

# **Glasgow City Council Financial Inclusion & Transformation Team Initiatives**

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Strategic Lead

## Initiatives which have supported a cash first alternative to food inequality:

- **Pensioner Poverty**
- **Financial Inclusion Support Officer in Schools**
- **Child Poverty Pathfinder**

# Pensioner Poverty

PENSIONER WELFARE ADVICE &  
SUPPORT PROJECT

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FINANCIAL INCLUSION TEAM TEST OF CHANGE

## Pensioner Poverty Background:

- Throughout the UK, many pensioners are still not claiming the benefits that they may be entitled to with the most recent figures estimating that up to £1.7 billion remains unclaimed every year. Furthermore, these benefits often act as a gateway to other support such as council tax reductions, housing benefit and cost of living crisis payments meaning that pensioners are also missing out on these too.
- There are multiple reasons why people do not take up benefits they are entitled to such as:
  - Lack of awareness and knowledge about what they are entitled to
  - Not knowing where to get advice and support
  - Perceived stigma associated with receiving benefits
  - Perceived stigma in not wanting to ask or apply for help

Figures estimate that up to £1.7 billion in benefits remains unclaimed every year\*

## What We Do



## The Year in Numbers

In 23/24 the following outcomes have been achieved:



**1,656**

Clients Contacted

**466**

Clients with Financial Gains



**911**

Benefit Checks Completed



**£2,682,319.56**

in financial gains

**Average Financial Gain - £5,756.05**

## Total Impact to date:

Total Impact from the start of the project until 02/09/24:



**1,319**

Clients with financial gains to date



**£6,797,233.57**

in financial gains to date

**Average Financial Gain  
£5,153.32**

## Client Feedback

- Our most recent client survey showed that:
- Prior to the accessing the service only **4%** felt they were comfortable financially. This increased to **71%** after using the service
- 100%** of respondents said that the service had a positive impact on their financial position
- 96%** of respondents reported that the project had had a positive impact in their general health, well-being and mental health
- 92%** of respondents were unaware of the benefits they may be entitled to prior to accessing the service
- 100%** of respondents would not have made a benefits application if we hadn't contacted them
- 100%** of respondents were very satisfied with the overall service provided by Glasgow City Council and its partners

92% of  
respondents  
were  
unaware of the  
benefits they  
may  
be entitled to





# FISO

FINANCIAL INCLUSION SUPPORT OFFICER

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FINANCIAL INCLUSION & TRANSFORMATION  
TEAM PROJECT

## FISO Background:

- The Financial Inclusion Support Officer programme aims to take Financial inclusion support to families through a school setting
- Foundations based on listening to parents and community groups with lived experience of poverty
- Data analysis:

## Approach:

- FISO Structure
  - 9 FISO's provided by a partner 3<sup>rd</sup> sector agency
    - 3 FISO'S GEMAP Scotland
    - 3 FISO's Money Matters
    - 3 FISO's Citizens Advice Bureaux Consortium
      - Glasgow North West CAB
      - Bridgeton CAB
      - Greater Pollok CAB
  - Hybrid Delivery
    - Mix of remote and imbedded service
    - Use of technology to enhance customer contact



## Outcomes & Outputs:



Income from Social Security Benefits

76%



Cost of Living

22%



*“When you’ve got that extra money, you’ve got a better quality of life and you’re able to do things with the kids.”*

-Parent Interviewee Glasgow Uni Evaluation

## Client Feedback

### Glasgow University Evaluation

Of the parents and carers who completed the SMS survey,

- **92.5%** said they were **very satisfied** with the support they received through the FISO service.
- **96.2%** indicated that the financial inclusion support officer provided them with **useful advice**.
- **79.2%** said they were **less worried** about money concerns after seeking advice and support from the FISO service.

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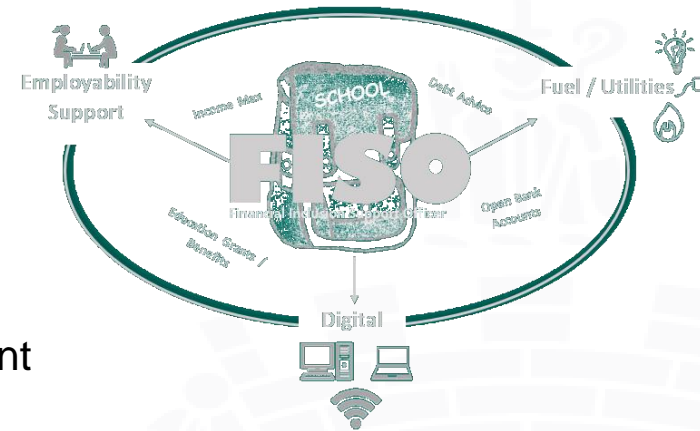
*That money [EMA] really motivated my kids. They get to school very early, study at home [...] These are ways to encourage children. You give them something, you know children, whatever you give to them, they look at it and think if I work towards this I can get a reward.*

*Today I am a happy and proud mother.”*

-Parent Interviewee Glasgow Uni Evaluation

## Current Status:

- Dedicated referral pathways introduced:
  - Employability
    - access training and education
    - help to start their careers
    - move onto better paid employment
  - Fuel Supports
    - Fuel advice
    - Fuel top ups
  - Ongoing Demand
    - Secondary School Status Remains
    - Potential Targeted Approach



# Glasgow's Child Poverty Programme

*Coming together to understand the barriers faced by citizens, the public sector and third sector organisations in creating seamless access to comprehensive support services*



# The first report

“ The insights in the report are vital in helping us better focus scarce resources and collaborate around implementing the required supports and services. The need for radical and bold action has always been there but has been further heightened as a consequence of the pandemic and Cost of Living Crisis.

John Sherry  
Head of Financial Inclusion &  
Transformation



Helped provide the data for auto-entitlement of the School Clothing Grant



Most detailed picture of child poverty of any local authority in the Scotland



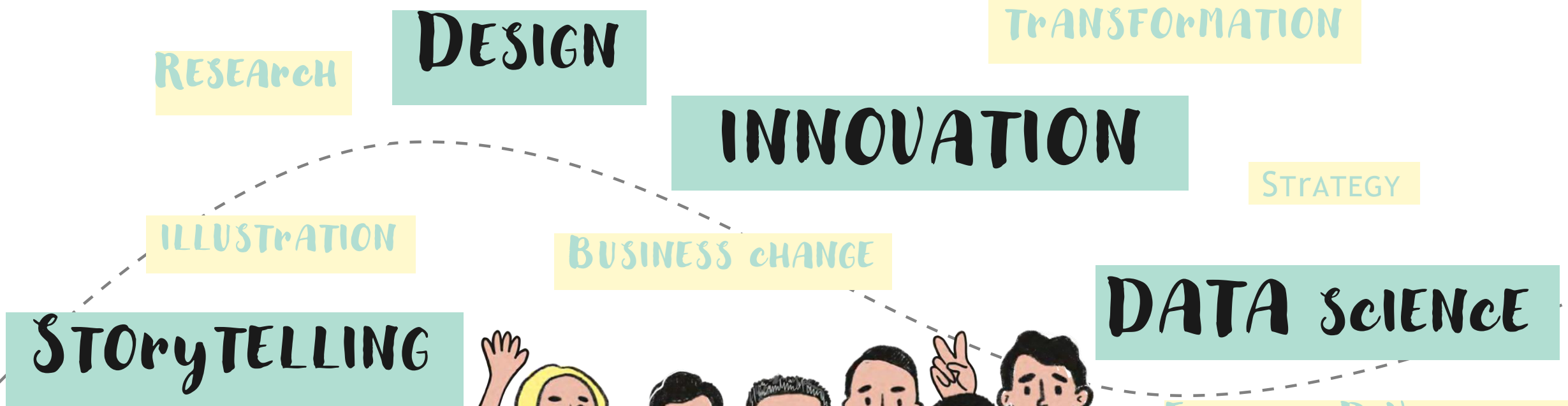
Led to the addition of Financial Inclusion Support Officers in schools



Showed in the impact of increasing the Scottish Child Payment before it was increased



# How we do it

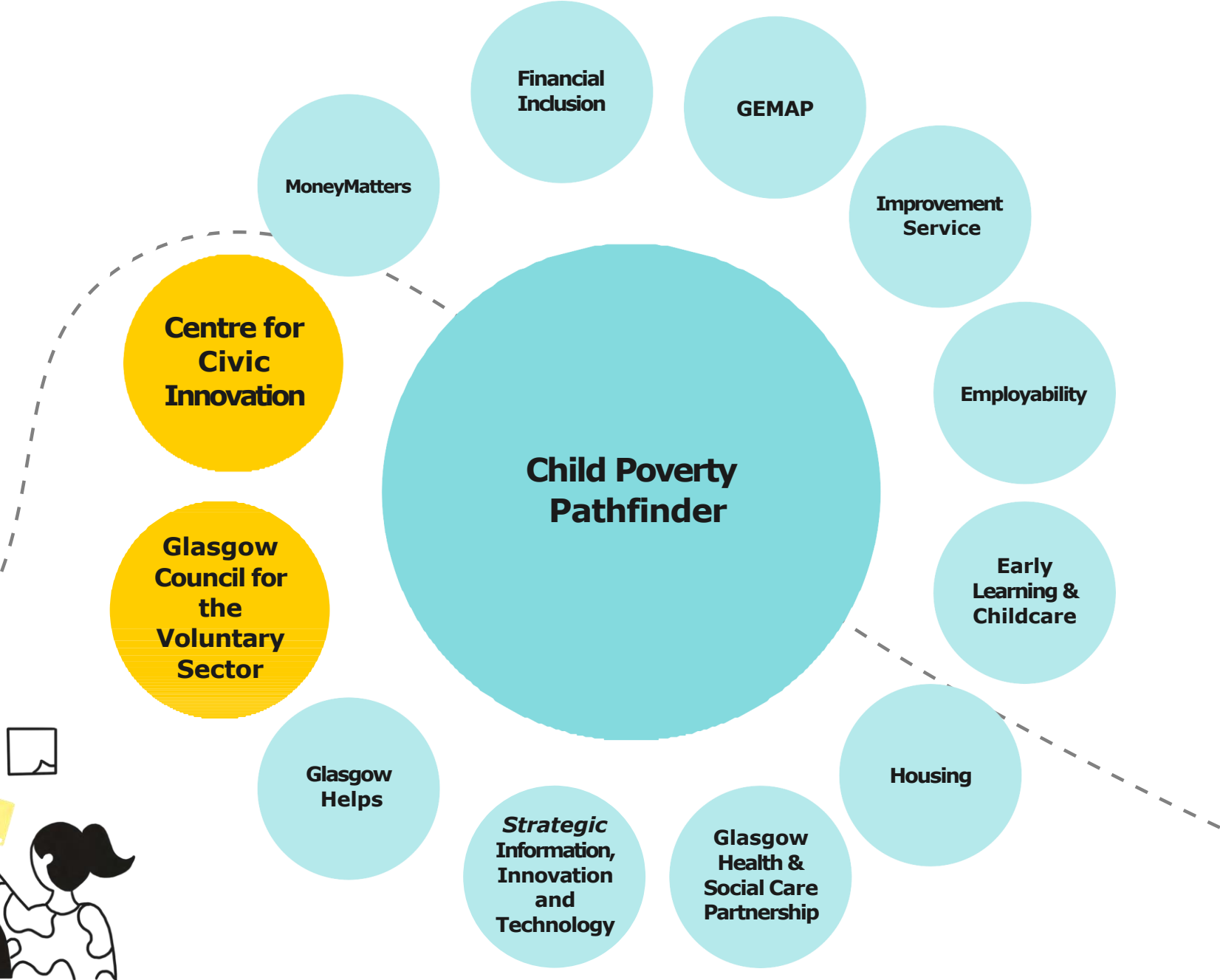


# Working together

## Bringing together a team

As a small part of a much wider team, we're able to draw on the expertise, experience and knowledge of decades of institutional knowledge to understand who, where, why and when we need to provide support for citizens.

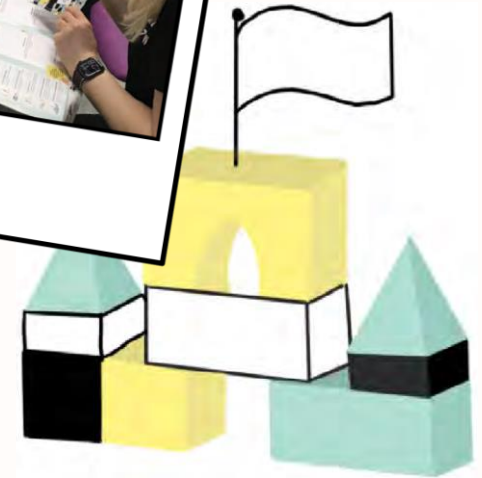
By working hand-in-hand we're able to break down siloes and generate new ways of working by sharing different expertise and fields of knowledge.



# What's next?

## We've shown it works

Our focus is now on a range of services tackling deep poverty and in-work poverty in Calton, Govan and Southside Central. We're building on what we've learned and developing tests of change across the City.



# Thank You

Lesley Haddow

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