Glasgow's Action Plan for Change

Reducing poverty in Glasgow

PLP
POVERTY LEADERSHIP PANEL

Foreword

As co-chairs of Glasgow's Poverty Leadership Panel we're proud to present this action plan. It's come about in response to some of the most serious issues our city and people face. Poverty blights too many Glaswegian lives and shuts off too many opportunities. Yet we're absolutely clear that poverty is not a natural condition and that it can be overcome by concerted action.

This plan is our city's way of taking a stand. It's been drafted by a panel which brings together policy makers with people who are living in poverty. We think that this model is vital to all our work – and we urge others too to adopt it. It establishes the principle that power must be shared if progress is to be made and that Glaswegians with experience of poverty are best placed to determine what needs to be done.

The panel has identified six priority areas for action and we want local partners to work together with local people on all of them. We know that such work can help to reduce poverty and we believe it will improve people's lives.

So please join us in our stand. Help make poverty a thing of the past in our great city.

Ghazala Hakeem
Co-chair

Gordon Matheson
Co-chair and Leader of Glasgow City Council

The Poverty Leadership Panel's vision is that poverty is made a thing of the past. We want all of us across Glasgow to contribute to significantly reducing poverty and exclusion over the next decade, by acting now.

We want Glasgow to be a place where everyone agrees that poverty is an outrage, and where every person feels that they can be a part of Glasgow.

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Action Plan for Change

This document sets out Glasgow's plan to reduce poverty. It is a document produced by, and for the whole of the city.

Poverty Leadership Panel

The Poverty Leadership Panel is made up of public, private and third sector organisations, as well as leaders from communities living in poverty. It is the Panel's responsibility to make sure that each individual Panel member and their organisation contribute to this Action Plan and its goals.
It is hoped that momentum around this work will result in the involvement of more of the city's organisations and people living in poverty.

The Panel will also be accountable for the delivery of the Action Plan for Change so that it makes a difference to people's lives.

For more information on the Panel, please see the Poverty Leadership Panel's website
www.povertyleadershippanel.org.uk

Co-production

Partners who have particularly contributed to the development of this plan so far include:
the Community Health Partnership, Wheatley Housing Group, Glasgow Centre for Population Health, Volunteer Glasgow, Glasgow Homelessness Network, Oxfam, the Glasgow Alcohol and Drug Partnership, the Third Sector Forum, Glasgow Disability Alliance, Faith in Community Scotland and Glasgow City Council.

Significantly, individuals across the city have volunteered their time to voice their experiences of living in poverty, and to make sure this document is meaningful.

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Poverty in Glasgow

> **Around one in three** of the city's children live in poverty. **Just over a quarter** of them live in workless households.

> **About one in five** families with children say they don't manage well financially, have some money difficulties or are in deep financial trouble.

> **About one in six adults** don't have access to a bank or building society account.

> **Around one in five** working Glaswegians earns below the Living Wage.

> **Certain communities face heightened risks of poverty**. These include, but are not limited to: lone parents; ethnic minority communities; people with long term illnesses and disabilities, and women.

The Work

The Panel has agreed that the Action Plan be organised into six priorities. The priorities allow us to focus on specific actions to help people experiencing poverty. However, they do not act independently of one another. We know that these priorities are inter-related and often have a cumulative impact on people.

The Panel's six priorities are:

> Challenging the impact of welfare reform

> Reducing child poverty

> Improving the accessibility of quality paid work and recognising the value of unpaid work (work and worth)

> Giving people access to quality financial advice (credit and debt)

> Challenging negative attitudes about people in poverty

> Involving people with direct experience of poverty

The Action Plan is split into a number of **key priorities**. Progress in each priority will be realised by achievement of its associated **goals**. Work towards achieving these **goals** is set out as **actions**, with their own success measures and timescales.

PLAN

PRIORITIES

GOALS
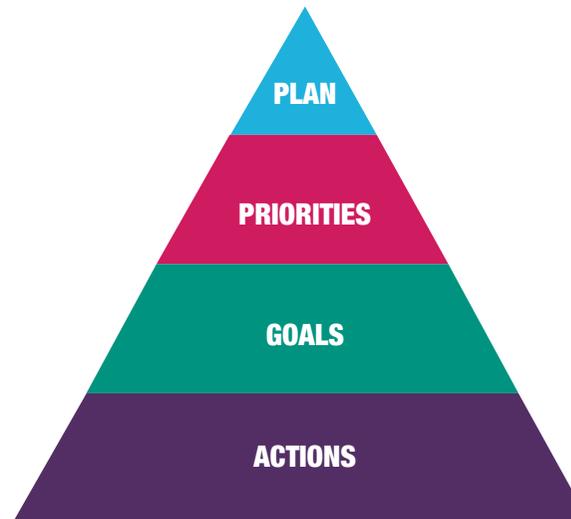
ACTIONS

This Action Plan is based on a human rights based approach. This ensures both the empowerment of people in poverty and the ability and accountability of organisations in Glasgow to protect and promote their rights.

At the back of this plan, there are two pages outlining links to some pieces of existing partnership work **(see Appendix pages 32 and 33)**.

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Equality and Human Rights based approach

Certain communities within Glasgow experience disproportionate levels of poverty. Experiences of poverty also vary due to individual circumstances. We will adopt an equalities and human rights based approach to the implementation of this work. The Universal Declaration of Human Rights, The United Nations Convention on the Rights of the Child, The Human Rights Act 1998 and The Equality Act 2010 will guide our actions and ensure our accountability.

We value all human rights as equally important in the development of our city and our fight against poverty. The following principles aren't exhaustive, but they provide some guidance to our work:

Universal Declaration of Human Rights

Article 1: Everyone is born free and equal in dignity and rights.

Article 2: Everyone is entitled to all rights and freedoms.

Article 3: Everyone has the right to life, liberty and security of person.

Article 13: Everyone has the right to work, to free choice of employment, to just and favourable conditions of work and to protection against unemployment.

Article 25: Everyone has the right for a standard of living adequate for health and well being of themselves and their family.

Article 27: Everyone has the right to freely participate in the cultural life of their community.

UN Convention on the Rights of the Child

Article 3: The best interests of the child must be a top priority in all actions concerning children.

Article 12: Every child has the right to say what they think in matters affecting them, and to have their views taken seriously.

Article 18: Both parents have primary responsibility for binging up their child. Governments must help parents by providing services to support them.

Article 19: Every child should be protected from violence, abuse and neglect.

Article 26: Governments must provide money for the children of families in need.

The Human Rights Act 1998 (The European Convention of Human Rights)

Article 2: Everyone has the right to life.

Article 3: No one shall be subject to inhuman or degrading treatment.

Article 8: Everyone has the right to respect for private and family life.

Article 10: Everyone has the right to the freedom of expression.

Article 14: Prohibition of discrimination.

Equality Act 2010

We will consider the impact of poverty in relation to our diverse population. The protected characteristics will guide our work in this area:

- Age
- Disability
- Gender Reassignment
- Marriage and Civil Partnership
- Pregnancy and Maternity
- Race
- Religion and Belief
- Sex
- Sexual Orientation

Priority one: Challenge the impact of welfare reform

People in Glasgow know welfare reform is happening but may not know how it will affect them personally and this is causing anxiety for many people. We hope to challenge welfare reform, but also to alleviate some of this anxiety.

Goals
> Benefit recipients understand the personal impact of welfare reforms
> People challenging DWP decisions receive appropriate personal and technical support
> The burden of welfare reforms for those living in poverty is analysed and communicated, to inform changes to national and local policy and delivery

Key actions
> Work with local people and organisations to agree simple 'key messages' about the changes, and support them to communicate these messages to their peers, members and networks
> Produce an 'Appeals Pack' with a clear statement of rights and simple appeal letters that can be used by claimants
> Standardise an agreed method of capturing case studies to highlight the impact of welfare reform on people in poverty
> Work with local employers to identify and implement measures to support employees affected by reforms

Participation
Three area consultations focusing upon welfare reform were held throughout the city. In total, over 200 local residents and frontline staff attended. Residents were informed of the changes to Jobseekers Allowance, Employment and Support Allowance, housing benefit and the new council tax reduction scheme.
Attendees actively contributed to selecting the key messages within these changes and provided suggestions on how to communicate them throughout the city.

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Priority one: Challenge the impact of welfare reform

Goal	What success will look like	What we will do differently across the city	How we will do this	How we will measure this	Timeframe
Benefit recipients understand the personal impact of welfare reforms.	Benefit recipients can take appropriate action, whether claiming or appealing.	Develop simple key messages about welfare reform to be communicated through additional channels, and in particular to people who do not have access to the internet.	Work with local partners and communities to agree a simple postcard and pocket guide with key messages about welfare reform changes, to be revised twice a year to capture current changes. Could include information on what's not changed and the Scottish Welfare Fund. **GCC**	Number of updates produced. Survey monkey of GAIN contractors/advice agencies about users understanding of benefit changes. 'Quiz' on GAIN website about key messages monitored for changes in results over time.	First key messages statement, launch events, briefings for organisations and first update/ briefings over 2014 to 2015 then ongoing.
		Support people affected by welfare reform to be frontline communicators of information.	Working with existing structures, hold launch events to disseminate key messages and to brief community 'frontline communicators'. Communicators will have ongoing support. **GCC**	Numbers briefed and supported as frontline communicators. Before and after surveys of community members at briefing events to assess changes in knowledge about key changes, what can be done.	
			Identify channels for postcards and pocket guide, for example, buses, food banks, parking tickets, supermarkets. **GCC**	Feedback from community members about ongoing support.	
		Enable more organisations working with people affected by welfare reforms to communicate effectively.	Identify 'hot spots' (low uptake, etc) for targeting through analysis of data. **GCC**	Number of organisations attending briefing sessions.	
			Organise briefings for organisations about key messages in three areas of the city. **GCC**	Survey of organisations to determine briefings' usefulness.	

Goal	What success will look like	What we will do differently across the city	How we will do this	How we will measure this	Timeframe
People challenging DWP decisions receive appropriate personal and technical support.	There is sufficient support, including technical and psychological support, for those within the appeals process who are seeking to challenge DWP decisions.	Enable organisations to help people dissatisfied with DWP decisions to submit appeals.	Produce an 'Appeals Pack' with a clear statement of rights and simple appeal letters that can be used by claimants or intermediaries who are not necessarily benefit specialists. **GCC**	Number of organisations identifying themselves as helping people submit appeals.	Start 2014 to 2015 then ongoing.
			Produce communication material to promote to organisations the value of supporting people to challenge decisions. **GCC**	Number of appeals and change over time.	
			Engage with Tribunals Service to discuss sharing statistics, including whether people are present and represented. **GCC**	Liaise with Tribunals Service to seek a post-appeal user satisfaction survey, assessing personal support in lead up to Tribunal as well as technical support at the appeal itself.	
		Provide personal and psychological support to claimants.	Scope out types of support that could be delivered by partners, including the appropriate uses of volunteers (for example, meeting with people before appeals to explain the process). **TSF**	Figures for claimants' attendance at appeals hearing.	
		Explore options for attracting additional resources to provide further support for claimants as they appeal.	Identify sources of additional funding and submit bids. **GCC**	Number of successful bids.	
			Encourage organisations to incorporate this into their work plans and funding bids. **TSI, GCC**		

GCC Glasgow City Council **DWP** Department for Work and Pensions **TSF** Third Sector Forum **TSF** Third Sector Interface

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Goal	What success will look like	What we will do differently across the city	How we will do this	How we will measure this	Timeframe
The burden of welfare reforms for those living in poverty is analysed and communicated, to inform changes to national and local policy and delivery.	Evidence from Glasgow is used to inform and promote change in pace and depth of national and local policies (for example, Department for Work and Pensions (DWP) discretionary decisions).	Capture the full impact on families and use this evidence to change national and local policies.	Standardise an agreed method of capturing case studies to highlight the impact of welfare reform. **GCC, TSF** Compile case studies working with community groups, frontline communicators and others. **FCIS** Work with relevant bodies (CPAG, trade unions etc) to promote stories from Glasgow. **GCC**	Alterations to national /local policy. Changes to the pattern of DWP local discretionary decisions.	Start identifying partners, contributions and methods during 2014, to start implementation during 2014 to 2015 and then ongoing.
		Publicise information on how people who are unhappy with the service they received from DWP to make complaints, to make sure that issues are recorded and make the case for change. Explore the possibility of third party reporting.	Enable and encourage (where appropriate) people unhappy with DWP service (delays, wrong information, etc) to complain.	Figures from GAIN agencies about helping people make complaints.	
		Identify impact of welfare reform on other policies (child poverty, health, employment etc).	Work with organisations (like CPAG, Poverty Alliance, Oxfam, JRF etc) to identify and monitor linkages.		

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Goal	What success will look like	What we will do differently across the city	How we will do this	How we will measure this	Timeframe
The burden of welfare reforms for those living in poverty is analysed and communicated, to inform changes to national and local policy and delivery.	Organisations, including those in the private sector, understand the implications of welfare reform for their staff and accommodate these.	Changes are made locally by public, private and third sector organisations as employers to mitigate the effects of the reforms for their staff (for example, pay cycles, time to attend appeals etc.)	Work with local partners to identify and implement measures to support employees affected by reforms. **GCC, CofC, JBG, SBC, TSF**	Feedback from organisations about changes they have made.	Start identifying partners, contributions and methods in 2014, to start implementation during 2014 to 2015 and then ongoing.

Priority two: Reduce child poverty

Glasgow has the highest rate of child poverty in Scotland. We will take specific action to place our children at the heart of efforts to reduce child poverty, as well as to maximise families' disposable incomes.

In addition to the goals and actions below, work contributing to reducing child poverty will be progressed through other priorities in this Action Plan.

Goals
> Children and young people's opinions are taken into account
> Families disposable incomes are maximised
> The aspirations of the Convention on the Rights of the Child and the UK Child Poverty Act are translated into measurable local actions

Key actions
> Engaging young people in 'poverty proofing' the school day
> Participatory research led by young people about improvement to services they use
> Establish a dedicated multi-disciplinary team to implement best practice from Healthier, Wealthier Children

Participation
Young people from a cross-section of social and cultural backgrounds have been central to this work. Through a process of co-production, they have contributed to the design and delivery of two major projects: poverty proofing the school day and the Glasgow Housing Association youth tenancy initiative.

Through UNICEF's Child Rights programme and the third sector's Every Child initiative, the work has also directly engaged with a range of families and children throughout Glasgow.

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In addition to the following goals and actions, work contributing to reducing child poverty will be progressed through other priorities in this Action Plan.

Goal	What success will look like	What we will do differently across the city	How we will do this	How we will measure this	Timeframe
Children and young people's opinions are taken into account.	Children and young people living in poverty can influence their environment.	'Poverty proof' the school day from a child's perspective to eliminate stigma and financial barriers that may impede attainment.	Work with children and staff in schools to explore how policy and practice within these schools can inadvertently add to the marginalisation and stigmatisation of children living in poverty. **GCC, GCPH, CPAG**	Changes to school day as suggested by young people.	Commence work in schools in August 2014
			Incorporate technology into the new schools building programme so that free school meal entitlement can be managed without associated stigma. **GCC**	Number of primary and secondary schools with appropriate technology.	
		Young people living in poverty will be supported to lead service improvements.	Participatory research project led by young people. **GHA, JRF**	Outcomes to be determined by young people.	2014

GCC Glasgow City Council **GHA** Glasgow Housing Association **GCPH** Glasgow Centre for Population Health **CPAG** Child Poverty Action Group
JRF Joseph Rowntree Foundation

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Goal	What success will look like	What we will do differently across the city	How we will do this	How we will measure this	Timeframe
Families disposable incomes are maximised.	Fewer families are living in poverty.	Provide integrated and holistic support for vulnerable families.	Establish a dedicated multi-disciplinary team to implement best practice from Healthier, Wealthier Children. **GCC, NHS**	Number of families accessing financial advice.	2014
		The poverty impact on families is considered in service plans by the public sector.	Public services consider the cost of access and participation for families using services.	Number of families accessing family-related benefits to which they are entitled.	
				Up take of free school meals.	
		Extend family discounts for services within the city, for example, the Young Scot Card.	Work with local champions and utilise media opportunities to promote awareness of what's on offer, particularly working with specific groups of vulnerable young people.		
			Explore the development of a range of 'exchange' schemes such as time banks, toy exchange etc.		
Translate the aspirations of the Convention on the Rights of the Child and the UK Child Poverty Act into measurable local actions.	A citywide commitment to meeting local child poverty milestones.	Develop shared objectives and targets amongst family support, child care and employability services.	Establish a local model for monitoring progress towards Child Poverty Act targets. **GCPH**	Action against shared targets.	

Priority three: Work and worth

Given the stark statistics on in-work poverty, we hope to not only help people in poverty into employment, but also into a job where pay and conditions can sustain them and their families.

We will also support volunteering, as unpaid work contributes equally to the life of the city.

Goals
> People living in poverty are integrated into economic developments so they can equally compete for work and business opportunities

> The city increases the number of employers and jobs in Glasgow to create greater opportunities for people in poverty

> Paid work provides a sufficient wage to enable an adequate standard of living in Glasgow

> Establish child care which supports parents' aspirations to take up training, education or employment

> Volunteering is recognised as having value in itself and people living in poverty can access volunteering opportunities

Key actions
> More effectively using evidence from people struggling against poverty to inform the development of job creation and employment programmes

> Investigate options for alternative models of child care

> Encourage entrepreneurship particularly in areas in the lowest 15% of SIMD datazones

> Increase employers and employees' understanding of statutory rights

> Investigate options for public sector programmes aimed at incentivising employees' progression

> Work with Jobs Centre Plus and the Home Office to clarify guidance and raise awareness of rules around volunteering and receipt of benefits, and in relation to asylum seekers

Participation
We will consult widely on these goals with people in poverty and employers and use this information.

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Improve the accessibility of quality paid work and recognise the value of unpaid work (work and worth).

Goal	What success will look like	What we will do differently across the city	How we will do this	How we will measure this	Timeframe
People living in poverty are integrated into economic developments so they can equally compete for work and business opportunities.	An evidence-based employability model for the city.	More effectively using evidence, including evidence from people struggling against poverty, to inform the development of job creation and employment programmes.	Research into customer service insight into employability services to inform employment programmes. **GCC** Glasgow Works Partnership Board to review the extent to which it has achieved its original strategic intention to level out the employability spend across the city. **GCC**	Create baseline of employment across city by sector and job level.	Autumn 2013
	Parents, particularly lone parents and those with pre-school children, will receive sufficient support to participate in paid training or work.	Work with employers to deliver training and skills development related to vacancies and growth areas, tailored to meet the needs of parents with dependant children.		Monitoring of employment trends in parents with young families.	
	People living in poverty can lead on developing business and employment opportunities in their communities.	Ensure that developments around supporting micro-business explicitly target people living in poverty.	Joint work with Jobs & Business Glasgow and Business Gateway. **JBG**		

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Goal	What success will look like	What we will do differently across the city	How we will do this	How we will measure this	Timeframe
The city increases the number of employers and jobs in Glasgow to create greater opportunities for those looking for work.	A significant increase in the number of employers from the current baseline.	Develop proposals to encourage entrepreneurship in the city, increasing business startup and providing more support to existing businesses, particularly for those areas in bottom 15% of SIMD datazones. Employers are more engaged in creating labour demand for people in poverty.	Provide more rounded business support with specific work around providing free accommodation for emerging businesses. **GCC**	Increase in business base by 10% by 2017. Increase in number of employee jobs by 2017.	Incremental to 2017.
Paid work provides a sufficient wage to enable an adequate standard of living in Glasgow.	Low earners can improve their earnings over time.	Investigate options for public sector programmes aimed at incentivising employees' progression. This investment should be targeted at those sectors that have a high level of entry level employment and turnover. Increase employers and employees' understanding of statutory rights.		Rate of underemployment. Female and male labour force participation rates.	

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Goal	What success will look like	What we will do differently across the city	How we will do this	How we will measure this	Timeframe
Paid work provides a sufficient wage to enable an adequate standard of living in Glasgow.	Living Wage is adopted in place of the minimum wage.	Increase pressure on private sector employers to pay the Living Wage.	Evaluation of effectiveness of the Living Wage. Investigate whether Living Wage can form part of community benefit clauses. Promote options around procurement and tendering. **GCC**	Proportion of Glasgow's employees receiving living wage as a minimum.	Incremental to 2017.
Establish child care which supports parents' aspirations to take up training, education or employment.	A child care model that is affordable, consistent and accessible citywide.	Investigate options for alternative models of child care around, for instance childminding.	Map child care services to assess their suitability to parents' needs, in consultation with parents and families. **GCC** Ensure all families are able to access their free 15 hours of early years entitlement. **GCC**	Percentage of children accessing childcare facilities within identified postcodes. Proportion of children taking up places.	
Volunteering is recognised as having value in itself and people living in poverty can access volunteering opportunities.	There is an increase in the number of people in poverty who access volunteering opportunities not necessarily linked to employment outcomes.	The city's Strategic Volunteering Framework implementation plan explicitly includes activities that tackle barriers for people living in poverty to volunteer.	Work with Jobs Centre Plus and the Home Office to clarify guidance and raise awareness of rules around volunteering/benefits and volunteering/asylum seekers. **VG, GCC, GL, SRC**	Levels of volunteering in those localities in the bottom 15% of the SIMD. Diversity in characteristics of volunteers.	December 2013 - work from refreshed SVF. 2014 onwards – other activities.

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Goal	What success will look like	What we will do differently across the city	How we will do this	How we will measure this	Timeframe
Volunteering is recognised as having value in itself and people living in poverty can access volunteering opportunities.	There is an increase in the number of organisations committed to increasing the diversity of their volunteers.	Public, third and private sector partners assess how they promote volunteering and recruit people living in poverty, and evidence that they are making changes.	Personalisation packages be promoted as a way to access volunteering. **GCC, GDA**	The number of existing volunteering opportunities made accessible to people in poverty.	December 2013 - work from refreshed SVF.
			Scope support for a pilot fund for volunteers to use to sustain volunteering opportunities. **GDA**		2014 onwards – other activities.
			'Offline' promotion of opportunities to people likely to be digitally excluded, factoring in literacy support. **GL**		
			Promotion and show-casing to organisations of examples of successful engagement with people in poverty around volunteering. **GCVS**		

GCC Glasgow City Council **GDA** Glasgow Development Agency **GCVS** Glasgow Council for Voluntary Sector **GL** Glasgow Life

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Priority four: Credit and debt

People in poverty pay more for many goods and services. We aim to reduce some of these costs, particularly in relation to small loans and utilities.

Goals
> Reduce the 'poverty premium' involved in accessing financial services and utilities

> Ensure personal debt is not a reason for people not to start or leave paid work

> People, in particular young people, have the information to make informed decisions about their finances

> People requiring specialist services, in particular domestic abuse victims, are provided with timely and appropriate financial advice

Key actions
> Support credit unions and Scotcash to mimic key pay day loan company operations, like speed, simplicity and cost

> Establish a city wide service that offers micro loans at low cost, through Scotcash and credit unions

> Use city's collective leverage to secure lower prices from financial and utilities institutions

> Improve how employment advice is factored into financial advice services

> Train and support peers to help other young people with financial considerations

> Training for all financial inclusion service employees about challenges faced by domestic abuse victims

Participation
The actions within this priority were created in conjunction with a diverse range of key stakeholders. To make sure people have the opportunity to contribute to the development of this work, we are implementing a process of on-going citizen consultation. This form of co-production will allow people to provide feedback, offer suggestions for improvement and ultimately, identify future priorities within the work.

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Give people access to quality financial advice, information and products (credit and debt).

Goal	What success will look like	What we will do differently across the city	How we will do this	How we will measure this	Timeframe
Reduce the 'poverty premium' involved in accessing financial services.	People in poverty have low cost alternatives to pay day lenders.	Support credit unions and Scotcash to mimic key pay day loan company operations, like speed, simplicity and cost.	Implement and deliver the commitments of the GCC Payday Lending Sounding Board. **GCC**	Increased use of more affordable credit options.	To be fully implemented by March 2015.
		Discourage people's use of Continuous Payment Authorities (CPA).	Provide support to people to help them to exit CPAs, for instance by promoting 'Know your Rights' guidance. **GCC**		
		Promote existing city wide services that offer micro loans at low cost, through Scotcash and credit unions.	GCC will promote the availability of micro loans from Scotcash and credit unions, such as the Scotwest Fast 500 product. **GCC**	Take up of loans.	
	There is a range of accessible and lower cost products for people in poverty.	Use city's collective leverage to effect change in practice of financial and utilities institutions.	GCC to investigate option of replicating RSL model of linking on time payment of rent, to credit scoring for tax payments. **GCC**	Partners formal agreement.	
				Number of new products available.	

Goal	What success will look like	What we will do differently across the city	How we will do this	How we will measure this	Timeframe
Reduce the 'poverty premium' involved in accessing financial services.	Credit unions have better financial stability and range of services.	Support credit union development, through for example, rental policy, budgeting support, accessibility, and promotion.	City Property/Glasgow Housing Association to investigate rental policy specific to credit unions.		To be fully implemented by March 2015.
			Link Credit Unions Expansion Project budgeting supports to Financial Inclusion Contract and services. **GCC**		
			Promote credit unions and Scotcash through city partners and Glasgow City Council family. **GCC**		
	People in poverty can access appropriate financial services.	Establish clear pathways to a range of financial services so that people in poverty can access the best service for them.	Credit Union Strategy Group to map services, capacity and aspirations.	Map complete and verifiable.	
			Practitioners' events to explore issues around referrals etc for frontline staff.	Track numbers of new members and increase take up of products.	
			Link to Financial Capability services.		
			Establish a peer support programme. **GCC**		
			Convene a short life working group on the SWF to make sure it is reaching its intended audience. **GCC**	SWF to monitor uptake from specialist groups.	

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Goal	What success will look like	What we will do differently across the city	How we will do this	How we will measure this	Timeframe
Personal debt is not a reason for people not to start or to leave paid work.	People are supported to enter, remain and progress within the workplace.	Improve how employment advice is factored into financial advice services, and strengthen links between financial and employment advice.	Campaign within financial inclusion service providers to encourage employment options as a consideration in debt management. **JBG**		To be fully implemented by March 2015.
			In-work support to include wraparound financial capability support. **GCC**		
		Use community infrastructure to advertise opportunities, to complement the current public sector marketing of jobs.	Use of community facilities to advertise vacancies. **GCC**		
			Work with people in poverty to determine how best to build on current community information channels. **GCC**		
People, in particular young people, have the information to make informed decisions about their finances.	Every child has access to a credit union account (3 to 18 years).	Provide all first year secondary pupils in Glasgow with a young persons savings account with a donation of £10 per pupil from GCC.	Develop local plans which allow each education establishment a planned number of allocated hours from partner agencies. Include a different year group each year, for example, possibly work backwards. **GCC**	Number of credit union accounts amongst young people.	
		Schools having a systematic and timetabled approach from partner agencies, (not an ad hoc approach), to encourage take up.	Use credit unions/law centres to deliver the message in schools, in addition to teachers. **GCC**		

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Goal	What success will look like	What we will do differently across the city	How we will do this	How we will measure this	Timeframe
People, in particular young people, have the information to make informed decisions about their finances.	By S3 all pupils have had a coherent, consistent financial education leading to a qualification, for example, Personal Finance Award.	Introduce a 'Glasgow Award' for financial education (non compulsory).	Create a support plan for implementation and delivery. **GCC** Work with credit unions/law centre to identify appropriate 'experts'. **GCC**	Increase in number of S3 students achieving this award.	To be fully implemented by March 2015.
	Communities are also involved in equipping young people with financial information.	Peers are trained and supported to help other young people with financial considerations.	Add financial inclusion issues to addiction peer support. **GCC** Support community organisations working with young people to deliver financial inclusion messages. **GCC**		

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Goal	What success will look like	What we will do differently across the city	How we will do this	How we will measure this	Timeframe
People requiring specialist services, in particular domestic abuse victims are provided with timely and appropriate financial advice.	Women are supported financially, as well as physically and emotionally, when facing violent situations.	Ensure that women leaving abusive partners are sufficiently supported by mainstream services.	Establish working group to determine financial challenges/financial abuse issues that victims face and whether financial needs of domestic abuse victims are being met by Financial Inclusion contract. **GCC**	Implementation of recommendations of working group.	To be fully implemented by March 2015.
		Develop financial inclusion outreach services into women's specialist services, for example, Women's Aid.	Build on model operating in Easterhouse. **GCC**		
			Look at how Financial Inclusion contract is currently constructed. **GCC**		
		Look at innovative ways to capture information from people experiencing domestic abuse.	Build on past work, for example, around supermarkets. **GCC**		
	Frontline staff providing financial advice has an understanding of specific issues victims of domestic abuse face.	Awareness training of challenges faced by domestic abuse victims to be carried out for all financial inclusion services, including in relation to Black and Minority Ethnic (BME) women.	Area Delivery Groups to organise training for staff. **GCC**	Feedback from staff training.	

Priority five: Challenge negative attitudes about people in poverty

We want to start challenging negative attitudes about people living in poverty, as we know that this is itself a barrier for many people.

Goals
> Improving services so they're as responsive as possible to the needs of people living in poverty

> Ensuring that we do not stigmatise people struggling against poverty

Key actions
> Widely communicate complex nature of poverty and case studies of individual people's success stories

> Senior staff mentored by someone who has experience of poverty

> Work with media outlets to develop positive case studies of people living in poverty for a citywide campaign

> Inclusion of anti-stigma messaging in existing communications, such as welfare reform campaigns

Participation
Around 60 people from a range of social and cultural backgrounds contributed to the development of work within this area. These included people with direct experiences of poverty, along with representatives from a cross-section of third sector organisations.

Approximately 40 people are regularly consulted on the priorities of the action plan. Valuable input is provided by front-line staff, volunteers and most importantly, people with direct experience of the issues central to the work.

POVERTY LEADERSHIP PANEL
Glasgow's Action Plan for Change

Goal	What success will look like	What we will do differently across the city	How we will do this	How we will measure this	Timeframe
Improving service delivery so its as responsive as possible to the needs of people living in poverty.	Public and voluntary sectors have a better understanding of poverty and challenge discriminatory behaviour.	Proactively challenge stereotypical ideas of poverty and improve understanding of poverty amongst staff.	Widely communicate complex nature of poverty, and case studies of success. This will be delivered by people struggling against poverty. **PA**	Baselining staff attitudes through a survey monkey, similar to NHS survey. GCPH to analyse context. To be followed up in one year.	2014.
			Baseline survey of staff attitudes via survey monkey. Follow up in one year. **NHS, GCPH**		
	A shift in power relations between staff and service users.	Work with staff to raise awareness and to share best practice about helping people in poverty.	Senior staff mentoring programme – senior staff mentored by someone who has experience of poverty. **PTC**	Monitoring people's satisfaction with services.	2014 to 2015.
			Guidance produced on how to incorporate poverty issues within staff recruitment, equality training and performance review processes. **GCC**		
			Learning and tools from GHA's 'Think Yes' staff empowerment programme shared across partners. **GHA**		

Goal	What success will look like	What we will do differently across the city	How we will do this	How we will measure this	Timeframe
Ensuring we do not stigmatise people struggling with poverty.	Glasgow does not stigmatise its citizens for being poor.	Deliver a citywide campaign targeted at all residents to challenge stereotypes about poverty.	Sign up to inclusion of deprivation within Equality Impact Assessments in all public services in Glasgow, with supporting guidance to assess impact of services on people living in poverty, for example, services to suit working poor – accessible hours, appointments etc. **GCC and others**	Improvement in attitudes as reflected in Glasgow Household Survey (2013 and 2015).	2014.
		Media organisations promote positive and accurate messages of people living in poverty.	Work with media outlets to develop positive case studies of people living in poverty. **GCC, GHA, NHS media teams**	Twice a year audit, for one day of all local media output, including paper, on-line and broadcast content.	
			People in poverty generate content for social media. **PTC**		
			Engage with private businesses to discuss their involvement in campaign about attitudes to in-work poverty as part of their corporate social responsibility.		

Priority six: Involve people with direct experience of poverty

People with direct experience of the problems we are trying to fix must be involved in the process.

Goals

> People living in poverty are directly involved in the processes and decisions that shape Glasgow's future

Key actions

> Participation by people in poverty on the Poverty Leadership Panel and on its satellite working groups providing a 'real time' advisory role

> Engagement with people experiencing poverty about the services they use to be facilitated by the Third Sector

> Hold community workshops in Glasgow's deprived areas, led by local people and enabling communities to determine priorities, local actions and solutions to prevent and alleviate poverty

Participation

Since October 2013, 1,000 'flash' surveys have been conducted throughout Glasgow. To make sure the cities diverse population was fully represented, 30 community based organisations facilitated their distribution and collection. The surveys allowed residents of the city to provide an insight into the "lived experiences" of poverty. Participants highlighted a number of concerns, including issues surrounding housing, employment, health and energy costs. These views were shared with the Poverty Leadership Panel, helping to inform future work within each priority.

POVERTY LEADERSHIP PANEL
Glasgow's Action Plan for Change

Goal	What success will look like	What we will do differently across the city	How we will do this	How we will measure this	Timeframe
People living in poverty are directly involved in the processes and decisions that shape Glasgow's future.	People with direct experience of poverty are involved in policy development and implementation.	Partners will develop a systematic approach to their ways of working so that people living in poverty understand the decisions made about them and can influence those decisions.	Local community leaders form part of the Leadership Panel and its satellite working groups. **GCC**	Attendance at meetings. Membership on Poverty Leadership Panel. Involvement in workstreams' implementation.	February 2013 onwards.
	People living in poverty influence change through the services they use.	Service delivery will be informed by the insight of people experiencing poverty, by using the third sector as a conduit.	A new approach to be developed and implemented where the third sector engages with people that use their services. **GHN**	Feedback from Leadership Panel about qualitative information. Feedback from services about qualitative information.	September 2014 onwards.
	Local people take the lead on creating change in their communities.	Provide a structure for local people to define their local context of poverty, in terms of emotional, financial and social stressors.	Develop a participative model that will assist local people to determine priorities, actions and solutions. **GHN**	Feedback from participants.	January 2014 onwards.

Appendix: Links to other work

The Action Plan should be considered in the broader context of other partnership working including:

The Single Outcome Agreement 2013 (SOA)
Developed by the Glasgow Community Planning Partnership (GCPP), the SOA has a number of outcomes around vulnerable people in the city. The SOA will reflect and build upon existing work undertaken in the city to support vulnerable residents. The GCPP has decided that 'in-work poverty' will be a priority of the SOA.

One Glasgow
Is an example of a long-term ambitious programme to deliver upon GCPP's priorities and outcomes. Much of the work of One Glasgow has been to identify and target some of our most vulnerable groups in the city. The GCPP will expand many of the positive elements of the One Glasgow approach. Additionally, the GCPP can build on the early work of the One Glasgow Early Years and Early Intervention approach for children aged 0 to 8, which has developed a model to identify those families with children who are currently 'just coping' and in danger of tipping over into far greater vulnerability or risk if not supported at critical stages.

Digital Inclusion
Glasgow Life Libraries will utilise all the library networks to provide community based access to 600 PCs for applying for welfare benefits and universal credit. All library staff will be receive training on welfare benefits and online applications for universal credit so staff can assist customers.

Partners will develop a volunteer network to help support customers in claiming benefit entitlements. They will also continue to work with other organisations in the city, including the Advice Sector, DWP, GHA, GRA and Health to explore opportunities for co-location and to develop a referral protocol.

Appendix: Links to other work

Financial Inclusion Strategy	The overall vision is "to give our most vulnerable citizens access to quality advice, information and assistance that aims to help them from being financially excluded, putting them back in control of their life and enabling them to fully contribute to, and participate in, the social and economic life of the city".

The overarching principles of the strategy are:

> Continued development of information and advice services to meet the needs of the most vulnerable citizens

> Early intervention and educational approaches to financial inclusion and capability

> Promotion of affordable credit

> Promotion of access to mainstream financial services.

Sustainable Food Group

The Sustainable Food Cities Initiative is promoted by the Soil Association and looks at the social, economic and environmental aspects of food production, use and disposal. Its work comes under five themes:

> Health and wellbeing for all

> Environmental sustainability

> Local economic prosperity

> Resilient communities

> Fairness in the food chain.

The Initiative will provide a network through which people with food related remits in Glasgow can work together. The Initiative should produce a food policy or action plan.