

CASE STUDY: Money Advice Service Engagement with BME Communities in Glasgow



Introduction

One of the primary aims of the Money Advice Performance Management Framework (MAPMF) is to support the identification and sharing of good practice between Scottish local authorities and their partners. Between the financial years of 2014-15 and 2015-16, it appears that local authority investment in money advice services fell by around 15%.¹ While any further decreases in funding in 2016-17 are likely to be small, investment levels in 2017-18 and onwards remain uncertain.² By facilitating discussion about good practice within the sector, the MAPMF can highlight the ways in which local authorities' increasingly limited resources can be more efficiently targeted towards vulnerable communities.

This case study outlines how the MAPMF can be used to identify particularly strong money advice service engagement with BME groups in Glasgow. It also cites some central learning points provided by Glasgow City Council's example.

The Challenge

The Scottish Government's Income and Poverty Analysis shows that, after housing costs, over one third of black and minority ethnic (BME) individuals live in poverty, compared with 17% of people from the 'white British' demographic group.³ The Equal Opportunities Committee also found that they are more likely to be employed in lower-grade jobs, even in circumstances of relative educational success.⁴ However, while evidently a vulnerable group, BME individuals often face significant barriers when attempting to access support services.⁵

Table 1 – Breakdown of the Scottish Population⁶ and Money Advice clients⁷ by Ethnicity

	White	Mixed or Multiple	Asian	African	Caribbean or Black	Other
Population	96.3%	0.1%	2.4%	0.5%	0.1%	0.6%
Money Advice Clients	87.8%	1%	5%	2.7%	0.7%	2.6%

**Excludes individuals whose ethnicity was listed as 'not recorded'.*

- 1 www.improvementservice.org.uk/documents/money_advice/MAPMF/MAPMF-data-analysis-2015-16/mapmf-data-analysis-report-2015-16.pdf
- 2 www.improvementservice.org.uk/documents/money_advice/mapmf-impact-of-la-budget-cuts.pdf
- 3 www.gov.scot/Topics/Statistics/Browse/Social-Welfare/IncomePoverty/CoreAnalysis/povertyanalysis
- 4 www.parliament.scot/S4_EqualOpportunitiesCommittee/Reports/EOS-042016R01Rev.pdf
- 5 www.cpag.org.uk/sites/default/files/Mind%20the%20Gap%20Report%20Jan%202016.pdf
- 6 www.gov.scot/Publications/2016/09/7673
- 7 Ibid 1

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As Table 1 demonstrates, BME individuals constitute only 3.7% of the Scottish population, with the vast majority of the population identifying as white. However, they make up 12% of people accessing money advice services across the country, constituting around a threefold over-representation. This suggests that Scottish money advice services' attempts to engage with BME individuals are relatively effective. However, considering the multiple levels of inequality faced by BME groups, as outlined earlier, it is important to continue to build upon these figures by sharing examples of good practice and key learning points.

According to the data collected by the MAPMF, Glasgow City Council is particularly successful in terms of BME engagement with money advice services. As shown in Table 2, 14.8% of money advice service clients in Glasgow identify as BME, compared to 7.1% of clients in the rest of Scotland. While Glasgow has a more diverse population than other local authorities in Scotland,⁸ this does not fully account for the difference in the rates of access.

Table 2 – Breakdown of Money Advice clients in Glasgow⁹ and the Rest of Scotland (RoS)¹⁰ by Ethnicity

	White	Mixed or Multiple	Asian	African	Caribbean or Black	Other
Glasgow*	85%	1.4%	7%	3.9%	0.9%	1.6%
RoS*	92.8%	0.4%	1.5%	0.3%	0.3%	4.6%

*Excludes individuals whose ethnicity was listed as 'not recorded'.

Learning Points

Considering the greater engagement of money advice services in Glasgow with BME communities, compared with those in the rest of Scotland, Glasgow City Council outlines a number of important learning points which they believe have facilitated their success.

Firstly, establish robust reporting requirements for equalities information. Glasgow requests this information from all clients, with a low percentage in the north-west and south declining to provide it. This enables accurate tracking of the demographic make-up of clients accessing money advice services. The impact of this is illustrated by the difference in the percentage of clients for whom ethnicity was 'not recorded' in data submitted for the MAPMF for Glasgow (1.7%) and rest of Scotland (11.9%) ethnic breakdowns.¹¹ Developing a clear picture of exactly who accesses services is essential when planning targeting activities, and also enables trend identification.

Secondly, allow for flexibility in the means through which people can access money advice services. Through their robust equalities information recording, Glasgow City Council was able to identify greater BME engagement with money advice services located in central Glasgow, as

8 www.scotlandscensus.gov.uk/ethnicity-identity-language-and-religion

9 Ibid 1

10 Ibid 1

11 Ibid 1

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Word of mouth is an extremely important driver of engagement, particularly concerning closely-connected migrant communities. Specialist outreach projects, as currently run for Roma and Chinese groups based in specific localities in Glasgow, are useful in order to build these relationships.

opposed to those based within local areas. This stems from the desire for anonymity, with some fearing stigmatisation. The availability of different options and areas in which people can access money advice therefore ensures that concerns about privacy do not stifle engagement. Access via, and assistance with, digital services is also key here. In Glasgow, assistance is available via private appointment at 11 targeted libraries situated throughout the city, all of which report good rates of engagement.

Thirdly, establish trusting relationships with BME communities. Word of mouth is an extremely important driver of engagement, particularly concerning closely-connected migrant communities. Specialist outreach projects, as currently run for Roma and Chinese groups based in specific localities in Glasgow, are useful in order to build these relationships.

Fourthly, build strong referral pathways between money advice and other services. Glasgow has developed strong referral links with a range of services due to the council's historic responsibility for housing refugees until a few years ago. It is also particularly important to develop referral links with specialist support and translation services as these break down barriers to access. Glasgow's money advice services have strong links with specialist legal services such as the Ethnic Minority Law Centre (EMLC) and immigration specialists in the Legal Services Agency.

Lastly, recognise that no one solution fits all local areas, and that it is important to develop individual approaches to ensure best results. This is particularly the case in large authority areas. Initially, partners across Glasgow operated an ongoing sub-group tasked with improving BME engagement with services, stretching across the city. However, it was quickly found that agreeing one single approach that worked well for every area was extremely difficult. Now, partners take a more localised approach, forming smaller groups as they focus in on developments and improvements in each area.

Next Steps/Recommendations

A new financial capability project will be trialled in Glasgow shortly. The project follows significant consultation with English for Speakers of Other Languages (ESOL) learners to find out what they feel they need in terms of learning and access to money advice. It aims to help members of the BME community in two ways.

First, the project will blend existing ESOL learning with new financial capability learning. The idea behind this is that participants will learn the financial language of the country at the same time as they are learning the actual language of the country. The course will cover English grammar and syntax, as well as ethical lending options, how APR works and how to make other informed financial decisions.

Second, the project will use the city's newly procured online referral tool. The idea behind this is that ESOL course participants can be referred to money and legal advice to help them improve their overall financial

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situation. It is hoped that this intervention will help overcome some of the language barriers people experience when trying to engage with core money advice services.

Following the trial period, with any feedback and learning points incorporated, it is anticipated that the project will be fully rolled out across the city.

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