



Glasgow City Council

City Administration Committee

Report by Councillor Allan Gow, City Treasurer

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Item 2

13th June 2019

INVEST TO IMPROVE

FINANCIAL and DIGITAL INCLUSION PREPARATION FOR UNIVERSAL CREDIT FULL ROLLOUT

UPDATE REPORT 2019

Purpose of Report:

This report is in response to the request from the City Administration Committee (CAC) in June 2018 to inform Elected Members of outcomes of the mitigating actions from the Financial and Digital Inclusion services, developed to prepare the citizens of Glasgow for the full rollout of Universal Credit across the city.

To inform Elected Members of the next stages in developing future service requirements using the learning from this project in the new Financial Inclusion Strategy 2020 to 2025, which will be presented to CAC for approval 2019/2020.

Recommendations:

It is recommended that committee notes the content of the report and agrees the next reporting timescale.

Ward No(s):

Citywide: ✓

Local member(s) advised: Yes No consulted: Yes No

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1 Purpose of report

- 1.1 This report is in response to the request from the City Administration Committee (CAC) in June 2018 to inform Elected Members of outcomes from the mitigating actions taken by the Financial and Digital Inclusion service, to prepare the citizens of Glasgow for the full rollout of Universal Credit across the city.
- 1.2 To inform Elected Members of the next stages in developing future service requirements, using the learning from this project to inform the new Financial Inclusion strategy 2020 to 2025, which will be presented to CAC for approval in 2019/2020.

2 Background

- 2.1 Universal Credit (UC) full service was rolled out across Glasgow between September and December 2018 for new claims to benefit. UC replaces six other benefits, these are: Housing Benefit, Income Support, Child Tax Credit, Working Tax Credit, Income Related Employment and Support Allowance and Income Based Job Seekers Allowance. These are now known as “legacy benefits”.
- 2.2 The introduction of UC has been described as the most significant change to the welfare system since the Beveridge reforms in 1947.
- 2.3 The Convention of Scottish Local Authorities (CoSLA) reported in February 2019 that local authorities were incurring substantial additional administrative costs due to the rollout of UC in their areas.

[COSLA report](#)

- 2.4 Sheffield Hallam University reported that Glasgow is the most affected local authority in Scotland since welfare reform in 2010 and the 5th most affected in the UK with an estimated loss per year of £300m. This equates to £680 per working age adult.

3. Invest to Improve – Financial and Digital Inclusion

- 3.1 In recognition of the challenges facing our citizens following the roll out of Universal Credit in Glasgow, the council agreed, as part of the 2018 budget, £2million to support the council’s Financial Inclusion Team to provide Financial and Digital Inclusion services, to mitigate the impact of UC.
- 3.2 This investment enabled the team to carry out a comprehensive scoping exercise, data and gap analysis, benchmarking with other local authorities and service user engagement. This background work culminated in the development of partnership agreements with service providers to co-deliver the Financial and Digital Inclusion (F&DI) services detailed in the City Administration Committee (CAC) report of June 2018.

[CAC Report June 2018](#)

- 3.3 Our F&DI programme was designed to meet the key challenges identified in the CAC report of June 2018, namely: the need to claim UC on-line, the reliance on access to the internet and the need to improve the digital skills of our most vulnerable citizens. For many of our citizens these challenges are exacerbated due to other issues such as mental health and English not being their first language. As well as the requirement to make the claim online, there is also a need to maintain an online journal that includes the claimant commitment.
- 3.4 The journal is the main instrument used to communicate between the citizen and the DWP Work Coach on work related matters, rent increases, enquiries and changes in circumstance. The claimant commitment is a record of the claimant's responsibilities that have been accepted in return for receiving UC. Failure to maintain the claimant commitment or respond via the journal can lead to a benefit sanction resulting in a reduction in benefit.
- 3.5 There are challenges facing our most vulnerable citizens and those living in our most deprived areas. The following provides some context:
- The UK's National Audit Office's "Rolling out of Universal Credit June 2018" report, (NAO Report) stated that 46% of claimants could not make a claim online without help. The report added that those where English is not their first language would struggle to maintain their claim on line.
[NAO Report](#)
 - A Survey by DWP found that approximately 45% of citizens did not have the IT skills to complete a claim online.
[DWP Survey report](#)
 - The Scottish Household Survey 2017 stated that on average 23% of households in the most deprived areas did not have access to the internet at home.
[Scottish Household Survey](#)
- 3.6 Another issue identified through our benchmarking and detailed in the NAO report, highlighted that claimants were struggling financially due to the five week wait for their first payment of UC. This issue has produced two additional negative outcomes;
1. An increase in applications for advance payments (loan) of UC. Under UC rules, claimants are entitled to claim an advance of their UC once their claim has been submitted. This advance consists of up to 100% of the monthly benefit, including housing costs, (paid within two days of application) and is repayable over a maximum of 12 months. The NAO report stated that up to 60% of claimants had applied for advance payments. A recent survey carried out with citizens supported by Glasgow Life at the UC Hubs, indicated that approximately 76% are taking up the offer of an advance payment in Glasgow. We were also advised by Glasgow based support groups (local Housing Association and One Parent Families Scotland) that in the lead up to Christmas 2018, a number of our citizens opted to claim UC when they

were already in receipt of a “legacy” benefit. This we were told was to allow them to apply for the month’s UC in advance. The NAO report stated that four out of ten claimants who had received the advance payment were experiencing financial difficulties.

2. An increase in foodbank usage.

The Trussell Trust has stated that there has been a 19% increase during 2018/19 in foodbank usage across the UK, compared to 24% in Scotland since UC was rolled out. The three main reasons stated in their report are:

- 33% because income doesn’t meet expenditure;
- 20% delay in benefit payments; and
- 17% changes to benefit, (legacy to UC)

In a Channel 4 news article in March 2019, filmed from a Glasgow foodbank, the trustee stated that the number of people helped over the period January to March had increased by 357% from 258 people in 2018 to 922 people in 2019. The trustee also stated that the increase was due mainly to the introduction of UC and the freeze on employability benefits.

[Channel 4 news clip](#)

4. Development of the Support Services

- 4.1 To mitigate the challenges of UC we worked with a range of the city’s service providers to develop our UC Hubs, which are based across the city in nineteen locations, mainly in the city’s libraries. Libraries were chosen as a result of our Service User Engagement exercise and for a variety of reasons, namely: they have extensive geographical presence across the city, they have many existing digital, advice and learning supports already in place to help our most vulnerable citizens. They are also traditionally seen as ‘safe spaces’ where citizens can access services in a friendly encouraging environment.
- 4.2 The Hubs are staffed by colleagues from Glasgow Life who act as the Universal Support Officer (USO) and Jobs and Business Glasgow (JBG) staff who provide the Customer Service Assistant (CSA) role. The Hubs primary aim is to provide digital support to our citizens to complete and submit their UC claims on-line. However staff also carry out a holistic needs assessment (HNA) that identifies a range of additional issues and enables us to assist with other support needs. This holistic approach means that we can unearth additional concerns that a customer may have, besides the immediate financial concerns that they present with, and we can then connect these customers onto additional support services for help.
- 4.3 Following the HNA, and with citizen’s consent, they can be referred via our customer management system, Fast Online Referral Tool (FORT), to a range of co-located services, such as Glasgow Life, Jobs and Business Glasgow, Electoral Registration and Revenues and Benefits. The FORT system allows the various statutory, voluntary and 3rd sector organisations in the city to refer work to one another in a seamless manner. FORT joins up agencies and

ensures that vulnerable citizens can have a variety of issues tackled at the one time in a coordinated multi-agency approach.

4.4 The services within the UC Hubs will provide:

- IT training to help maintain the citizen's UC claim through their on line journal, which includes the claimant commitment;
- Advice and training for employment;
- Help with registering to vote;
- Housing Benefit and Council Tax advice; and
- English classes for Speakers of Other Languages (ESOL). The UC application is in English only, therefore ESOL courses are provided as well as translation services to assist people for whom English is not their first language.

4.5 In addition to our Hubs we have worked with the following service providers to ensure we make our support available to as many of our citizens as possible, they are:

- Glasgow Advice & Information Network (GAIN) website that provides basic UC information (translation to other languages available);
- Advice Direct Scotland (ADS) provides a dedicated UC helpline/webchat & Hub appointment bookings;
- MoneyMatters and GEMAP who assist in making and maintaining UC claims, provide this service in gap areas in Darnley and Cranhill;
- Jobs & Business Glasgow (JBG) customer service assistance and access to employability services;
- The Development and Regeneration Services (DRS) Private Rented Sector Housing and Welfare Team (Hub) for customers at risk of homelessness in the Private Rented Sector (PRS). The Hub was originally set up to help those PRS tenants who were affected by the Benefit Cap. The remit was extended to include other PRS households that have been affected by the UC roll out. As well as providing welfare rights advice the team also addresses poor property conditions, advice on health, education and links to employment and training to support households out of crisis;
- GHeat for customers requiring advice on Fuel Debt, etc.;
- One Parent Families Scotland (OPFS) for lone parents;
- Glasgow Disability Alliance (GDA) ensuring disabled citizens receive their entitlement to disability benefits and supporting them to appeal DWP decisions;
- Glasgow City Health and Social Care Partnership (GCHSCP) homelessness team and the Simon Community for rough sleepers;
- Govanhill HA for the Roma community in their area; and
- Glasgow Association for Mental Health (GAMH) to purchase Portable IT equipment thereby allowing them to assist customers in their own home with claims to UC.

- 4.6 A translation process was also developed to support customers for whom English was not their first language. The Hubs are using the GCSCP Linguistics service to source the appropriate interpreter for each appointment or Global Language Services Ltd if GCSCP are unable to supply for a particular language requirement.
- 4.7 Working with colleagues in the Revenues and Benefits team, a ‘call to action’ was issued to all of our service providers, both in the Hubs and partner organisations, to ensure that the way in which the UC claim was completed allowed for automatic consideration for Council Tax Reduction removing the requirement for the customer to complete a separate application form.
- 4.8 We have worked closely with DWP and relevant organisations to develop a “safeguarding” process for those who are likely to be unable to comply with a standard claimant commitment without support, as part of maintaining their entitlement to UC. This process may be appropriate for those with mental health issues, learning disabilities or who have complex issues affecting cognition. The pilot phase will involve people who are homeless and who also have complex needs requiring support to make and maintain a UC claim. This process will allow the claimant and Work Coach to agree a commitment that’s suitable to both parties and will involve 3rd party support that will remove unnecessary stress, anxiety and hardship for the claimant and ultimately reduce the risk of benefit sanctions. We will record and monitor the outcomes of this innovative pilot project, due to start on 1 July 2019 for an initial period of six months, including the evaluation of resources required as part of reviewing options for roll out of the process to other vulnerable client groups.

5. Changes to Universal Credit

- 5.1 The implementation of this benefit legislation has and continues to be hugely complex. There have been a number of changes to UC since it was rolled out in Glasgow. These changes, while mostly positive, highlight an issue faced by our citizens, advisors and other support services, in trying to keep themselves up to date with the complexity of this benefit. Table 2 shows the changes from November 2018 to May 2019.

Table 2

| Date | Change |
|----------|--|
| Nov 2018 | There will be no restrictions i.e. the two child limit for those who are adopted or in Kinship Care. |
| Dec 2018 | Reinstatement of entitlement to housing support for 18 - 21 year olds from 31/12/18. |
| Jan 2019 | Claimants receiving the Severe Disability Premium (SDP) will not be able to claim or be moved onto UC, except through managed migration, and then they will receive transitional protection. |
| Feb 2019 | There will be no restriction on the child element of UC as long as the children were born before 6/4/17 and children born after this date will only qualify if they meet the exemption category. The |

| | |
|------------|---|
| | DWP estimate this will benefit around 15,000 households in the UK. |
| April 2019 | The amount that households, with children or people with limited work capabilities, can earn before their UC award begins to be withdrawn (the Work Allowance) will be increased by £1,000 per year. Child Poverty Action Group estimates that this could prevent an additional 200k children in the UK going into poverty. |
| May 2019 | Couples where one party of the couple is over Pension Credit qualifying age and the other under that age, will be excluded from making new claims for Pension Credit. This could lead to couples losing an estimated £7,000 per year. |

5.2 We have updated our webpage with the changes so far and notified all of our network partners of the changes with an explanation of what the change means. There are a further six changes planned from July 2019 to 2020 and we will continue to advise citizens and stakeholders through our communication networks.

6. Learning through Partnership Working

6.1 Through our ongoing meetings with our funded partners, the Registered Social Landlords and DWP Strategic group, we have identified areas of best practice and opportunities to improve partnership working, for example:

- Citizens reported that they like the services being co-located and within easy reach in their community;
- Service providers have identified ways to work in partnership and cross refer citizens to each other's services;
- Some service providers have had positive dealings with and built good working relationships with staff and managers within the DWP, that have assisted in reducing barriers;
- Partners have improved their awareness of the services each of them provides, to allow for effective referrals and avoidance of duplication; and
- A central email box has been developed to allow partners to post and then share ideas and issues.

6.2 Also at these meetings service providers reported several issues for our citizens in claiming UC, for example our citizens are:

- Concerned and stressed about their lack of knowledge with the UC claims process and the bad press about UC is building a "fear factor";
- Having problems opening bank accounts;
- Having problems establishing their identity, in particular those with complex issues, such as the homeless, to make their claim, despite available specialist support; and
- Struggling to maintain their UC claim through their online journal, even after they've received IT training.

6.3 The majority of the issues identified are being resolved through: continued partnership working; staff training; utilising agreed escalation procedures; supplying the service provider with the specific issues about the claims and

ensuring the information made available to the public and service providers is clear and up to date. The issues that are policy related will be raised at the relevant cross organisation meetings.

- 6.4 Through our partnership working with the local DWP, and our staff supporting in the preparation of UC claims in advance of the submission, DWP has reported that Glasgow are routinely 1st or 2nd across the UK against paid on time targets.

7. Impact of Invest to Improve

- 7.1 The key aim of the Invest to Improve funding was to provide financial and digital inclusion services to mitigate against the negative impacts of UC roll out across the city. However, the development of our UC Hubs, that includes co-location and collaborative working with other services, has enabled us to provide the citizen with more of a wraparound service that gives access to other support services providers via a referral through our FORT system. The FORT system has recorded 594 referrals made to partner organisations up to 30/04/19.
- 7.2 Since the Invest to Improve programme was established, and data collected, we have recorded the following outcomes, up to the period ending 30th April 2019:
- 3,329 customers have accessed our support services, and due to multiple visits, this has resulted in 6,512 appointments;
 - 226 clients were supported by the Glasgow Disability Alliance (GDA) as part of the 'Rights Now' campaign to claim benefits and premiums they were entitled to and had not previously claimed, with the aim of ensuring transitional protection for those benefits prior to clients migrating to UC. Annual financial gains have been achieved for those clients to date of £475k;
 - The PRS Housing and Welfare Team (Hub) has supported 203 families living in the Private Rented Sector affected by poverty and welfare reform;
 - The Simon Community have supported 39 rough sleepers in the city with a range of services including benefit advice, set up of email addresses, opening bank accounts and assistance with making claims for UC online;
 - 876 telephone calls have been received by our UC helpline;
 - For every intervention by GHeat the average saving is £179;
 - 75% of all appeals against DWP decisions were successful;
 - 89% of those clients supported in the library had their UC claim in payment, compared to the average reported in the NAO report of 70%;
 - Total Annual Financial gains to citizens have been achieved of £8,624,982, the figure for the first seven months up to 30 April 2019 being £5,031,240.
- 7.3 The results recorded on our FORT system show the number of citizens supported to claim UC aligns with the levels estimated at the outset of our programme. These outcomes confirm our decision to base our service in the city's libraries and show that our marketing and community engagement approach has worked in raising awareness of the service across Glasgow.

The financial gains generated, the volume of citizens supported to claim UC, and the numbers of people who now have improved IT skills, show that once we've encouraged people to use the service, that the service has delivered to meet their needs.

- 7.4 We have already documented in this report that there are issues surrounding; identity, opening a bank account, increase in foodbank usage and citizens who are opting to claim UC in order to get a month's advance payment. Our data and feedback has identified a couple of other issues related to UC, these are:
- An increase of 270% in Glasgow's Scottish Welfare Fund applications compared to the same period prior to UC;
 - The Scottish Federation of Housing Associations reported that as at 31st March 2019, 63% of their tenants who were on UC were in arrears with their rent as opposed to 28% not receiving UC. Figures for Glasgow are still being prepared but we received anecdotal information that some Glasgow HAs were reporting rent arrears of 50% after 6 months of UC full rollout.
- 7.5 There have been a number of positive unintended consequences of the Invest to Improve programme:
1. Three out of the five Jobs and Business Glasgow (JBG) staff, who had been long term unemployed and were on work placement as Customer Service Assistants within the UC hubs, have been successful in gaining full time work, due mainly to the experience and skills acquired in their roles as UC customer service assistants within the Hubs.
 2. Of the 14 Glasgow Life libraries that had the UC Hubs installed:
 - Ten saw improvements in their overall visitor levels in the months following installation of the new UC service;
 - Eight of these ten grew their level of visitors compared with the previous year;
 - There was overall growth of visits in these libraries across the year with 69,910 more visits year on year (+4.53%) following on from decline in 2017/18 (-4.52%); Eleven UC Hub venues saw improvements in book borrowing in the months following installation.
- 7.6 Although there has been a slight increase in issuing of library books the most significant increase relates to IT, with many citizens visiting the library in order to access free Wi-Fi. The offer of free Wi-Fi by Glasgow Life to citizens within a local venue mitigates against the challenge highlighted within the initial Invest to Improve report which suggested that 48% of citizens affected by poverty would be unable to access the internet from their home.
- 7.7 Research has demonstrated that lacking social connections and isolation could be as bad for your health as smoking 15 cigarettes a day. The decision to move claiming UC to on-line reduces that face to face interaction even further. At Glasgow's libraries our UC customers have been introduced to a range of services that can help them reconnect with their peers. Our libraries, in

addition to the UC services, offer a number of free courses that can help people meet on a regular basis and grow friendly support groups.

[Campaign to End Loneliness](#)

8. Our Citizen's stories

8.1 To help us evaluate and improve the services provided to our citizens, we collected testimony from them and service providers through a telephone survey and face to face feedback. The feedback provides examples of how our support services prevented issues and delays in claiming UC but also demonstrates the determination of our staff and partners to support our citizens in other ways, for example; arranging a doctor's appointment and providing the citizen with an opportunity to meet others while visiting the library.

8.2 The results from our telephone survey with customers who were supported in the Library Hubs are summarised in Table 3 as follows:

Table 3

| | |
|---|-----|
| Highly or fairly satisfied with the service received | 94% |
| % of claims that were successful following support * | 89% |
| % of citizens who applied for advance payment of UC ** | 76% |
| % who said they were managing their claim well or fairly well | 72% |

* The NAO report stated that only 70% of claims were successfully processed on receipt.

** The NAO report stated that average number of people applying for advance UC payments was 60%

One of our citizens stated that "The service provided was excellent and has made a huge difference not only in claiming UC but now I use the library more often to assist in searching for jobs."

8.3 The following case studies from our face to face interviews show the level of support our staff have provided to some of our most vulnerable citizens.

Case Study 1

The citizen was extremely anxious about claiming UC as in addition to being made redundant, his partner had also recently died and this had brought on depression. Our support officer was able to help put his claim online, made an appointment with the Jobcentre and also an appointment with the local GP. The citizen mentioned he had Council Tax arrears, our support officer contacted the Revenues and Benefits team and found out that the citizen was entitled to a reduction but there was still some arrears to be managed. He was referred onto a debt advisor who sorted out a repayment plan for his debt. The support officer also found out that the citizen was not in regular contact with friends or relatives and suggested that he attended a digital course at the library, where he could meet other people to have a bit of structure to his week and reduce isolation and improve his mental health.

Case study 2

A couple with two young children and living in homeless accommodation presented at the library to get assistance with their claim for UC. The family were destitute and extremely worried about how they were going to survive. There was also a language barrier as English was not their 1st language. A translation appointment was arranged for an interpreter to be on hand to assist in explaining the claim process. The citizen and his wife were both keen to work and understood that the opportunity could be enhanced if they spoke and understood English better. The support officer was able to support the family not only to get their UC claim submitted but also arranged the identity appointment with the Jobcentre, got them onto an ESOL course and set up an appointment with Jobs and Business Glasgow to help create a CV. The family had no food therefore the support officer arranged a food parcel for them at the local foodbank and helped them apply for a crisis grant through the Scottish Welfare Fund. The citizen stated "Thank you for your service, I do not know where my family would be without this assistance".

Case Study 3

This citizen was a parent, who was estranged from his daughter, and suffered with severe mental health issues and low self-esteem. He rarely saw his daughter because of his issues and his chronic lack of money. Following a full check of his financial circumstances it was identified that he was not receiving his full rate of benefit. The team were successful in obtaining backdated Severed Disability Premium of £4,428 and have applied for the Personal Independence Payment to be backdated also. The client stated that his mental state is now more stable and has since been back in touch with his daughter and is hoping to join some volunteering groups. He stated that he would return for further advice in the future as it was "an easy and helpful service that he trusted".

Case Study 4

This citizen is a single parent following separation from her partner and had suffered domestic violence. At the time of her application for assistance she was sleeping on the floor of her mother's house. She had also experienced the death of one her children and was suffering from anxiety and depression as well as other physical problems. Our support officer checked her benefit position and provided advice on how to proceed with her UC claim and her application for tenancy of a privately rented flat. The support officer helped her submit her claim and arranged for her to claim a payment from the Welfare Fund and some charities for furniture for her flat. The citizen received her furniture package and has moved into her new accommodation, received her Universal Credit, Council Tax Reduction and is waiting on the result of her application for Personal Independence Payment.

Case Study 5

This citizen is a single parent who moved from Income Support to Universal Credit and therefore was required to pay her child care costs in advance then reclaim them by supplying a copy of the invoice to DWP. As she was a day late submitting the child care invoice she was refused the £260 child care costs leaving her in financial distress as she had other multiple debts. She

also advised the support officer that her son was being assessed for Autism. The support officer helped her appeal the refusal of child care costs, submit a claim for child Disability Living Allowance (DLA), put her in touch with a money advisor to set up a debt arrangement scheme for her outstanding debt and persuaded her to take part in a money management course. The citizen was awarded backdated child care costs, middle rate DLA with the overall financial gain of £4,493.28 and has reported that she has a better understanding of how best to manage her finances and prioritise her debts.

9. Future Service Needs

- 9.1 Some of the financial impacts for our citizens will not be overcome by the delivery of this project alone. For many people not used to monthly payments, using IT or who end up worse off on UC, it's likely that the use of foodbanks, increased debt and poverty will continue. There will remain a need for support to those citizens who naturally migrate to UC following a change in circumstances and those who are part of the DWP's managed migration. We will use the learning from the Invest to Improve project to inform the new Financial Inclusion Strategy being developed for the period 2020 to 2025.
- 9.2 Although the DWP has reported that it will decelerate the UC migration process, it was reported in the House of Commons that more people will move to UC earlier as a result of a change of circumstances than by the managed migration process, which is due to be completed by 2023. This means that many citizens will be worse off as they will not receive the transitional protection afforded to those who are part of the managed migration process.
- 9.3 In October 2018 the Council was notified that the funding Local Authorities had received from DWP to provide Assisted Digital Support was ending on the 31 March 2019 and that the DWP would be funding Citizens Advice Scotland (CAS) to deliver a "Help to Claim" support service to help people make their initial UC claim from 1 April 2019 for a year.
- 9.4 As the CAS funded service replicates some of the aims of the Invest to Improve programme, the Council duly withdrew funding provided as part of this programme to Citizens Advice to avoid duplication of funding. Unfortunately, the CAS service does not provide the citizen with the IT skills necessary to maintain their on-line claim, which we believe is the biggest risk to citizens continuing to receive payment. Neither does the CAS service include personal budgeting support, previously provided by local authorities through DWP funding.
- 9.5 In addition, due to the method of CAS funding, it does not allow CAS to secure the citizen's date of claim. This can lead to a loss of benefit as UC claims will not be backdated, even if the reason is due to delay in receiving support from CAS. These changes to the funding have resulted in a situation whereby only DWP can now secure the citizen's date of claim. We will work with CAS to ensure that citizens can be referred from them to our hubs to ensure they receive the support they need to maintain their on-line claims.

10. Equalities

- 10.1 To ensure we meet the needs of all the people of Glasgow, it was considered imperative that we addressed specific issues for particular equality groups.
- 10.2 We worked with a range of partners that represent the various protected characteristic groups and groups that needed additional support to ensure that their specific needs were identified and met, these included:
- Glasgow Disability Alliance;
 - One Parent Families Scotland;
 - Glasgow Integrations Networks and BME support organisations;
 - Homelessness Services;
 - Simon Community;
 - SACRO for families affected by the Criminal Justice System;
 - Glasgow Adult Mental Health (GAMH); and
 - Supports currently being developed for visually and hearing impaired.
- 10.3 In addition to those organisations funded by the Council, we worked with the Scottish Government, which was looking to provide small amounts of funding to assist those citizens who may be most at risk. We secured £100k of funding to three organisations based in Govanhill with the specific remit of assisting the Roma community with language barriers, help in understanding their UC entitlement, how to claim, how to access IT training and how to appeal against the DWP's decisions.
- 10.4 We have developed our GAIN website so that it can provide essential information in multiple languages, while arranging translators when required at our UC Hubs.
- 10.5 We will adopt all the recommendations from the EQIA to ensure we do all we can to continually reduce inequalities and improve outcomes for our citizens.

11. Communications

- 11.1 We co-ordinated and delivered a citywide marketing campaign to advise partner organisations, and our citizens of the new service that was available to help people claim UC. We created a dedicated helpdesk to assist our customers. We created a free phone number (0808 1699901) so that our citizens could contact us directly to make enquiries or ask for help. For those who could access and use a PC, there was a website created that provided details of all our hubs and some background information on UC www.Gain4u.org.uk, which included a webchat option.
- 11.2 From August to November 2018 a series of events were held at the Lighthouse for public and 3rd sector organisations. The aim was to promote the Project and to ensure that as many citizens as possible, who would be impacted by the rollout of UC, learned of the support available.

11.3 In December 2018 we invited all of our Elected Members and their support staff to attend our Invest to Improve awareness session, held in the City Chambers. We presented to twenty-two Elected Members and twenty of their staff, the details of our proposed UC Hubs and other support options being offered, and there was an opportunity for them to ask questions about the programme of support.

12. Governance

12.1 The majority of our funded service providers are using our customer management system, FORT, which records onward referrals and outcomes from the engagement with our citizens. This allows us to track the volume and type of enquiry, the service provider, benefits realised and ongoing engagement/referrals. Regular reports are provided for the Financial Inclusion Senior Management as well as reports to the City Treasurer and City Administration Committee.

12.2 Stakeholder engagement continues to play a key part in the success of this process, due their proximity to the frontline operations, their expert knowledge of their client base and their ability to gather day to day feedback and issues from our communities.

13. Summary Conclusions

13.1 In conclusion, it has been evidenced by the positive feedback from our surveys that without the Invest to Improve programme there would have been significant hardship created for our most vulnerable citizens. The programme, as at 30 April 2019, has provided support to 3,329 citizens to claim UC with annual financial gains of £8,624,982. As a result of the programme, 89% of citizens supported to submit their UC claims online to the DWP, have been successful in getting their claim into payment. By having UC claims better prepared for submission, our local DWP has met their processing targets, avoiding unnecessary delays and possible hardship to citizens. Our collaborative approach has delivered not only the necessary support to our most vulnerable citizens to claim UC, but as of 30th April 2019 enabled 594 referrals to partner organisations to assist with other issues to do with; housing, training, employment, utility bills, opening bank accounts, claiming other benefits, money and debt advice.

13.2 We will use the learning from the Invest to Improve programme to influence the development of the Financial Strategy for 2020-2025, which will be presented to CAC for approval 2019/2020, for example: the citywide partnership approach, providing our citizens with the holistic support and using the data gathered to allow us to report impact on the citizens as well as return on investment.

14 Policy and Resource Implications

Resource Implications:

| | |
|---------------------|---|
| <i>Financial:</i> | Funding for Financial and Digital Inclusion under Invest to Improve budget which was approved by CAC in June, 2018 has been extended to March 2020. |
| <i>Legal:</i> | None |
| <i>Personnel:</i> | None |
| <i>Procurement:</i> | None |

Council Strategic Plan:

| | |
|---|---|
| <i>Resilient and empowered neighbourhood</i> | Citizens and neighbourhoods can influence how services are developed and budgets spent. Citizens can access good facilities, jobs and services locally. |
| <i>A well governed city that listens and responds</i> | A review of our Financial Inclusion Strategy with service user engagement. |
| <i>A healthier city</i> | Review the provision of benefits, welfare and other advice to continue to identify opportunities to integrate and maximise support for people affected by welfare reform. |

Equality and Socio-Economic Impacts:

| | |
|---|--|
| <i>Does the proposal support the Council's Equality Outcomes 2017-22</i> | Yes |
| <i>What are the potential equality impacts as a result of this report?</i> | No significant impact. An Equalities Impact Assessment has been completed for the Invest to Improve programme. Invest to Improve EQIA |
| <i>Please highlight if the policy/proposal will help address socio economic disadvantage.</i> | The Invest to Improve programme provides our citizens with access to support to claim the benefits that they are entitled to and in addition provide other supports to essential services that can help reduce poverty and stress. |

Sustainability Impacts:

Environmental: Provision of services in local areas reduce the need for people to travel to access essential support.

Social, including Article 19 opportunities: None

Economic: None

Privacy and Data Protection impacts: Advice received from Legal Services in relation to GDPR around evidencing impact of the Invest to Improve programme.

15 Recommendation

- 15.1 It is recommended that committee notes the content of the report and agrees the next reporting timescale.