used to set up 19 UC hubs across the city to provide access to digital and financial assistance as well co-locating additional services within the hub, such as Jobs and Business Glasgow. Staff in the hub identified other support required by the citizen using our holistic needs approach and our customer referral system, Fast Online Referral Tool (FORT). We provided a dedicated free telephone helpline and website to help citizens arrange appointments, provide advice and gather information. These services were advertised throughout the city using our partner's networks, social media, posters and leaflets. Funding was provided to a number of the city's key providers to provide support to help claim UC as well as specialist organisations that deal with clients who were at most risk or most effected by welfare reform, such as; those with disabilities, lone parents, rough sleepers, those with mental health issues and the Roma community. The Private Rented Sector Housing and Welfare Team hub was developed to assist those citizens in the private rented sector whose benefit had been capped, needed help with their UC claim and had issues with their accommodation or landlord.

Feedback from our customer survey showed that 94% were highly or fairly satisfied with the service they had received from those providers co-located at local libraries. Additionally our survey results reported that; 89% *of claims were successfully processed following our support and 72% said that they were managing their online claim well or fairly well. At the end of July 2019 staff at our UC Hubs had seen almost 4,500 customers with the number of interactions approximately 9,500. [13]

*The National Audit Office (NAO) report stated that only 70% of claims were successfully processed on receipt.

Child Poverty

The Child Poverty Act is detailed in the Executive Summary and the associated targets. The 3 main causes of child poverty that make the FI Strategy so relevant are

- Cost of living
- Income from employment
- Income from social security.

Providing advice on how to reduce outgoings and ensuring our citizens get the social security benefits they are entitled to will play a major role in reducing child poverty for our citizens.

Financial Resilience

As consumer debt rises and welfare reform bites, more people will find it difficult to keep up with their bills or cope in a financial crisis. Struggling financially can become the norm and they may not seek help until they are in real financial crisis. It is important to support citizens to build their financial confidence and knowledge to help them to become more prepared for life events and unexpected financial shocks. The Financial Capability Strategy for Scotland sets out how the public sector, third sector and financial services will work together to improve how people manage their money day to day, deal with financial difficulties and prepare for life events. A report in 2016 by the Financial Conduct Authority stated the following: percentage of citizens:

Citizens with:	Glasgow	Scotland	UK
With money in the bank	51%	64%	65%
Overdrawn on bank account	27%	23%	25%
With a high cost loan	12%	8%	6%

The Scottish Household Survey 2017 reported that 33% of Glaswegians had no savings, compared to 22% in the rest of Scotland. Either set of statistics show that citizens of Glasgow may struggle to meet urgent crisis without the need for borrowing. This can be an issue for many on low income or benefits to access affordable credit.

Corporate Debt Policy

The transition to Universal Credit has proved challenging for local authorities across Scotland. However the pro-active approach of the Council's Revenues and Benefits teams has resulted in an expedited process that not only ensures customers receive the transitional housing cost support to which they are entitled but also immediate award of any Council Tax Reduction due. The Revenues and Benefits teams are also promoting the uptake of Discretionary Housing Payment that can help meet housing costs in the transitional period. As a result those impacted by the move to Universal Credit are fast-tracked to the available support to help meet ongoing housing costs and sustain their tenancies going forward.

Copy of Corporate Debt Policy

In-Work Poverty

Having a job used to mean that you were out of poverty, however with low wages and zero hours contracts this isn't always the case. It is estimated that 60% of those in poverty have at least one member of the household in employment. Since 2000 the proportion of children in poverty affected by in-work poverty has increased significantly in Scotland from 42% to 70%. [3]

Future Projects

Since our last FI Strategy was agreed and implemented, a number of other related issues have been identified, these are:

Barlinnie Prison Project

Each year approximately £500million is spent on support services to cope with people with convictions reoffending. The Barlinnie Prison Project sets out to assist people with convictions in fast tracking their claim to social security benefits, preparing the necessary identity and banking documentation in advance of their release, will then ensure their benefits are paid timeously, providing them with the financial security. In addition, by providing housing and access to other support services, such as Jobs and Business Glasgow and health care programmes, sets an aspiration that people with convictions will be rehabilitated and become an asset to their local communities, while reducing the strain on the public purse.

Scottish Welfare Fund – Welfare Rights Officer support

The Scottish Welfare Fund (SWF) is under severe strain due the increase in applications, which has resulted in more applications being refused. To help those who've been refused, they will be offered an appointment with a Welfare Rights Officer, who is collocated within the SWF team, will be able to carry out a benefit check and provide other advice on services. We expect that this will help relieve the crisis for many of our citizens.

Homelessness Project

The Homelessness Project was set up due to the high number of citizens who failed to maintain new tenancies. The reasons for this can be complex, however we identified some practical solutions that will help citizens maintain their tenancies. In this pilot Registered Social Landlords have agreed to not charge rent for the first 2 weeks, relieving the pressure on the tenant to move into property that is not yet ready. The council has agreed to fast track the application for and delivery of a furniture pack, so that the citizen can get their home furnished before they move in.

Safeguarding for UC claimants

Many of our citizens who are homeless also suffer with impaired cognitive behaviour. Many of these citizens will struggle to fulfil their DWP claimant commitment that will likely result in a benefit sanction. We have worked with the DWP and support services to agree a "safeguarding" process that will allow the work coach and the claimant to agree a more realistic claimant commitment that will take into account the claimant's circumstances, in particular their mental health issues. This will reduce the likelihood of the benefit sanction and reduce the stress and pressure on our citizen. This project by the nature of the client base is extremely resource intensive and adds pressure to an already stretched resource and will therefore need continuous review.

Since our last FI Strategy was agreed and implemented a number of other related issues have been identified, these are:

Schools Financial Awareness Programme

The Schools Financial Awareness Programme, led by a School Development Officer (SDO) aims to:

- Increase awareness and knowledge in young people of the various grants and awards available to them
- Support parents to maximise their income by raising awareness of entitlements to welfare benefits, grants and awards.

Operationally, the programme will work with a number of schools across the city as defined by the council. The SDO will also facilitate links between schools and community based financial inclusion advice providers. The Financial Education Programme is an important component of the work within the city to meet its responsibilities under the Child Poverty Act. This programme supports and focusses the knowledge and skills of staff in our educational establishments to tackle both the short and long term impacts of poverty.

The Way Forward

Understanding the Impact of Financial Inclusion in the City

Financial Inclusion has clear positive impacts on the individuals and families who directly benefit from these services. In addition early intervention can help prevent problems caused by poverty and inequality of access within communities. It can also safeguard other public sector funds through reduced demand for crisis services and increased payment of routine bills.

Consultation

We have consulted with citizens, community groups and organisations, result are shown on the next page. The focus of the consultation was open, transparent and easily accessible to make sure that city residents were fully involved helping us to understand the city's needs. This will contribute to making decisions on how services should be designed and delivered. An online and face to face surveys took place during August 2019 following the **Council's Consultation Principles** as approved by the Wellbeing, Empowerment, Community & Citizen Engagement City Policy Committee (Nov 2017.

Inclusion Making sure all relevant groups are included and all information is accessible

Planning Fully explain the reasons and the timetable for the process

Timing There will be as much time as possible to hear views

Results & Feedback We will be clear about the changes made as a result of the consultation

Ethics It will be honest, open and fair. All feedback will be confidential and protected

When Views will be used to help develop and change services

Communication All the information need to make an informed view will be available

Impact We will assess the consultation and learn from it in future consultation

Support We will help overcome barriers to being involved in the consultation

Methods There will be different ways for you to participate

Restrictions Full explanations for anything that might affect decisions will be available

Consultation

The Financial Inclusion Partnership Customer Survey aimed to gather feedback from both customers who have used the many FI Services available in the city and those who haven't used any. In total we received 276 completed survey questionnaires, 63% on-line 37% face to face.

The survey began at the end of June 2019 and ran until the beginning of September. Responses were gathered online and in person with customers in various locations throughout the city.

Experience of FI Services

Use of Advice Services

ADVICE SERVICES

69% Have used Advice Services

48% Heard about the service

15% of those who haven't used a service didn't know

Advice Given

Help to claim Benefits or appeal	**59%**
Money Advice	**39%**
Debt Advice	**39%**
Energy Advice	**13%**
Housing Advice	**24%**
Legal Advice	**10%**

1 in 3 Unaware Debt or Housing advice available

Future Service Provision

Access to services

Face to Face	Telephone	Online (Self-Serve)	Online (Web Chat)	Virtual Advice (Video calling)
57%	14%	16%	10%	10%

Location

ADVICE SERVICES

38% Chose a providers location

Community Library Hub

40% would like to access services at local Public Buildings

Alternatives

53% of those surveyed would prefer to access services by phone if face to face contact wasn't available

Half Use online banking or online

36% would prefer to access service via web platforms with **Online Self Service** or **Web Chat** being the preferred methods

75% Access the internet using a smart phone

What we've achieved so far Appendix 1

Financial Inclusion Partnership

The Council, the Health and Social Care Partnership and Wheatley Housing Group have combined resources to provide funding of £3.8million per year for the city's Financial Inclusion Partnership that is made up of 8 Citizens Advice Bureaux, 4 Law Centres and 4 Money Advice Centres. This frontline, free and confidential service is delivered face-to-face in community settings.

As well as 20 locally based main offices, there are 39 outreach services in community facilities, 25 in health centres and GP practices, 18 in local housing offices, 11 co-located within specialist support services, and a free telephone helpline.

Since April 2015 to March 2019 the Partnership has supported 106,215 new clients and achieved the following:

- £143 million in additional income
- £110 million of debt negotiated for clients
- £11 million of Council Tax arrears negotiated
- 5,740 people prevented from becoming homeless
- 8,361 people given information on cheaper credit
- 2,292 people given information on improving their employability
- 23, 885 people encouraged to improve how they manage their money
- 9,023 people encouraged to develop a savings habit
- 2,587 given information on the benefits of having home insurance
- 12,206 people given information on how to save on their fuel bills

Case Study
Client initially attended for debt advice as he was struggling with council tax and rent arrears. Established that the reason for this debt was that he was not in receipt of correct amount of housing benefit and council tax reduction as he had not submitted required information at the date of claim. Contacted housing benefit/council tax reduction and was able to get this backdated to the date of his original claim, meaning his arrears were wiped out and he is now in receipt of the correct rate of benefit. Also established that he should be entitled to the Severe Disability Premium on his Employment |Support Allowance as he had recently been awarded Personal Independence Payment. This is now in place, giving him an extra £65 per week to live on. Client also discovered that he had a tax credit overpayment from when he was working so created financial statement with client and a payment plan has now been established to pay this back. Client is much less anxious now that his financial situation has been improved and he has been using his extra income to spend more time with his grandchildren, improving his mental wellbeing. Total financial gain for the customer was £10,769

What we've achieved so far Appendix 1

Housing

My Great Start is a financial inclusion service funded by Wheatley Housing Group to help support new tenants settle into their homes. It is a holistic service delivering early intervention and prevention advice on money, housing and employability to all new tenants joining the group. Each tenant is supported to register with a GP and a Dentist and is encouraged to access health advice and health improvement support within their own communities. Where needed the advisor helps the tenant to access statutory services and supports such as the Scottish Welfare Fund, Discretionary Housing Payments, Clothing Grant, Free Schools Meals, etc. The service has been successfully delivered in Glasgow since April 2015 and was expanded to Wheatley Group's footprint across Scotland from 2016.

Case Study

Young working man is supported to settle in to his first tenancy. He has recently moved into the area for work. His 1 year old son stays with him at the weekends. My Great Start supports him to create a household budget, set up direct debits to pay his bills, find the best electricity deal for his circumstances and open a credit union savings account. The advisor helped him to register with a local GP practice. He also learned about the best ways to find affordable furniture and appliances for his new home. His landlord can offer him home contents insurance at a discounted rate as part of his rent. The support offered has helped him to quickly feel at home and more connected to his community.

Homelessness

Providing advice and support to citizens who are facing or are actually homeless is a priority for the city. Across the city, mainstream advice services work with specialist services to make sure that citizens receive help as soon as possible. Supported by HSCP Homelessness Services, the specialist advice provision within the Financial Inclusion Partnership was realigned and streamlined to work co-operatively to prevent homelessness but to also support resettlement of those already homeless. These services take a targeted approach to reaching out to citizens at risk in the following ways:

- Glasgow Sheriff Court Desk (Heritable & Mortgage Arrears Courts) – a team of solicitors is based at the Sheriff Court to represent citizens who need a lawyer. Often this service can arrange for an eviction to be postponed until they can help deal with the underlying problems.
- Law Centres – the city is serviced by 4 Law Centres, offering free legal advice and representation across a wide range of legal areas one of which is homelessness and housing rights.
- Hunter St Homeless Health Service - a dedicated advice worker based within the specialist health service works alongside the health professionals to

ensure that the citizen's money worries can be dealt with as part of their wider package of services.

- Housing Options – a project, funded by the Scottish Legal Aid Board embedded a full-time advice worker in each of the three Homelessness Casework Teams. This allowed quick access to help for those citizens facing homelessness because of a financial crisis. When this funding ended resources were realigned to sustain the provision of Housing Options Services within the Community homelessness Service.
- Homeless Emergency Accommodation Outreach – four of the residential units and the receive outreach support from a specialist advice worker. Taking the service out to citizens in this way means that problems can be resolved quickly.
- Easement Project – this encouraged recently homeless clients to identify themselves to the DWP, Council or other supporting organisations when they claim benefit. It raised awareness of the impact of homelessness among DWP Work Coaches. This easement process lifts some of the conditions linked to claiming benefits for a short period to let them deal with their housing crisis.

Case Study

Client is a single parent of 3 children facing homelessness. She had been working part-time but is off work due to ill health and her wages have dropped a significantly. She had run up rent of arrears of nearly £2000 and her landlord has referred her for help. She had never claimed benefit before but the drop in her income means that she has been struggling to pay bills and other debts. Once the Adviser helped claim her benefit entitlement, her rent arrears were reduced significantly. The Adviser also managed to get a grant to reduce her fuel debt. Her landlord accepted an affordable repayment plan to pay off her remaining rent arrears and stopped the court action to evict her. She remained in her tenancy and paid off all her arrears.

Health

There has been a clear commitment to addressing the health impacts of poverty over several years. Health professionals across the city, refer patients to advice services funded by the Health & Social Care Partnership. Patients can meet advisors in a health setting and spend time working through their money worries. The advice agency staff have been trained in health areas such as mental health awareness, smoking cessation, addictions and equalities to help them better understand patients' situations. Working relationships are being developed between the advice workers and other Health Improvement commissioned services to make sure that patients can access all the supports they need.

What we've achieved so far Appendix 1

Glasgow's Helping Heroes

In advance of signing the Armed Forces Community Covenant, Glasgow recognised the importance and need to support veterans in the city. In 2009, the council developed Glasgow's Helping Heroes (GHH) as a one stop shop for veterans and their families who live or are looking to relocate to Glasgow to secure Housing, Employment and Training advice, receive help with financial issues benefits, debt, money advice and access to health, mental health and addiction services. GHH was launched on Armed Forces Day 2010.

Since 2010 GHH have delivered to following outcomes for veterans and their families;

- Provided support to more than 2050 veterans
- Assisted with housing for 1,341 veterans with a tenancy sustainment rate of 96%
- Helped 1162 veterans gain employment or training opportunities
- Supported over 598 veterans access Heath and Addiction services
- Delivered £2.07 million in financial gains for veterans and their families

Projects/Programmes not funded by GCC IGF Appendix 2

Health

Integrating money advice workers into primary care settings

Advice services funded by the NHS support health staff to refer patients to services. During 2018-19 health staff made 5,092 referrals for patients, this generated 3,721 new clients and 13,288 new cases. The financial gains achieved were just over **£8.7 million** with £1.5 million of debt (both housing and non-housing) managed
In addition to the above over the last two years we have been working collaboratively with a number of GP practices located within our most deprived communities. These "*Deep End* "practices have been testing a model of embedding advice workers within surgeries taking direct referrals from the practice. According to the evaluation findings from Glasgow Centre for Population Health the majority reported no past contact with advice services, with the demand often hidden from mainstream advice services. During 2017/18, the project achieved £1.5 million in financial gains and managed £470,000 of debt, in effect generating £25 for every £1 invested in the project. Reported benefits include the GP practice being seen as a trusted and stigma free environment where people can be open about discussing their money worries. Some GPs believe that having access to on-site advice services eases their workload and reduces GP appointments for welfare-related concerns, thus saving time

Special Needs in Pregnancy Services (SNIPS) – Maternity Matters

This is a financial inclusion service delivered to special needs in pregnancy (Snips) and teen clinics at the Queen Elizabeth University Hospital (QEUH) and Glasgow Royal Infirmary (GRI).The service is targeted at vulnerable mums who engage with the Snips service. Referrals are made by midwives; every referral received is given an income maximisation check and a financial capability advice. Benefits applied for have mainly been child benefit, child tax credit, working tax credit, healthy start, sure start maternity grants and Scottish welfare fund. There have also been claims made for Employment and Support allowance and Personal Independence Payment. Majority of client seen had an income band £0-£6000. 53% of referrals were between 16-25 years.

The Snips service started in September 2017, between the start date and March 2019, 341 clients were seen with a financial gain of £530,000.

Case Study

"*This has been one of the most successful projects that I have been part of in 20 years in General Practice. To be able to offer a practical solution to address the financial causes and consequences of both physical and mental illnesses has been invaluable. The burden of illness often impacts on the patient's ability to work which can in turn lead to debt further exacerbating mental health issues. The benefit of having an expert money advisor has been enormous.*

GP

Appendix 2 (Cont'd)

Improving the Cancer Journey (ICJ)

ICJ is an integrated health and social care initiative, which aims to deliver improved outcomes for people affected by cancer. The main objectives of ICJ are to develop and deliver: clear, seamless and accessible pathways of care that are accessed timeously and appropriately, across organisational and professional boundaries, based upon robust holistic assessment of need. This Holistic Needs Assessment (HNA) service provides direct assistance, advice and information to cancer patients in Glasgow, their families and carers to ensure no one faces cancer alone. ICJ is a partnership between Glasgow City Council, Macmillan Cancer Support, NHS Greater Glasgow & Clyde, Glasgow Life, Cordia, Wheatley Group and the Beatson Charity.

Since ICJ was launched in 2014:

- 6,248 referrals have been received.
- 21,437 concerns were identified via the holistic needs assessment
- 18,987 onward referrals and self-management information provided.
- Financial gains of £14 million have been generated for people affected by cancer.
- 77% of people ICJ has supported are from the bottom two quintiles of deprivation with 61% being in SIMD 1
- 41 people with cancer have been prevented from losing their home, 19 were homeless and supported into mainstream accommodation. 513 families were helped to move to more suitable housing, meeting their medical needs or assisted with adaptations allowing them to remain In their own homme safer for longer *(using Arneil Johnston's housing options evaluation matrix these housing impacts equate to savings to the public sector of £3,219,382)*

Napier University has independently evaluated ICJ and their findings state that:

- ICJ is helping the people of Glasgow who need the support the most
- ICJ delivers across all nine Health and Wellbeing Outcomes in the framework for Integrated Health & Social Care in Scotland
- The level of concern/stress people with cancer experience as identified through the HNA reduced significantly between the first assessment visit and last review carried out by the ICJ link officer

ICJ is now included in the Health & Social Care Strategic plan 2019/2022 and the Scottish Government Cancer Plan as a model of best practice. Funding of £18million is being made available from Scottish Government and Macmillan to rollout the ICJ model across Scotland.

Appendix 2 (cont'd)

The Health & Social Care Partnership Welfare Rights & Money Advice Team

This team provides a range of services for Glasgow residents and specialist expertise for third sector agencies. Over £8.5million in additional welfare benefits was generated by the team in 2016/17.

- Appeals Team – a team of Welfare Rights Officers represent residents at benefit appeals held by HM Courts & Tribunals Service. This is available free of charge to anyone in Glasgow who requests this support. In the year 2016/17 971 residents were represented at their appeals hearings by the team.

- DAS Money Advice – Debt Arrangement Scheme is a statutory debt management plan which allows an individual space and time to pay off their debts. The team's DAS accredited Money Adviser assesses the client's eligibility for the scheme, negotiates on their behalf and agrees the plan with the Accountant in Bankruptcy.

- Income Maximisation Team – provides support to service users who may be charged for a personal care service that they receive from the HSCP. The team will often visit clients at home if this is the best way for them to be helped. In 2016/17, 4,584 service users were supported to claim their full benefit entitlement and maximise their income.

- Training Team – the Team has a high level of knowledge and expertise across the full range of Welfare Rights and Money Advice topics. This is shared for free with third sector organisation and front line HSCP staff. Formal training takes place to make sure that the city is kept up-to-date and the quality of advice is kept at a high standard. Half of the places in the 66 courses run by the team each year are taken up by third sector agencies with around 40 other training sessions, talks and events for community organisations and partners taking place across the city.

Case Study

Client had been receiving Disability Living Allowance for several years for a long term health condition. Unfortunately when his claim was being changed over to the new Personal Independence Payment (PIP), the reassessment decided that he was no longer entitled to the disability benefit. This also had a knock on effect for his other benefits. He felt that he had been treated unfairly as his health had not got any better. He had been supported by a local CAB to ask for the decision to be reconsidered. When this was still not changed, the CAB referred the client to the Appeals Team. The WRO identified several grounds of appeal and represented him at his Tribunal Hearing. His appeal was successful and he was awarded PIP for both mobility and personal care. His benefit was backdated and he received around £2000 and was able to keep his Motability car.

Appendix 2 (cont'd)

Glasgow Life Welfare Reform & Digital Inclusion Project

Changes to the welfare system mean that most claimants are now required to apply for and maintain their claim online. This presents a major barrier for many vulnerable citizens as, according to the DWP's own research, as many as 45% of benefits claimants currently lack the digital skills to make and maintain their claim. As part of the city's actions to help citizens cope with this channel shift to digital transactions, Glasgow Life created a programme of supports making best use of the city's 33 libraries and their reputation as open, welcoming and safe neighbourhood spaces. As of 31st July 2019 the programme has:

- Created a team of Universal Support Officers who have supported over 2,100 citizens to complete and submit Universal Credit applications online. The service has helped these clients to secure at least £4.7m in financial gains since September 2018.
- Supported over 1000 citizens to access further help and learning opportunities such as debt counselling, advocacy, digital skills, Employment support, ESOL and literacy & numeracy support.
- Promoted free access to over 600 PCs and free Wi-Fi in 25 Community Facilities and 33 Libraries to help manage benefit claims.
- Created a team of volunteers known as DigiPals to help customers manage online transactions and refer to further learning opportunities.
- Developed a flexible learning opportunity specifically aimed at teaching citizens how to manage and maintain their claim online
- Created a joined-up help and support offer by co-locating a range of partners, from money advice to employability, housing and legal advice in libraries to make it easier for customers to access the help they need at a local level.
- Trained over 300 frontline Glasgow Life staff to recognise and respond to customers who have welfare reform problems.

Best Start Grant

The Best Start Grant (BSG) of £600 for the first child born and £300 for each child thereafter is paid to those families on relevant benefits. In Glasgow an appointment is required to register the birth of the child. We identified this as an opportunity to interact with the parent registering the birth to ensure that they claim the BSG. The parent when making the appointment to register will be asked a number of questions. These answers allow staff to determine at the appointment stage if the parents meet the qualifying criteria for the first stage of the BSG, the pregnancy and baby payment, or if they have already applied.

Confirmation messages then tell them what they need to bring to their appointment for the registration and additional information for the online BSG application. On the day, once seen by the registrars, customer service agents at the Glasgow City Council service desk help to complete the online application form. At the end of July 2019 the number of parents who were assisted with their claim at the service desk was 694.

Sources of data — Appendix 3

[1] Child Poverty Action Group – Poverty Map of Scotland

[2] Glasgow City Council Strategic Plan 2017 – 22

[3] Glasgow Economic Strategy 2016 – 23

[4] GCPH Understanding Glasgow

[5] NOMIS official Labour Market Statistics

[6] Annual Population Survey, office for National Statistics

[7] Joseph Rowntree Foundation

[8] Scot. Gov. school meal data

[9] Stat-Explore DWP Statistical Analysis

[10] Scottish Index of Multiple Deprivation

[11] Glasgow Housing Options Evaluation (Arneil Johnston)

[12] Glasgow's Housing Strategy 2017-22

[13] Scottish Household Survey

[14] Invest to Improve Report 2019

[15] Affordable Warmth Strategy 2017-22