



**Glasgow City Council**

**City Administration Committee**

**Report by Councillor Allan Gow, City Treasurer**

**Contact: Martin Booth Ext: 73837**

**Item 3**

**28th June 2018**

**INVEST TO IMPROVE – FINANCIAL and DIGITAL INCLUSION  
PREPARATION FOR UNIVERSAL CREDIT FULL ROLLOUT**

**Purpose of Report:**

To inform Elected Members of Financial and Digital Inclusion services developed to prepare the city and citizens for the full rollout of Universal Credit in Glasgow.

Agree allocation of the funding announced in the budget in 2018 to deliver Financial and Digital Inclusion services as detailed in report.

**Recommendations:**

It is recommended that committee

- 1) notes the content of the report; and
- 2) agrees the allocation of funding, as detailed in the report, to support the development of Financial and Digital Inclusion services in the city to support the full rollout of Universal Credit in Glasgow in 2018.

Ward No(s):

Citywide: ✓

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

## **1. Purpose**

- 1.1 To inform Elected Members of Financial and Digital Inclusion services developed to prepare the city and citizens for the full rollout of Universal Credit in Glasgow.
- 1.2 To seek agreement from the City Administration Committee on the allocation of the funding announced in the budget in 2018 to deliver Financial and Digital Inclusion services as detailed in report.

## **2. Invest to Improve – Financial and Digital Inclusion**

- 2.1 The investment by Glasgow City Council in Financial and Digital Inclusion services announced in the Budget 2018 has enabled us to carry out the comprehensive scoping, partnership working and development of Financial and Digital Inclusion services detailed in this report to meet the challenges of Universal Credit full rollout to Glasgow 2018 which will improve service provision for our citizens.

## **3. Background**

- 3.1 The introduction of Universal Credit (UC) has been described as the most significant change to the welfare system since the Beveridge reforms in 1947. The biggest differences are:

- Universal Credit will be paid if you are unemployed but also if you are working
- It will usually be a single payment each month, rather than weekly or fortnightly
- Housing Benefit will no longer be administered by the Council and instead a Housing Costs element will be part of the UC payments usually paid directly to the claimant
- UC will replace six means-tested benefits for those in and out of work. The benefits being replaced and included as part of UC are:

1. Housing Benefit
2. Income Support
3. Child Tax Credit
4. Working Tax Credit
5. Income Based Job Seekers Allowance (JSA)
6. Income related Employment Support Allowance (ESA)

- 3.2 These benefits (known as the Legacy Benefits) will form the total payment of UC that will be paid to claimants monthly. From September 2018 a new claim for a Legacy Benefit will be a claim for Universal Credit.

- Households with another adult (non-dependant) may be better off due to the flat rate of £72.16 (per month) “non-dependant deduction” currently ranging from £15.25 to £98.30 (per week) in Housing Benefit.

- A couple claiming UC for the first time, where only one partner is on Disability Living Allowance (DLA) or Personal Independence Payment (PIP), will be slightly better off compared to being on legacy benefits. The weekly better off amount compared to Employment and Support Allowance is £14.94 and £4.80 for Income Support. If both were on the appropriate rates of DLA or PIP they would be significantly better off on legacy benefits.

3.3 UC full rollout for new claims is scheduled for Glasgow from September to December 2018. The rollout timetable and areas of the city are detailed in Table 1.

<b>Table 1</b>	
<b>Date</b>	<b>Jobcentre</b>
19 <sup>th</sup> September 2018	Govan
26 <sup>th</sup> September 2018	Laurieston Newlands
31 <sup>st</sup> October 2018	Partick Springburn
5 <sup>th</sup> December 2018	Castlemilk Drumchapel Shettleston

3.4 In addition to new claims, DWP will migrate existing working-age benefit claimants to UC from 2019, with this process due for completion by 2023.

3.5 Research carried out on the impact of UC along with reports to government and benchmarking against current live UC local authorities areas have indicated that the introduction of UC may cause significant challenges for citizens. In recognition of this and with the aim of mitigating these impacts, Glasgow City Council announced £2m in the 2018 budget to develop Financial and Digital Services to ensure appropriate support is available in every community in the city aligned to the UC rollout.

3.6 The biggest changes for people claiming UC and the anticipated impacts are include in Table 2.

<b>Table 2</b>	
<b>Change</b>	<b>Impact/Potential risk</b>
UC has to be claimed online and is only available in English.	Claimants will need access to digital equipment and have the digital skills to enable them to make a successful UC claim. Some claimants where English is not their first language may require

	support to complete the application.
The citizen will require an email address and a “smart” mobile phone, with access to Wi-Fi or 3G/4G, so that they interact with the DWP and their online account. Claimants can choose to use a friend or relative’s contact details.	Claimants may not have an email address. They may have additional costs arising from mobile phone purchase and usage. If they use a relative or friend’s email address or phone number, the claimant must rely on that person informing them of notifications from their DWP work coach and be prepared to share personal data.
As part of claiming UC, claimants will have to create an online account with the Jobcentre. The account is where a claimant keeps records of any work searches, job applications and reports changes in their circumstances including rent increases. DWP will also use the online account to notify the claimant of any appointments or what they need to do to maintain their claim.	Ongoing digital access and digital skills required as well as a clear understanding of the requirements for UC claimants.  Potential risk is an increase in benefit sanctions, missing out on benefit entitlements and increased rent arrears.
UC will normally be paid as a combined monthly payment.	Claimants will need financial capability and money management skills, in addition to having access to a bank account that will allow claimants to manage their money and debts effectively by setting up direct debits.
People previously claiming working tax credits and child tax credits via HMRC will now be DWP UC claimants and in most cases could be required to fulfil a DWP claimant commitment. This new conditionality could mean they will need to look for more hours to work or alternatively find a better paid job.	Lower uptake of these benefits. Citizens need to be aware of the significance of the claimant commitment as failure to comply with the commitment could result in a benefit sanction.
Real time earnings will not be averaged. The assessment period will calculate earnings from the first day to the last day of the month.	Employees paid thirteen 4 weekly payments and those paid in advance. Citizens on zero hours contracts will also be affected.

<p>Homeless population will now have to claim UC where previously it was recognised their priority was to secure a tenancy.</p>	<p>Potential increased rent arrears and risk of increased homelessness and destitution.</p>
<p>The removal of disability premiums from the UC calculation for new claimants.</p>	<p>Increased poverty for vulnerable groups.</p> <p>Personal Independence Payment (PIP) and other Legacy Benefits have to be claimed in advance of UC roll out to ensure transitional protection of disability premiums.</p>
<p>Four forms of identification are required to register an online claim for UC.</p>	<p>In particular photographic evidence is not always readily available for claimants. DWP may need to see the claimant in person, causing delays in their claim.</p>
<p>First payment of UC is one month and seven days after claiming.</p>	<p>This may result in financial hardship. This has been recognised by DWP and an advance payment up to the full value of their monthly entitlement of UC, can be paid as a loan, which can be repaid over the following twelve months.</p>
<p>DWP will automatically implement a deduction of 20% from the claimant's benefit when notified of rent arrears by the claimant's landlord. The level of deductions to cover other arrears or agreements, e.g. Gas and Electricity direct, can reach 40% of their monthly UC entitlement.</p>	<p>Increase in hardship for the citizen with no account taken of the amount of monies left for other living costs.</p>
<p>Claimant will have to complete a separate application for Council Tax Reduction.</p>	<p>Claimant having Council Tax arrears potentially adversely impacting Council Tax collection.</p>
<p>Claimant will be required to understand their Housing Costs assessment and identify if there is a shortfall due to Benefit Cap or the Removal of the Spare Room Subsidy to make an application for Discretionary Housing Payment.</p>	<p>Claimants may experience financial hardship and increased rent arrears.</p>

- 3.7 Scottish Government has introduced “Flexibilities” to UC rollout to try to mitigate against some of the impacts anticipated. These include:
1. UC can be paid twice monthly.
  2. Allowing the Housing Costs in the UC award paid to the claimant or to their landlord. This is called an Alternative Payment Arrangement (APA).
  3. UC claimants in Scotland in areas of full service must be advised of this facility and how this may or may not work for them.
  4. Unlike APA in the rest of the UK there is no need for the claimant to be assessed as being at risk to be granted an APA.
- 3.8 This report provides the key details of the Financial and Digital Inclusion support under development to ensure the city and our citizens are prepared for the full rollout of UC.

#### **4. Preparation for Financial and Digital Inclusion full rollout UC**

- 4.1 The aim is to develop Financial and Digital Inclusion services to ensure that all claimants impacted by UC will have the appropriate access and support in their local communities to claim their entitlement. We will do this by using our detailed information, gathered from our mapping exercise and partnership events and work with local service providers to develop physical and/or virtual hubs within the communities. This will ensure the local services work together to provide a holistic approach to the needs of our citizens. We will develop a referral process between the service providers that will provide the citizen with a seamless journey to the multiple services relevant for their support needs.
- 4.2 When our service providers and resources have been agreed and processes tested, we will communicate these services to our citizens through a variety of methods, for example, through local community groups, Housing Associations, Libraries, GP surgeries, social media, etc.
- 4.3 The development of Financial and Digital Inclusion services in preparation for the full rollout of UC consisted of nine key elements of work. These included:
1. **Baseline numbers** - used the council’s and other data sets to baseline the numbers of people in areas of the city expected to be affected by UC full rollout to understand potential demand. This included the type of benefit currently claimed, tenure type and claimant type, for example lone parent.
  2. **Area based research** - used desktop research to identify the key service providers in each of the Jobcentre areas as well as those smaller but vital third sector providers who deal with specific and often challenging sections of our communities.
  3. **Partnership engagement** - worked with key partners in the communities to understand what Financial and Digital Inclusion services are available across the city, the current demand, capacity to meet additional needs and to identify any gaps in service provision.
  4. **Equalities** - worked with equality groups and groups with protected characteristics to ensure we understand their needs and concerns about UC rollout to enable us to shape services to meet their requirements.

5. **Benchmarking** - contacted other Local Authorities who have experienced full rollout of UC, gathering examples of best practice and lessons learned. This included Inverclyde, South Lanarkshire, Newcastle and Birmingham.
6. **Disability Benefit take up campaign** – worked with the Glasgow Disability Alliance to ensure as many adults and children with a disability are supported to claim the legacy disability benefits before moving onto UC, thus ensuring they do not lose benefit when transitioned over to UC.
7. **Utilising our data** - worked with council colleagues to utilise data that identifies citizens who may not be receiving their full benefit entitlement and develop a campaign and process to support them to claim their full benefit entitlement.
8. **Communications** – developed effective communications to ensure all communities, which includes our citizens, service providers and businesses, are aware of the roll out of UC across Glasgow, what they need to know, and any action they require to take and where they can access support.
9. **Training and awareness** - develop UC training materials for front line advisors and back office staff. In addition training and awareness sessions have been delivered to service providers, third sector staff, local community groups and the Poverty Leadership Panel's (PLP) Community Activist Panel members.

4.4 The following sections of the report provides detail of all the nine key elements of this work.

## 5. Baseline numbers

- 5.1 There are approximately 83,810 DWP working age claimants, 64,617 of these are in receipt of Housing Benefit.
- 5.2 Based on our Housing Benefit data from the period September 2017 to March 2018 it is estimated that Glasgow could have approximately 12,596 new claims to UC in the first 6 months from September 2018 to March 2019. If the trends are similar then the highest number of claims anticipated would be in the Shettleston Jobcentre catchment area with 24% of all of the expected UC claimants.
- 5.3 Table 3 details numbers of estimated UC new claims city-wide in the period September 2018 to March 2019.

<b>Table 3</b>			
<b>Jobcentre catchment area</b>	<b>Estimated new claims</b>	<b>In work Lone Parent in receipt of Tax Credits</b>	<b>Out of work Lone Parent in receipt of Tax Credits</b>
Castlemilk	406 (3%)	1990	1575
Drumchapel	408 (3%)	714	785
Govan	1386 (11%)	2250	1925
Laurieston	1397 (11%)	1620	1475
Newlands	1325 (11%)	2950	2920

Partick	2285 (18%)	725	685
Shettleston	3001 (24%)	865	790
Springburn	2388 (19%)	4105	3695
<b>Total</b>	<b>12,596</b>	<b>15,219</b>	<b>13,850</b>

## 6. Area Based Research

6.1 A desktop exercise was carried out to understand which organisations were based in each area of the city and who provided Financial and/or Digital Inclusion support. A contact list was compiled from those identified organisations and invitations were issued to them to attend the partnership engagement events held across the city. It should be noted for the purpose of this report that the area based mapping exercise is still ongoing.

## 7. Partnership Engagement

7.1 It was recognised from the outset that partnership working with other areas of the Council, service provider organisations, as well as members of the community was essential to enable Glasgow's response to the rollout of UC to be comprehensive in providing the Financial and Inclusion support that people required.

7.2 Service provider events were held in eight areas of the city aligned to the Jobcentre UC rollout. The aim of the events was to bring as many of the partners and organisations together to better understand UC, its impacts, what services their organisations provided and any service designed to support UC rollout. We also wanted to know the capacity and demand for their current Financial and Digital Inclusion services and to identify any anticipated gaps in provision.

7.3 Table 4 details the events and their locations.

<b>Table 4</b>		
<b>Date</b>	<b>DWP Job Centre Plus</b>	<b>Community Venue</b>
8.5.18	Govan	Pearce Institute
9.5.18	Laurieston	Samaritan House Govanhill
16.5.18	Newlands	Pollok Community Centre
17.5.18	Partick	Hillhead Library
24.5.18	Springburn	Molindiner Community Centre
30.5.18	Castlemilk	Castlemilk Community Centre
31.5.18	Drumchapel	Drumchapel Community Centre
4.6.18	Shettleston	Shettleston Community Centre

7.4 Over 120 representatives from partner agencies attended the events with an average of 15 people at each event representing key local community service providers, such as:

- Housing associations
- Jobs and Business Glasgow

- DWP Jobcentre Plus
- Greater Glasgow and Clyde NHS
- GCC Financial Services Housing Benefit and Council Tax reduction
- Health and Social Care Welfare Rights
- Health and Social Care Homelessness Support Team
- Citizen Advice Bureaux
- Money Matters Govan
- Glasgow Life
- Glasgow Disability Alliance
- The Wheatley Group
- One Parent Families Scotland.

In addition we held awareness and information gathering sessions with the West of Scotland Housing Forum and the Poverty Leadership Panel's Community Activist Panel members.

Several specialist providers also requested to attend our events to understand how UC roll out would impact on their particular client base, for example; the Simon Community, Scottish Prison Service, Anniesland and Langside colleges. We also held meetings with individual groups, such as, Glasgow Council for the Voluntary Sector (GCVS), Glasgow Homelessness Network (GHN) and Business in the Community Scotland.

7.5 We also looked for opportunities to link work being carried out across communities aimed at supporting people. These stakeholders were:

- Development and Regeneration Services Strategic Housing team
- Democratic Services
- Development and Regeneration Services Economic Development
- Scottish Welfare Fund
- Discretionary Housing Payment
- Glasgow City Council (GCC) Foodbank Forum
- Cordia Translation Services
- Corporate Communication PR and Marketing
- GCC Education Services
- Glasgow Centre for Population Health
- Strathclyde University
- GCC Digital Board leads
- BME representative groups including the Integration Networks across the city
- CGI Glasgow City Councils IT partner
- Community Councils, Community Partnerships and Thriving Places
- GCC Corporate Policy
- SHELTER

7.6 As a result of this engagement, we gained a better understanding of what organisations and partners were planning to develop and deliver to support people claim UC. We identified areas where additional resources were

required to meet the expected increase in demand for Financial and Digital Inclusion services as a result of UC rollout.

7.7 During our engagement sessions a number of our service providers suggested areas where additional effort and resources were required to meet the challenges and risk identified at section 3.6, Table 2 of this report. A summary of this work which will be dedicated to delivering effective Financial and Digital Inclusion for UC rollout is detailed in Table 5 below.

<b>Table 5</b>	
<b>Organisation</b>	<b>Financial and Digital Inclusion support provision</b>
Glasgow Life	<ul style="list-style-type: none"> <li>• Glasgow Life will utilise their Library network across Glasgow to provide information, co-location opportunities, digital skills and support as well as signposting to other services.</li> <li>• Glasgow Life will launch an intensive staff training programme to ensure staff are upskilled and prepared to provide this support.</li> <li>• Glasgow Life are offering the availability of all fixed PCs with Assisted Digital Support for citizens throughout libraries across the city.</li> <li>• Digital Inclusion services with a range of learning options, skill levels and access choices. Key aspects of this learning offer includes:               <ul style="list-style-type: none"> <li>○ Digital access with digital support within libraries.</li> <li>○ Skills for work to meet DWP UC job match requirements, employability with in-work progression.</li> <li>○ Accredited training up to SQA work placement at SCQF level 5.</li> </ul> </li> <li>• Marketing and promotion for UC support</li> <li>• Welfare Benefits "Buddy" service to offer one to one support and advice regarding UC as well as access to lifelong learning.</li> <li>• Provide space within libraries for partner organisations to co-locate.</li> <li>• Links to Volunteer Glasgow to develop the volunteering opportunities to improve digital support.</li> </ul>
HSCP Welfare Rights	<ul style="list-style-type: none"> <li>• Dedicated Welfare Rights Officer (WRO) aligned to Glasgow Disability Alliance to support the income maximisation and support for disabled people.</li> <li>• WRO support for the Private Rented Sector hub.</li> <li>• Additional WRO to support client's to access the welfare benefit support required, including children and families, mental health, people accessing</li> </ul>

	<p>foodbanks and Scottish Welfare Fund for crisis grants.</p> <ul style="list-style-type: none"> <li>• Training on UC for the wider support sector in Glasgow including Third Sector, Housing providers, Financial Inclusion providers and other support organisations.</li> <li>• HSCP will support DWP benefit appeals and reconsiderations from across the organisations in the city who need this highly skilled support.</li> </ul>
HSCP Homelessness	<ul style="list-style-type: none"> <li>• Dedicated homeless development officer to build a pathway of support for homeless claimants.</li> <li>• Increase links to homeless services, employability, Financial Inclusion and other support services.</li> <li>• Training and support on UC for front line staff.</li> <li>• Additional money and debt advice resource within the homeless services.</li> <li>• Provision of laptops and digital support within the homeless centres to improve digital skills and increase lifelong learning.</li> <li>• Dedicated telephones installed within homeless provision with direct access to claim UC.</li> </ul>
Glasgow Disability Alliance	<ul style="list-style-type: none"> <li>• Specifically targeted disability benefit take up campaign.</li> <li>• Recruitment of a Community Development Officer to engage with other disability groups to promote the benefit take up and to coordinate responses across the city.</li> <li>• Training and development of staff and partners on disability benefits and UC.</li> <li>• Recruitment of a dedicated Welfare Benefits Officer to support the disability benefit take up applications and appeals.</li> <li>• Development of disability benefit take up materials to meet accessibility guidelines.</li> <li>• Administration support to collate outcomes and impact.</li> </ul>
Development Regeneration Services (DRS) hub for Private Rented Sector tenants	<ul style="list-style-type: none"> <li>• Recruitment of Housing Options officers to support overall housing needs and choices for customers.</li> <li>• Recruitment of Housing Condition and Inspection officers to ensure the property is safe and of a standard which meets housing requirements.</li> <li>• Recruitment of a dedicated WRO to meet the Financial Inclusion needs of private rented sector tenants.</li> <li>• Dedicated employability support from Jobs and Business Glasgow.</li> <li>• Informed access to Greater Glasgow and Clyde NHS</li> </ul>

	health provision to meet needs.
GCC Financial Inclusion	<ul style="list-style-type: none"> <li>• Will continue to liaise with partners across the city to develop Financial and Inclusion services which meet the needs of our citizens in claiming UC and accessing other support services</li> <li>• We will develop a monitoring framework to ensure we accurately and comprehensively collate and report on outcomes and impact of services developed</li> <li>• Continue to work with partners and colleagues to ensure we meet the equality recommendations in the EQIA.</li> </ul>
Jobs and Business Glasgow	<ul style="list-style-type: none"> <li>• Dedicated Job Coaches aligned to the UC support networks that we are developing across the city.</li> </ul>
Citizens Advice Direct	<ul style="list-style-type: none"> <li>• UC telephone support services to direct customers to the most suitable Financial and Digital Inclusion service in their local area.</li> <li>• Develop online UC information and details of where support is available in the local area.</li> </ul>
Glasgow North West Citizens Advice Bureau	<ul style="list-style-type: none"> <li>• Financial and Digital Inclusion skills based services based in the main location in Maryhill and in the following outreaches. Lambhill Stables, Wyndford Hub and Milton Arc.</li> <li>• Peer to Peer digital inclusion support will also be developed.</li> </ul>
Govanhill Housing Association	<ul style="list-style-type: none"> <li>• Dedicated Financial and Digital Inclusion support and Welfare Benefits provision for people in Govanhill with a particular focus on support for people from the ROMA community and for people where English is not their first language.</li> </ul>
One Parent Families Scotland	<ul style="list-style-type: none"> <li>• UC Awareness Roadshows for lone parents</li> <li>• One to One sessions for support with claiming UC and other additional supports for lone partners</li> <li>• One to one intensive support sessions to deal with mitigating impacts of UC</li> <li>• IT awareness and support sessions for lone partners</li> </ul>
Parkhead Citizen Advice Bureaux	<ul style="list-style-type: none"> <li>• Provide digital assistant post to deliver training to staff, volunteers and especially clients how to access UC</li> <li>• Purchase of mobile device such as a laptop or tablet that would provide additional flexibility on busy days when the fix terminals are being used.</li> <li>• Additional support and capacity to increase the services provided and reach of services</li> </ul>

	by creating a hub in Westmuir Street School where other partners will be co-located
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- 7.8 A number of other service providers have indicated that they will apply for funding to bridge the gap in service provision in their area or for their specific client group, however at the time of drafting this report not all applications have been received.
- 7.9 We are working with colleagues in the HSCP to develop dedicated Financial Inclusion and Welfare Rights support aligned to:
- Education Services Family Learning Centres to ensure families and children have direct access to these services across the city.
  - Foodbanks (Trussell Trust) have reported an increase of 52% in foodbank usage in areas of UC full service.
  - GAMH to support people with mental health issues.
- 7.10 The Council's Revenues and Benefits Service is also preparing for the changes that the roll-out of Full Service Universal Credit will mean and is working closely with the DWP and other stakeholders in planning for these changes. As highlighted in Table 2 there is a particular focus on the Council Tax Reduction Scheme, Discretionary Housing Payments and Scottish Welfare Fund administration which will all be affected as well as the termination of housing benefit claims.

## 8. Equalities

- 8.1 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.
- 8.2 We approached this in two ways. One was to work with specific agencies who support particular interest groups. This included:
- Glasgow Disability Alliance
  - One Parent Families Scotland
  - Glasgow Integrations Networks and BME support organisations
  - Homelessness Services
  - SACRO for families affected by the Criminal Justice System
  - Glasgow Adult Mental Health (GAMH)
- 8.3 Secondly and in addition to the partnership working detailed at section 6 and above, we also held workshops with clients from all of these specific interest groups to try to understand their needs from their perspective. The output from these engagements have been included in the service design for Financial and Digital Inclusion services.

- 8.4 To ensure that we are addressing equality considerations we are developing services to meet the needs of population groups that are known to have poorer health and social outcomes, Glasgow City Council (GCC) Financial Inclusion team has started a full Equalities Impact Assessment (EQIA) supported by colleagues in GCC Corporate Policy.
- 8.5 We will adopt all the recommendations from the EQIA to ensure we do all we can to continually reduce the health inequalities and improve outcomes.

## **9. Benchmarking**

- 9.1 A benchmarking activity was undertaken with Local Authorities to establish best practice, lessons learned and approach to service delivery, as well as using this engagement to capture communication opportunities to mitigate against the impact of UC.
- 9.2 The Local Authorities were selected based on certain criteria which included size, customer demographic and length of time in full service. The LAs who supported Glasgow in this exercise were Birmingham, Inverclyde, Newcastle and South Lanarkshire. They provided us with a better understanding of what Financial Inclusion and Digital support should be provided to assist with full service roll out.
- 9.3 The key outcomes in relation to this exercise were as follows:
- All Local Authorities (LA) agreed communication was a key factor in preparing for the successful rollout of UC
  - Strong relationship with local DWP also key element
  - Co-location of services were predominantly housed between DWP (JCP), libraries, community hubs/centres. Digital support in the main is delivered via the libraries.
  - All LAs reported a significant increase, in the region of 50% in applications for Welfare Fund and Discretionary Housing Payment.
  - All LAs have advised that continuous support services have had to be established for the most vulnerable clients who will not be able to self-serve either now or in the future although the DWP have found them to be fit for work. This is provided by Adult Services Teams in most areas.
  - All reported an increase in rent arrears and greater use of foodbanks.
  - None of the LAs we spoke to had developed a way of recording outcomes and impacts for reporting.
  - There was no service user engagement carried out by any LA in preparation for go live although we have been asked to share our findings once complete.

## **10. Disability Benefit Take Up Campaign**

- 10.1 It is recognised that barriers may exist for disabled people accessing welfare benefits advice services including claiming UC.
- 10.2 Glasgow City Council Financial Inclusion and the Health and Social Care Partnership Welfare Rights teams have worked in partnership with the

Glasgow Disability Alliance to develop a comprehensive response. This includes, maximising rights in relation to benefit uptake and that rights advice and representation are resourced to meet this increased demand for tailored disability services.

10.3 We are developing a full engagement strategy and awareness campaign to ensure we maximise the uptake of benefits. The aim is to have clear information and advice in accessible formats that demonstrate the sources of support available. This will include UC information packs which raise awareness of disability benefits to community groups and advocates for disabled people and their families. There will also be clear key messages of how and where to access information and support in local communities.

10.4 The awareness campaign is targeted at disabled people and focusing upon benefits that are linked to disability. This includes:

- Universal Credit – changes, including loss of disability premiums for new claimants.
- Personal Independence Payments (PIP) – claim now to ensure transitional protection of disability premiums when transferred to UC.
- PIP – how to make an effective application.
- PIP – promoting the right to appeal.
- Child Disability Living Allowance take up.

10.5 Working closely with Glasgow Disability Alliance, we will record the outcomes and impact as a result of the services developed through this partnership working for disabled people and their families.

## **11. Data Analytics to increase benefit take up**

11.1 Work is being developed to use data the council holds on the Housing Benefit system to try to identify people who could be missing out on Disability Benefits or Disability Premiums. This work is based on the principles of previous experience of using data the council holds to increase the take up of the School Clothing Grant.

11.2 Early analysis of the data indicates 5,081 Housing Benefit claimants are in receipt of the support component of Employment Allowance and do not have DLA or PIP. To be placed in the support group, individuals will have severe illnesses or disabilities and are assessed as having limited capability for work. The data would suggest that these claimants may qualify for an award of PIP or DLA.

11.3 The next steps for this work is to engage with partners in DWP and the Health and Social Care Partnership Welfare Rights team to target people who are deemed to be under claiming benefits or benefit premiums to ensure we maximise their entitlement.

## 12. Communications

12.1 It is recognised that effective communications for the Financial and Digital Inclusion support services for full UC rollout is a key and fundamental element to the success of the project. To enable this communication plan to be developed, we have been supported by colleagues in Corporate Communications, HSCP and Citizens Advice Direct Scotland.

12.2 The key aspects of the Communication plan includes:

- Development of Communication material for the general public regarding UC, what UC is, what you need to know, what you need to do and where you can receive support in your local community.
- Creation of Disability Benefit take up campaign, leaflets, information packs for advisors and advocates.
- Development of a dedicated UC website detailing key facts and where you can access Financial and Digital Inclusion support in your local area.
- Implementing a dedicated UC telephone support line for general information and advice regarding claiming UC and where you can access support across Glasgow in every community.
- Ensuring appropriate engagement is in place for the communication of changes to stakeholders, including Elected Members, Registered Social Landlords, etc.

## 13. Training materials

13.1 We have worked with colleagues in HSCP Welfare Rights to develop a training manual for frontline advice workers and additional awareness materials for back office staff.

13.2 HSCP Welfare rights team will provide training on UC to partners from the statutory services, Financial Inclusion, Third Sector and Housing Providers in the city.

## 14. Funding proposals

14.1 During our engagement sessions a number of our service providers suggested areas where additional effort and resources were required to meet the challenges and risk identified at section 2.7 table 2 (page 4).

14.2 Table 6 details the investment and funding proposals received from partner organisations to deliver the improved Financial and Digital Inclusion Services required to meet the needs identified for the rollout of UC.

<b>Table 6</b>	
<b>Partner organisation</b>	<b>Funding requirement</b>
Glasgow Life	£633,595
Glasgow Disability Alliance	£159,082
HSCP Welfare Rights	£160,496
Homelessness Services	£147,000

Development and Regenerations Service support hub for Private Rented Sector Tenants	£208,494
GCC Financial Inclusion	£100,000
*Glasgow North West Citizens Advice Bureau	£45,876
*Govanhill Housing Association – ROMA community	£71,750
*Citizens Advice Direct	£118,916
*One Parent Families Scotland	£67,700
*Parkhead Citizen Advice Bureau	£61,671

\* it should be noted that these costs and the proposals from partner organisations are still being reviewed to ensure they meet a gap in the local area or community with regard to Financial and Digital Inclusion Services to support UC rollout. These figures could be subject to a reduction following the review.

- 14.3 The total additional funding that partners have requested to meet the Financial and Inclusion service demands of full UC rollout is £1,774,580. Members are asked to consider and provide approval of this investment to enable services to be in place for September 2018.
- 14.4 We are anticipating further funding proposals from Third Sector organisations to meet gaps identified in Financial Inclusion and Digital Inclusion Services. These proposals will be considered in line with the assessment process developed and mapping of service provision across communities to ensure they meet an identified need.
- 14.5 GCC Financial Inclusion will continue to allocate funding should additional proposals be received and where the bids meet the same criteria as initial proposals of meeting a gap in Financial and Digital Inclusion services, value for investment and delivering on required monitoring of outcomes.
- 14.6 In discussions with partners we have asked for knowledge transfer and capacity building to increase resources with the knowledge and experience around Financial and Digital Inclusion to deliver sustainability of these services. It is however recognised that some ongoing funding may need to be considered, dependant on the outcome of the monitoring, demand and impact and ongoing need for these services.

## **15. Monitoring and Evidencing Impacts**

- 15.1 Monitoring information and data gathering will be put in place to enable us to evidence the demand for Financial and Digital Inclusion support services. We will also look to build in mechanisms to capture outcomes and impact of having the support. This information will be captured in line with the funding bids to ensure delivery against clear expectations. We are engaging with GCC Legal Services to ensure data gathering meets GDPR requirements.

- 15.2 Our benchmarking exercise with other local authorities identified increases in the use of emergency services, for example applications for Welfare Fund Crisis Grants and use of Foodbanks both increased by approximately 50%, while rent arrears also increased. We will work with our partners to attempt to mitigate the possibilities of these increases occurring in Glasgow.
- 15.3 It should be recognised that this development will be ongoing and we will continue to work with partners and communities to continually improve services and access to support services to meet the needs of communities and citizens. We will also continue to focus on areas of equalities and implement all the recommendations identified as part of the Equality Impact Assessment (EQIA).

## 16. Summary Conclusions

- 16.1 It is recognised through the community engagement, research and benchmarking with other Local Authorities that full UC rollout will be a significant challenge for the city. The investment allocated to Financial and Digital Inclusion services in the GCC 2018 budget has enabled us to develop these services in ways which would have not been possible without this investment.
- 16.2 The comprehensive scoping, partnership working and development of Financial and Digital Inclusion services detailed in this report will help to meet the challenges of Universal Credit full rollout to Glasgow 2018 and improve access to service provision for our citizens.
- 16.3 The City Treasurer will report back to the City Administration Committee on the outcomes and impacts on the investment in Financial and Digital Inclusion services to meet the challenges identified in full rollout of UC to Glasgow in June 2019.

## 17 Policy and Resource Implications

### Resource Implications:

*Financial:* This report details the proposed spend against the £2m investment announced in the Council budget 2018 for Financial and Digital Inclusion.

*Legal:* None

*Personnel:* Recruitment of additional resources.

*Procurement:* IT Hardware

**Council Strategic Plan:** *Resilient and empowered neighbourhood - Citizens and neighbourhoods can influence how services are developed and budgets spent.*

Citizens can access good facilities, jobs and services locally.  
*A well governed city that listens and responds* - Review our financial inclusion strategy  
*A healthier city* - 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 Impacts:**

*EQIA carried out:* To ensure that we are addressing equality considerations we are developing services to meet the needs of population groups that are known to have poorer health and social outcomes, Glasgow City Council (GCC) Financial Inclusion team has started a full Equalities Impact Assessment (EQIA).

*Outcome:* We will adopt all the recommendations from the EQIA to ensure that we do all we can to continually reduce health inequalities and improve outcomes.

### **Sustainability Impacts:**

*Environmental:* Provision of services in local areas to prevent people travelling to access support.

*Social:* Financial and Digital Inclusion as well as other support in local communities informed by local people.

*Economic:* Financial Inclusion that reduces poverty.

**Privacy and Data Protection impacts:** Advice from legal in relation to GDPR around evidencing impact.

## **18. Recommendations**

It is recommended that the City Administration Committee

1. notes the content of the report; and
2. agrees to the allocation of funding, as detailed in the report, to support the development of Financial and Digital Inclusion services in the city to support the full rollout of Universal Credit in Glasgow in 2018.