

*The 'go to' organisation for Local
Government improvement in Scotland*



Tackling Child Poverty in Scotland: Examples of Policy and Practice

Driver: Income from Benefits



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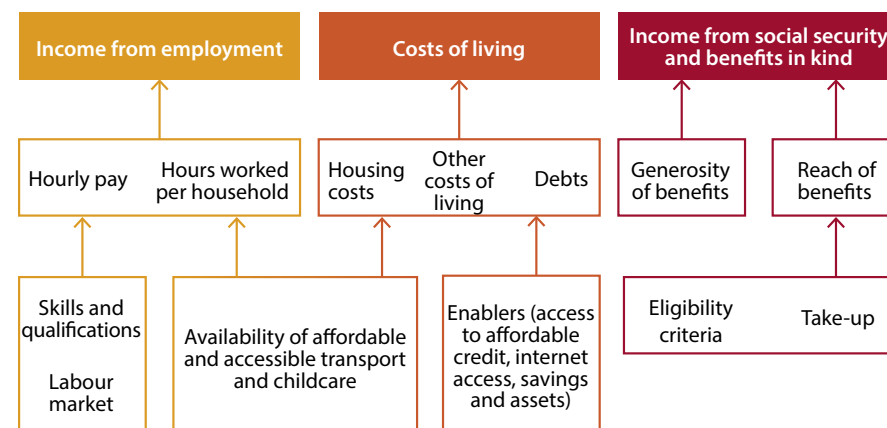
Introduction



The direct drivers of poverty fall into 3 main categories – income from employment, costs of living, and income from social security. Social security payments have a direct impact on poverty by providing or supplementing household income. The system is designed to help particular groups such as those who are out of work or on low

incomes, sick and disabled people, families with children and older people, as well as people in certain circumstances, for example, new mothers or bereaved people. For more information visit www.gov.scot/publications/tackling-child-poverty-delivery-plan-annex-2-further-technical-information/pages/2/

Figure 1: Summary of the Drivers of Child Poverty



Policy and Practice Examples



These examples of policy and practice in addressing different aspects of child poverty have been drawn from the 2019/2020 Local Child Poverty Action Reports. These have been collected to share practice which will be of potential interest to other local authorities. At this stage these are not formally evaluated and should not be considered as 'best practice'. The intention of this document is not to 'map' the range of activity underway in Local Authorities and it is not an exhaustive overview of examples from reports. It exists simply to provide examples of activity that might inform upcoming approaches to the development of content for reports, or might encourage report authors to find out more about some of the examples included.

The examples have been presented according to the key driver of poverty they might seek to address, although clearly there will be overlap in terms of the number of drivers that some of the following examples could fall within.

Wording has been changed in some of the examples to reduce the amount of text and if any mistakes have been introduced into the text as a consequence of that please let us know.

If you would like to find out more about any of the examples quoted below, please contact the National Co-ordinator for the Local Child Poverty Action Reports who can provide contact details.

In all cases you can ask yourself:

- How would this approach work in my local context? Do I know what is already happening in my area and would this approach add to this?
- What more can I do to ensure that this approach benefits those who are most likely to experience child poverty?
- Will the benefit reach those with protected characteristics?

- If I make a change, how will I know that I am making a positive difference?

Within this section:

1. Education including clothing grant and free school meals
2. Apps and Online Calculators
3. Health Settings
4. Social Welfare Fund & Community Care Grants
5. Increasing Uptake of Benefits



1. Education including Clothing Grant and Free School Meals

West Lothian

Increasing Awareness of and Access to Education Maintenance Allowance was a Key Action for 2019/20

Core to this service redesign was to involve both young people and parents who would be most likely to benefit. A project team was set up with a time line to complete for the 2020/21 academic year. The team started by speaking with parents/carers at an engagement event held at a busy shopping thoroughfare, then spent an evening speaking to a group of fifth and sixth year pupils. The insights gained from these engagements was used to develop a new online form allowing applicants to check eligibility, apply for EMA and complete their Learning Agreement digitally. Before going live, the team recruited a group of end users to test the new online platform and provide feedback. Suggestions for further improvements at this stage were implemented before the final version of the online

application was released to the public. Feedback from applicants has been very positive.

West Dunbartonshire

Increasing Educational Maintenance Allowance

West Dunbartonshire Council will increase the EMA by applying a £5 additional payment each week for every young person with 100% attendance. The cumulative bonus amounts being paid twice per year, usually in December and July.

Glasgow

Easier Application Process: Educational Maintenance Allowance

Glasgow listened to feedback from the mentors of the MCR Pathways Mentoring Programme, when they told them that some

of their young people were having issues claiming EMA due to the complexity of the application form and the verification process. Glasgow looked at the application process and decided to review it. The council has now amended the qualifying conditions and process for applying for EMA. Parents will no longer be asked for proof of income if they are in receipt of Council Tax Reduction. The Council's online information/guidance and application document have been updated to include a question about accessing income data from our internal systems to allow EMA claims to be processed. Staff have been trained on the amended processes and given access to the appropriate systems.

North Ayrshire

Education Maintenance Allowance Data Matching



Each year North Ayrshire Council cross reference our existing FSM applicants with data from our Benefits system to identify all those who meet the qualifying criteria. They then contact parents and carers to advise them to go online, check and confirm their details and complete or renew their application. This digital process ensures that benefits are awarded as quickly as possible to

those families who need them.

Glasgow

Financial Inclusion Support Officer (FISO) in Targeted Schools

Glasgow City Council have worked with a partner organisation to

develop the role of a Financial Inclusion Support Officer (FISO). Preparation work began on the pilot in September 2019, with 12 schools across the city being identified to take part to receive the FISO service. The FISO activities undertaken at each school were chosen in conjunction with the school staff using the local knowledge and relationships that already existed between the key school contacts and pupils and parents. The activities undertaken have been underpinned by the creation of a "Support for Families" advice booklet and promotional materials. The outcomes for the period 25 November 2019 to 16 November 2020: The FISO has assisted 165 clients over the four schools. Total financial gains for these clients of £416,793. Managed debt of £37,854. An average financial gain per client of approx. £2,526.



Moray

Single Application Process for Multiple Benefits

In Moray the Benefits team administers a number of benefits in a single application process (Housing Benefit, Council Tax Reduction, Free School Meals, School Clothing Grants and Educational Maintenance Allowance). The application, once completed by the claimant permits the team to assess entitlement to any of these benefits the claimant and their household may be entitled to.

City of Edinburgh

Maximise!

Maximise! is a Family Advice and Support Project delivered in partnership by Children 1st and CHAI and supported by NHS Lothian, the Council and Capital City Partnership. Based in targeted schools across Edinburgh, the model is made up of integrated teams of



staff offering advice on benefits, debt or housing problems, employability and family wellbeing support. A key development this year has been the roll out to five Early Years Centres across the city. Maximise! has provided advice, employability and family support in 20 schools with their staff team increasing from 3 to 13. Recent impact reports on Maximise! show a total of £670k additional income generated for 380 parents

supported in 2019/20 at a Social Return of £35 for every £1 invested. Now also: Embedding the Early Years Maximise! approach through the Intensive Family Support Service (IFSS), developed across six City Deal local authority areas (Edinburgh, East, Mid and West Lothian, Fife and the Scottish Borders) and started in Edinburgh in July 2020. IFSS focusses mainly on lone parent, low-income households and takes a “whole family” approach to support people experiencing longstanding worklessness and poverty.

South Ayrshire

Information and Advice Hub School Outreach Service

South Ayrshire’s Information and Advice Hub, based in North Ayr,

offers a free, confidential and impartial information and advice service. In 2018/19 the Hub was established as the single point of contact for Financial Inclusion Referral Pathways, in partnership with the NHS. The referral pathway has continued to be utilised during 2019/20 by NHS and HSCP staff with a planned roll out to Education staff members later in the year which was delayed in April due to COVID. In 2019/20 the Hub established a weekly outreach service at Newton Primary School to deliver an advice service to parents of children attending the school. The service proved popular with parents and teachers, however due to COVID the service was placed on hold and it’s hoped to resume once restrictions ease.

West Dunbartonshire

Family Opportunity Hubs

The West Dunbartonshire Hub is a collaborative effort between the Council, Education Services which is partly funded through ESF and SAC funds. The aim is to provide support for families to stabilise their family circumstances and help their children to meet the demands of the school day. The



Hubs are located in 3 secondary schools. Hub support is extended to local primary schools and early education and childcare centres. The Hubs are delivered by staff with experience of employability and welfare rights services. Support consists of money, welfare, fuel and financial services. They also support language skills, literacy, numeracy and vocational and non-vocational skills. The hubs in the next 12 months are to increase the number of staff and will be operational from further basis, increasing capacity to deal with referrals from other services such as Housing, Social Work and

NHS. The team will work with colleagues delivering the Connecting Scotland project and with the PESF project.

Inverclyde

Raising the Earnings Cap. Change the Eligibility Criteria for FSM, SCG to allow more families to qualify.

The income threshold for the locally enhanced FSM and SCG scheme has been increased in line with the increase to the Scottish Living Wage for 2020/21 applications. The result of the increased earnings threshold is that by 30 September 2019, 309 additional families qualified. 464 additional pupils received a school clothing grant of £145 and 333 children in Primary 5 and above now have free school meals as a result of the enhanced policy. See also: <https://www.inverclyde.gov.uk/news/2019/jul/hundreds-more-families-eligible-for-free-school-meals>

West Dunbartonshire

Increase Access to Free School Meals



In December 2019 the West Dunbartonshire Council agreed to an expansion of access to free school meals. This major expansion will be phased in at schools across the area over the next two years. The £950,000 investment in 2020/21 will be partially funded by a rise in Council Tax of 4.84%.

Dumfries and Galloway

Automatic Registration System for Free School Meals and Clothing Grants

The Council is establishing a new Automatic Registration system for Free School Meals and Clothing Grants. This is largely in place at the time of the publication of their report. The reuse of DWP data is an issue. This has been raised with the DWP/COSLA and Scottish Government.



East Dunbartonshire

Online Forms for Children's Benefits

Families across East Dunbartonshire benefited from the launch of online forms for children's benefit entitlements for the first time this year. An online form for Free Nursery Meals, FSM, EMA and SCG was made available, enabling families' easier access to their benefits and saving busy parents' time and a visit to a Council office. The Business and Digital Change Team has begun work on the next stage of the project concerning auto renewal of payments. The aim is to ensure that annual renewal of benefits is automatic, rather than by submission of a completely new application and supporting documents. There are challenges around data sharing between organisations but the team is learning from other Local Authorities on auto-renewal.



2. Apps and Online Calculators

Scottish Borders

Money Worries App

NHS Borders and Partners (Council, CAB, and a local youth project) developed a Money Worries App designed to help people find services that can help with issues such as money/debt advice, benefits, housing and homelessness, home energy/bills and some mental health and wellbeing services at both local and national level. The information will lead to information and contacts for people to use depending on their query. The App also analyses how people use it and will report on what information is looked up so that services and resources can be planned to meet requirements. Now available to download at www.nhsborders.scot.nhs.uk/patients-and-visitors/our-services/children-young-peoples-services-directory/health-improvement-team/mental-health-and-wellbeing/money-worries/

South Lanarkshire

My Life My Money App

A new app has been developed to increase access to available benefits and help people address money worries. My Life; My Money Lanarkshire provides a comprehensive source of information, advice and support on welfare and money issues. It is available at <https://apps.apple.com/gb/app/my-life-my-money/id1491749974>

Angus

Welfare Benefits Online Calculator

Supporting local people in Angus to improve their quality of life by claiming their entitlements has led to a significant outcome over the past 12 months. From the actions identified an online benefits calculator was developed and embedded into the Angus Council

website so residents could access this free tool at any time. It can be used for a variety of reasons, for example, to check:

- if residents are missing out on any entitlements
- if a resident's current entitlements are correct
- what impact a change in circumstances can have on entitlements.



The calculator is free to use, available 24/7 and no personal details are stored which gives the user confidence that any details they provide for the benefit entitlement check are not passed onto a third party. The calculator was invaluable in the early stages of Covid-19 when it was used 1200 times in one week alone and helped identify entitlements totalling £3.4m in that period. The

online calculator is in addition to the entitlement checks which are carried out by the welfare rights team as online digital tools are not suitable for all residents and the partnership wanted to be inclusive.



3. Health Settings

Funding is issued to territorial health board to create local capacity to establish or enhance financial inclusion referral pathways, to plan and deliver training on child poverty, money matters and referral pathways for universal maternity and health visiting workforce, and for the development of formal referral pathways (including consideration of electronic referrals).

West Dunbartonshire

Improving the Cancer Journey Service

West Dunbartonshire Council and Macmillan Cancer Support (funder) have launched the Improving the Cancer Journey Service to help people affected by cancer get the support they need, whether it's financial, emotional, medical or practical. The focus is on those already experiencing disadvantage, including those affected by family poverty. Since launching late April 2019 the service has assisted 300 people in West Dunbartonshire, generating £427,000 in benefit entitlements plus secured heating and white goods.

Reducing debt, improving financial outcomes, and ensuring houses are properly and efficiently heated impacts on outcomes for the entire family unit, not just the person affected directly by cancer.

Dumfries and Galloway

Welfare Advice in GP Practices

Opportunities to provide welfare advice services in identified GP Practices are being explored. Welfare advice for the under 60s is part of the commissioned service with Dumfries and Galloway Citizens Advice Service (DAGCAS). In order to expand current

provision early discussions with GP Clusters in Nithsdale and Wigtownshire and DAGCAS has resulted in an interest to deliver additional services where demand is identified. This action will be taken forward in 2020/2021.

Dundee

Welfare Advice in GP Practices

The siting of Welfare Advice within GP practices has been expanded, and now covers eight practices across the city (six covered by DCC Welfare Rights, and two by Brooksbank). This enables the service to be on hand for over 57,000 people. During 2019-20, DCC Welfare Rights staff raised additional income / benefits of £2.8m across the six venues covered, using the equivalent of just over 2 FTE Welfare Rights Officers. This shows that access via GP practices is an exceptionally good return, and a COSLA Gold Award was won as a result.

Lanarkshire

Social Prescription and Welfare Advice



NHS Lanarkshire has employed a community link worker co-ordinator as part of a developing model of social prescription and welfare advice. This will include hubs in targeted health centres with plans to recruit 9 link workers who will be linked with CABs and Money Matters. There are plans to employ 5 welfare advice officers to work alongside the community link workers.

Renfrewshire

Primary Care – GPs

This year Renfrewshire HSCP and Advice Works worked together to deliver a pilot embedding advice in two GP's surgeries. Using evidence from the Community Connectors programme to show at which surgeries the need for money and benefit advice was greatest, an advice worker was placed at the St James surgery in Paisley and at Linwood Health Centre. The pilot started in November 2019, and ran until the Covid-19 outbreak. In the roughly three months of the pilot almost £23,000 was gained for clients and feedback was positive. The main referrals were for benefit checks for clients and completion of PIP and ESA forms.



Glasgow

Embedded Financial Advice within General Practice

This model operates across 30 GP practices in Glasgow City HSCP, supporting patients living in the most deprived areas (mostly practices in North East and North West – 'Deep End' practices). Since December 2015 within the North East, the Deep End Money Advice project has embedded financial, housing, social security and debt advice in 17 GP Practices in three GP clusters, with aims to increase income via improved access to social security and to reduce household outgoings. Indirect impact on increased income via employment as a greater focus is being placed on referrals to employability services. From December 2015 to November 2019, 2,196 patients were referred by GP Practice staff and 1,384 patients



engaged with the service (66% uptake); the majority of patients have not accessed mainstream advice in the last year. 21% of patients had dependent children and 12% were lone parents. Patients have achieved a total financial gain of £5,042,608 over the last four years. A GCPH evaluation (2017/18) identified an average financial gain of £8,254 per patient (median £1,453) and

an average debt managed of £4,356 per patient (median £1,993). The total financial gain includes £1,943,441 in devolved benefits and £3,099,167 in other benefits. The project has helped patients to negotiate total debts of £1,727,025, composed of £463,406 (housing), £1,032,668 (non-housing) and £230,951 (council tax). An investment analysis indicates that the project generates over £27 in financial gains for every £1 invested. In 2019/20, funding for 22 of the Practices was sourced from Primary Care Transformation monies (£132,000), Clyde Gateway funded the remaining 8 Practices in Bridgeton GP cluster (£47,000). For 2020/21, 17 North East locality GP Practices are funded via Scottish Government Investing in Communities (£124,910) and South and North West locality GP Practices are funded by the HSCP.

Dundee

Embedding Financial Inclusion and Employability Questions

The inpatient adult nursing documentation has been reviewed to embed financial inclusion and employability questions as part of routine assessment and at point of discharge. A universal referral pathway and referral form has been established to support

health professionals to raise the question and refer the person to a single point of contact (money advice and employability services). This service will be applicable across Tayside, and a reporting and outcome framework will be developed to report on the progress of this work. An education and training programme has been developed by Public Health and this will be rolled out across services over the next 12 months. Over this period, Public Health colleagues will work with lead health professionals to raise awareness of the new pathways and to work across the system, so that financial inclusion and employability questions are incorporated into standard practice. A rolling programme will be developed with the support of colleagues in Public Health and with partners and service providers who are located within the multi-agency Advice Centre in Ninewells.

Moray

Making Every Opportunity Count Approach

Continue to grow and sustain 'Making every Opportunity Count' (MeOC) at a NHS Grampian and Community Planning Partnership level in Aberdeen City, Aberdeenshire and Moray. Partners are continuing to grow and sustain MEOC as an overall approach across public and third sector partners in Grampian to support cultural shift - with everyone, every system and service doing a little to enable people to live as well as they can. The aspiration is that MEOC be the framework by which conversations could be had about all aspects of Financial Inclusion. It was



agreed that the ethos and principles of MEOC would provide the structure for the development of the Child Poverty Action Report, incorporating all that is being delivered. Opportunities to introduce the MEOC model have been identified, however there is still work to be done to roll it out more widely and embed it as a sustainable framework.

Moray

Warm Handovers to Financial Support Services

Providing more support to children and families in the hospital setting by providing advice, signposting and warm hand-overs to specialist financial support services, with regard to all aspects of income maximisation. Agreement with SAMH to deliver pilot project for 6 months starting in summer 2020. A Primary Care Link Worker with experience in engaging with families, income maximisation/

financial inclusion knowledge, and strong links with support services would attend the hospital setting one day per week (RACH and Aberdeen Maternity Hospital) to offer direct support to families and/or provide warm hand-over to specialist financial support agencies as required. The service would include all aspects of 'money matters', including debt advice, support to apply for social

security benefits, budgeting, and employability for example. Clinical staff would benefit from the increased confidence of having an 'expert' colleague to offer this support to families, and who will share their knowledge with the wider team as required. This work will also link well with Child Protection and neglect priorities. Anonymised

data will be collected over the pilot period to provide information with regard to numbers of contacts, types of support required, onward referrals and outcomes. The pilot will be evaluated to inform a sustained service implementation. Unfortunately the pilot start has needed to be deferred due to the impact of COVID-19.

Moray

Financial Inclusion Pathways

Good progress has been made to embed a 'Midwifery and Early Years Practitioners' Pathway to financial support services across Grampian using the MeOC model, through delivery of the Universal Health Visitor Pathway and the Family Nurse Partnership Programme. The Financial Inclusion Pathways (FIPs) have been developed to be locality specific, directing to one agreed financial support service to keep the process simple and minimise confusion. A new digitised recording system for Health Visiting is currently being rolled out across Grampian (piloted by Health Visitors in Aberdeen City) and this will enable us to identify the number of Health Visitor contacts made and the number of families signposted, or given a warm handover to, financial support services.



Dumfries and Galloway

Improving Links Between Money Advice and Other Services

There has been substantial work undertaken to improve links between money advice and support services and health services.



This has led to a greater number of referrals to support services and substantial financial gains for families living in Dumfries and Galloway. Referrals and average financial gain have increased between 2018/2019 and 2019/2020 for all services. This could be the result of improved detection of need and/or increasing levels of financial need. Working with the Children and Young People Improvement Collaborative, Health Visiting staff and Dumfries

and Galloway Citizens Advice staff have participated in an Improvement Practicum which has focused on reviewing and enhancing the processes for referral to financial and welfare advice. This has resulted in a more robust referral pathway, development of e-referrals and improved arrangements for feedback loops between the referring organisation and recipient service provider.



Glasgow

Healthier Wealthier Children FI Services for Families

This is the core financial Inclusion service for NHS staff to refer families to for income maximisation. Reporting on uptake of NHS Money Advice Service is shared with Team Leads, Early Years and Financial Inclusion Leads at Locality, Glasgow City and NHSGGC levels. This work is achieved by working collaboratively with Children and Families Teams and Midwifery. Gathering and analysis of referral data is captured at a locality level. Outcomes: From April 2018 to March 2019, 2,259 patients were referred by Community based Health Staff to the Early Years component of the NHS Money

Advice Service. Over £2.6million in Financial Gains for clients across the 3 localities. In addition there has been a further £200k in Debt Managed (£110k Housing debt, £90k non housing debt) and £178k council tax negotiated. This represents an increase on last year's outcomes for clients.

East Dunbartonshire

Healthier Wealthier Children

In East Dunbartonshire, the local Citizens Advice Bureau (CAB) provides a wide and varied range of advice and support services, offering a holistic approach to mitigating the impact of financial poverty and was identified as the most appropriate partner in which to deliver the HWC programme within East Dunbartonshire. Following the success of this pilot, the Public Health Improvement Team continued to work with CAB to develop an East Dunbartonshire wide Income Maximisation Service, incorporating both the Children's and a previous Older Persons Income Maximisation programme. There is a commitment from all areas to keep the model going – the scheme is proving effective in increasing referrals and support to vulnerable families with an increase in referrals from 110 to 131 in 2018/19 with a financial gain of £334,315 in total (a 31% increase from previous year). HSCP Health Visiting Team was the most prolific in actively referring clients for Income Maximisation support.

Dundee

Financial Inclusion and Midwifery Services

Public Health colleagues are in the planning stage with Maternity, the Improvement Service and advice services to roll-out financial inclusion support across midwifery and health visiting services. Another year of Scottish Government funding (£20K) will be used to

employ a midwife on secondment to work closely with Public Health and Advice Services, to support the roll-out, including developing training materials, protocols, reports and monthly training by Public Health and Advice Services colleagues. The main mechanism for generating referrals will be via Badgernet, which is a mobile phone app that pregnant women are assigned to at the start of their pregnancy which replaces paper notes. The new app system will enable electronic referrals to be sent directly to advice services across Tayside. This will reduce the time it takes for midwives to complete paperwork in a busy first appointment.

Moray

Promotion of the Neonatal Expenses Fund

Promote the Neonatal Expenses Fund with the aim of identifying vulnerable parents who are eligible, so that they may be supported so spend as much time as possible with their babies while they are receiving care in the neonatal unit. Given the demographic

of Grampian, we know that the cost of travel particularly will be an added pressure to families at a time when they are already likely to be experiencing considerable stress. The Fund is available to all parents with a baby in a neonatal unit, however it needs to be promoted and parents supported to apply for it. All parents who have a baby admitted to the neonatal unit are provided with

the information that they require with regard to the Fund. Through liaison within the clinical management structure, an application form has been included within the universal information pack provided to



all families on admission. The aspiration for the future is to develop a mechanism for data collection, enabling an oversight of uptake of the fund and to use this information to further target promotion so that all vulnerable, eligible families can benefit.

Glasgow

Grants to Parents with Children in Royal Hospital for Children

To help parents with the additional demands on their income, with costs of visiting, loss of earnings etc. parents were able to apply for a grant that helped meet these additional costs. The outcomes were 611 referrals. Overall total financial gains of almost £2.5 million. Average gain per referral was almost £4,500. 243 families shared a total of over £10k in small emergency grants between £5 and £50. 154 families shared a total of over £40k in grants for long stay child patients.



Glasgow

Special Needs in Pregnancy Service (SNIPS) - Maternity Matters

There are 8 specialist midwives working with pregnant women, who have special needs during their pregnancy and who may have disengaged with mainstream maternity services. 3 of the 8 midwives have specialties in teenage pregnancy, homelessness, trafficked women and women who have undergone female genital mutilation. Women referred to the service have a breadth of vulnerabilities and the complexity and the trauma often experienced means that the



majority of women accessing the SNIPS Clinics are at much greater risk of antenatal or postnatal depression, post-traumatic stress disorder and postpartum psychosis. The negative impact of poverty begins before birth and accumulates across the life course. The delivery of this initiative has been shaped by the needs of its clients and Money Matters, who deliver the project, has adapted

to different techniques for communication and engagement. For some clients a money advice service is sufficient but for the most vulnerable a longer term person centred approach with advocacy is essential. 188 successfully engaged with the service. Total financial gain for clients was £539k. Total debt managed was £50k, of that £18k was housing debt.

Glasgow

Embedding Money Advice within Family Nurse Partnership

A pilot project to embed money advice within the FNP was implemented in April to December 2019 to improve families' access to potential grants and benefits that they may be eligible through working in partnership with GEMAP Scotland Ltd. An advisor was embedded within the FNP Programme at Cairnbrook Centre half a day a week to provide a bespoke Money Advice Service for service users and to provide capacity building for staff on Financial Inclusion. The service was tailored to meet the needs of patients referred and included telephone appointments, 1 to 1 appointments and home visits. All clients receive a Financial Health check at the outset. The immediate presenting issue is dealt with first and then

a bolt-on appointment is offered to all clients to deliver the Holistic Needs Assessment. A staff audit tool was developed to identify any staff training needs. Capacity building with staff on Financial Inclusion topics dependant on need delivered on a monthly basis. Outcomes: During this pilot period there were 27 referrals from FNP staff. The engagement rate was 58%. 13 claims for support, this resulted in financial gains of £21,867 and £2,639 of debts managed. A key lesson learned from this work, was that it was not essential to embed an advisor within the service to improve access to money advice services but to improve access for FNP staff to advice and information was more effective. A proposal has now been approved by the FNP Board to progress the work

Dumfries and Galloway

NHS Staff Working Well Strategy

The NHS Staff Working Well Strategy includes actions on financial inclusion for staff. This includes providing information for staff on Credit Unions, and welfare benefits including Universal Credit. Work has also been undertaken to provide information on available sources of support for staff experiencing money worries

e.g. Money Matters, Citizens Advice Service. Web based financial inclusion information for staff on NHS Dumfries and Galloway's intranet site. Information on financial support has been promoted on the Intranet as part of ad hoc news items. There is now a requirement to provide permanent information on financial inclusion/wellbeing the intranet.



East Dunbartonshire

Supporting Employees

Council and NHS local teams have provided financial advice and support e.g. via local intranet pages and promotion of a Credit Union. NHSGGC has consulted with lower paid staff. Many had money worries, so implemented changes to attendance management procedure, wage slip messages and nurse registration processes all to include money worries messages. In addition, staff money worries clinics were piloted.

Fife

Child Maintenance



In 2016 Poverty Alliance conducted research on Child Maintenance in Fife ('Bairns Come First: Fairness for their future') published when Fife Gingerbread launched the Child Maintenance Campaign in 2016. The Fife Child Maintenance Group – a multi-agency group chaired by Fife Gingerbread - wants to renew this campaign to understand the current landscape of child maintenance in Fife.

Glasgow

Single Financial Assessment

When we met with the North West Kinship Carer group they told us that the endless number of forms that they were required to

complete to obtain various benefits and grants was confusing and often put them off applying. We listened to their issues and with the support of the council's IT provider, CGI, agreed to work together on a single financial assessment form that will allow the applicant to complete one form that can be applied across a range of benefits, therefore saving time, encouraging take up and reducing child poverty.

East Renfrewshire

Increasing Awareness of Best Start Grants

All families in receipt of Free School Meals and clothing grants are issued with an annual letter to confirm entitlement. In 2019-2020 these letters were updated to include details about Best Start Grant entitlement to reach all potential applicants. All parents registering a birth with the Registration Service during 2019-2020 were advised about potential social security entitlements and provided with information leaflets relating to the Social Security Scotland Agency, Money Advice and Rights Team and the Citizen's Advice Bureau.

North Lanarkshire

Supporting Kinship Carers

Advice and Information is provided to Kinship Carers across the authority, in order access Kinship Care payments a benefit check is provided with assistance given to make appropriate claims for families. 258 benefit checks have been carried out for kinship carers, resulting in 101 claims, generating £140,293, between April 19 and March 2020.



4. Social Welfare Fund & Community Care Grants

City of Edinburgh

Cash Payments

All foodbank requests via the Scottish Welfare Fund were provided with a cash payment in place of a food parcel.

Angus

COVID Response: Changes to Grant Conditions and Payments

From March 2020 there has been an increase in Crisis Grant payments by 20% to provide greater financial support to those in most need. It is recommended that this continues for the remainder of 2020/21. In addition it is proposed that the Community Care Grant which assists with individuals setting up home be paid to not only high priority cases but also medium priority cases to benefit more

individuals. (Total cost £220K to June 2021 is contained in one off extra funding allocation by the SG for Crisis Grants).

Glasgow

Child Poverty Lens on Unsuccessful SWF applications

Glasgow City Council analysed all unsuccessful SWF applications from six key geographical areas for September 2018 to January 2019, with the focus of analysing applicant information from people who were pregnant or people with children. This pilot process was originally limited to applicants from the Calton and later extended to the top six areas of child poverty in the city: Calton, Canal, Drumchapel, Linn, Springburn and Southside Central (due to higher BME residents). A welfare rights officer was available to applicants when they made their SWF claim with the aim of providing a more

holistic approach and offering unsuccessful applicants benefit advice and alternative providers of assistance. Monitoring of this initiative shows that from July 2019 to March 2020 there have been 166 clients who have been supported to access either a number of charitable grants, obtain additional benefits and receive furniture/white goods, bringing financial gains of £199,994.85. During the



recent Covid-19 lockdown a decision was made to pause the pilot. In partnership with the funder a decision was made to end the pilot and focus on embedding advice services in trusted intermediaries (such as education and health settings), which are witnessing much higher returns and levels of engagement from families.

Falkirk

Improving Pathways to Families in Financial Crisis

Improve support pathways to families in financial crisis through the reduction in the proportion of refused applications for SWF support. Promote SWF to third sector organisations. Increase awareness of SWF across Council and NHS. Promote digital access in communities to support provision of evidence for Scottish Welfare Fund.

Renfrewshire

Council Tax Reduction Review/Other Data Sharing About Benefit

CTR claimants have decreased by c.700 over the last two years and it's unclear why; roll of UC may be one reason. Council Tax debt has been a common amongst those seeking debt advice. The Council

is tackling this by providing an enclosure in bills reminding people that CTR is available and how to claim it. A campaign has also been designed around this, with press and social media releases. A full examination of internal processes is planned, to make things easy as possible for prospective claimants. Stakeholders, such as RSLs are involved in this review. The review will also look at increased automation and linking to Free School Meals in a more holistic way. Working with SG and DWP to look at where we can share data, to allow better benefit maximisation.

Renfrewshire

Family First Service

Families First Service to support families with children aged 0-8 years. It provides help, support and advice in a family focussed way, covering promoting wellbeing, positive relationships, energy and employment advice and establishing good family routines. The service supports families to maximise their income and manage debts through embedded income advisers. The service has a dedicated Energy Advocate and a designated Employability Officer. Families First takes a holistic approach to supporting families by providing a single point of contact for parents, grandparents and carers. This year the service generated £1.68m for 191 families, by assisting with over 1000 issues.



Renfrewshire

The Council has its own Advice Works service, which provides advice on money and benefits. They also provide Families First staff

in our most deprived areas, Claimant Support Officers in our local Jobcentre Plus offices and advisers in our employability service. In 2019/20 this service was contacted by nearly 13,000 people and took on 4433 clients as cases including 1247 benefit appeals and mandatory reconsiderations. This appeals work resulted in gain for clients of £5.4m. The gain from welfare benefit claims was £23.2m. Debt managed for clients through money advice amounted to a further £3,189,739. The Council also funds Renfrewshire CAB.

Glasgow

The Private Rented Sector Hub: Benefit Cap Support



The council has a team dedicated to supporting customers affected by the benefit cap, of which the majority live in private landlord accommodation. The Hub deals mainly with families that have three or more children. They support, advise and refer on behalf of clients to support services on a number of key issues, such as: health, food and fuel poverty, welfare rights,

housing and employability. Since 2019, the hub has made 59 referrals to Jobs and Business Glasgow for employability support. The majority of these referrals are for lone parents who have never had any discussion about finding employment until they engaged with this service. In addition to employability referrals, a dedicated Welfare Rights Officer supports the PRS hub customers, and from June 2019 has delivered financial gains amounting to £241,296.42 as at July 2020. Improvement Services will work with Money Matters to look at social return on investment.

Glasgow

Development of Glasgow Financial Inclusion Strategy 2020-2025.

Financial Inclusion (FI) Team undertook a review of their current financial inclusion monitoring framework. This review resulted in a decision to make available a new online referral and customer relationship management system, the Fast Online Referral and Tracking (FORT) to all Glasgow Community Funded, including the Transition funded FI providers as a condition of grant. The FI team originally invested in the FORT system during the Universal Credit (UC) Support Project that allowed us to capture client information and their journey through the various services and the outcomes from their journey. This information, which we have never been able to capture before, helped us to shape the services to the needs of the client and report confidently the outcomes of the investment by analysing the data this system provides. We continue to work with the supplier to develop the system for our mainstream FI providers who we believe, through partnership working, will assist us in meeting our key objectives e.g. Reduce the level of Child Poverty in Glasgow.



5. Increasing Uptake of Benefits

Glasgow

1. The current birth appointment system with a Registrar was changed to capture the applicant's income details, request for supporting evidence and if the customer had previously applied for the Best Start Grant. At the end of the appointment there would be a handover to the GCC digital suite where the customer would be assisted with their online application for the payment. This meant one visit to register the birth and the applicant would have also submitted a BSG application. Since inception of the new service from January 2019 to February 2020 1,273 families have been supported to make their online application, with estimated financial gains of £763,800. The process was shared with Early Years staff and a quality improvement programme was initiated to increase referrals to money advice services.
2. Identification of those eligible but not applying for various school related benefits (FSM, EMA, SCG) and use of data to generate useful graphics about those most likely to be in poverty. Pre Covid-19 the Civic Centre for Innovation (CCI) was commissioned to identify data across multiple Council systems to help understand the depth of child poverty in Glasgow. CCI produced a report with a full range of data analysis, the Glasgow Child Poverty Report 2020. Using data from the Education system SEEMIS, the CCI was able to accurately identify the gap in those entitled to education benefits, but had not applied. CCI were able to show graphically other factual evidence such as: the number of children living in households that are classed as in poverty; the average weekly earnings from employment; and the average amount of money that households are living below the poverty line.

3. Glasgow has implemented new processes to promote the Early Learning Payment by communicating across all the council and partner nurseries, and linked the application process to the early years additional 1140 hours application form. Furthermore, we provided the link to the School Age Payment application as part of the primary 1 school enrolment process or a placing request form.

Perth and Kinross

1. Perth and Kinross will **identify those social security benefits where take-up rates are low**, find out from those with lived experience what barriers prevent them from claiming their entitlement and use this information to boost social security take-up rates. Perth and Kinross will work with CPPs, third sector and community organisations to **drive up social security uptake in rural areas** to make it easier for families to take up their full entitlement to social security and benefits in kind by ensuring 2,000 families in the priority groups are offered a welfare benefit check.
2. Covid 19 - Perth and Kinross **contacted all 7,500 tenants to undertake welfare checks** and ensured tenants were safe and well. We are providing assurance and support to tenants in rent arrears to ensure that all household incomes are maximised and all is done to avoid building up significant debts.
3. Perth and Kinross plan to run a **Scottish Child Payment Take-up** campaign to ensure that at least 85% of the family income of 9,801 eligible children is boosted.

City of Edinburgh

Estimates for Unclaimed Benefits for Edinburgh

Across the UK, DWP data shows that an estimated £8.1bn of available key income related benefits were not taken up by eligible families in 2017/18. No official estimates are available for this data at local authority level but, using share of population and/or Edinburgh's share of UK Housing Benefits claimants as a guide, it is likely that Edinburgh residents account for some £70-80m of these unclaimed benefits.



East Renfrewshire

Direct Referrals

The Council Housing Team introduced a new direct referral process to the Money Advice and Rights Team (MART) for any tenant in arrears. MART work with these families to support new social security applications as well as provide income maximisation advice and then work jointly with the Housing Team to support the families as required.

Appendix 1



Links to Further Information about Child Poverty in Scotland

- [Knowledge Hub](#)

Taking Action on Child Poverty in Scotland is a group with members who are interested in tackling child poverty in Scotland. It's free to join and you get immediate access a range of information and the opportunity to link with others working to tackle child poverty in Scotland

- [Improvement Service Child Poverty Pages](#) which includes links to all published local child Poverty Action Reports

- [Public Health Scotland](#) Child Poverty Information and Resources

- [Poverty and Inequality Commission](#)

- [Child Poverty Scotland Dashboard](#): national data on child poverty in Scotland

- [Child Poverty Action Group Scotland](#)

- [Poverty Alliance](#)

These resources were pulled together by the National Co-ordinators for the Local Child Poverty Action Reports based at the Improvement Service and Julie Arnot, Senior Health Improvement Officer (Child Poverty), Public Health Scotland.

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The logo for Improvement Service, featuring the letters 'is' in a dark blue, lowercase, sans-serif font. The 'i' has a red dot above it, and the 's' has a red dot at the bottom right. Below the 'is' is the word 'improvement' in a dark blue, lowercase, sans-serif font, followed by the word 'service' in a red, lowercase, sans-serif font.
improvement **service**