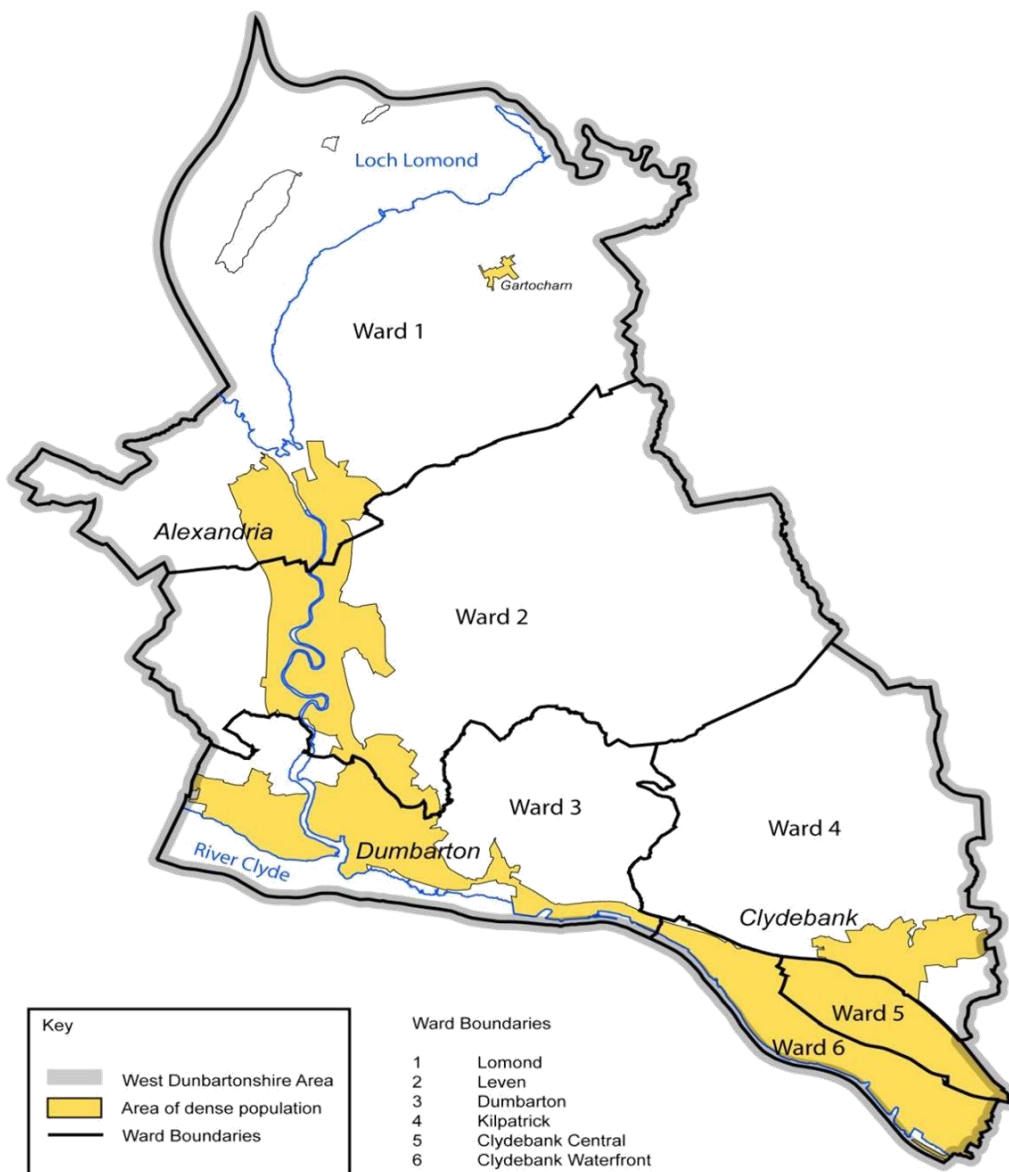


# West Dunbartonshire: Local Child Poverty Action Annual Report 2023-2024.



## West Dunbartonshire Multi Member Ward Map



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[Local Child Poverty Action Reports | Improvement Service](#) link to other reports for reference

## **Foreword**

We know that there are many families in West Dunbartonshire that are facing challenging circumstances, most often for reasons that are beyond their control. This would include, as a prime example, events that contributed to the cost-of-living crisis. The cumulative effect of rising prices means households face a much higher cost of living and those that were already struggling have been most severely affected. The proportion of working-age adults unable to afford basic items and the percentage of people in food-insecure households has increased. Many families have low financial resilience, with a significant number of adults borrowing more money or using more credit than usual.

Those families are less able to obtain the goods and services that most take for granted. While children may live in decent housing and have enough food, though this is not always the case, their quality of life will be reduced if their parents can't afford to put the heating on. Families and children may have mobile phones and computers but, again face disadvantage because they don't have sufficient connectivity to use the equipment for everyday activity. These are clear indications of the intensification of poverty and disadvantage.

There are further examples of how these challenging circumstances extend beyond the limited household use of utilities such as heating and connectivity. For example, children, can have decent clothes and footwear for school, but they remain disadvantaged if their parents don't have enough money to pay for them to go on the same school trips as their classmates; attend the same social celebrations such as birthdays and seasonal events as their friends; or participate in the same recreational activities.

Even though it's now reported that inflation is no longer high, it is evident that significant challenges remain. We recognise that the most severe effects will still be felt by those already at a disadvantage, particularly children in less well-off families. These are the realities that drive our determination to take decisive action.

This action includes several proactive cost-of-living measures such as support to cover immediate fuel costs and emergency food needs. We have helped families during the school summer holidays, a time when financial demands increase as children seek to participate in activities alongside their peers. We have also supported community groups to help families and individuals within our community by addressing food insecurity.

This report reflects our ongoing commitment to addressing child poverty by highlighting our approach and activities that aim to tackle the root causes of poverty. This approach focuses on supporting families in times of crisis, assisting them to maximise their income and reduce the cost of living. All of which is designed to enhance the quality of life for families in West Dunbartonshire.

This report aims to raise awareness of available services and make them more accessible to our residents. We have developed services and activity that is grounded in an understanding of people's lived experiences, to ensure that we are both empathetic and responsive to individual needs and aspirations.

By drawing the professionalism, knowledge, and dedication of our staff and partners through the Family Prosperity Network, we aim to create responsive and collaborative approaches that meet these needs. I am happy to endorse this report and encourage everyone to use it as a key resource in our collective effort to tackle child poverty in West Dunbartonshire.

Councillor Martin Rooney

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## Introduction

The Child Poverty (Scotland) Act (2017)<sup>1</sup> sets out statutory requirements for addressing child poverty in Scotland. This legislation requires the Scottish Government to publish a child poverty delivery plan and establish an independent commission to provide advice on poverty and inequality and monitor progress.

The legislation also requires local authorities and health boards to jointly produce annual reports to illustrate their efforts to tackle child poverty. This is the West Dunbartonshire Council and NHS Greater Glasgow and Clyde Health Board's annual report.

## Defining Poverty

Households are classed as being in poverty if they live on less than 60% of the median net disposable UK household income. In addition, income-based measures of poverty are usually 'equivalised.' This means they are adjusted to consider household need based on size and composition of the household.

For example, the UK Government stated in '*People on Low Income*'<sup>2</sup>: 'In the year ending March 2022, a household made up of a couple with no children would be considered to be in low income (in poverty) with an annual household income of up to £17,700 before housing costs and £15,600 after housing costs'. The equivalised figure for a larger family (3+ children) rises to £38,000. Household income levels are the main driver of poverty and households are in poverty if they cannot obtain access to goods and services that the rest of society takes for granted.

## The Drivers of Poverty (The Cause)

The drivers of child poverty in Scotland, as opposed to the effects, can be complex and interrelated, but the main factors that contribute to child poverty include:

1. **Low income or inadequate wages:** Families with low income, including those in low-paid jobs, may struggle to make ends meet, pay for necessities, and meet the needs and demands of their children.
2. **Poor quality or insecure employment:** Insecure employment, such as zero-hours contracts or part-time work, can lead to fluctuating income and impact families' ability to plan and budget effectively.
3. **Welfare reform:** Changes to the welfare system, including cuts or reductions in benefit payments, can impact low-income families disproportionately, leading to increased financial pressures and difficulties in accessing support.
4. **High costs of necessities:** The high costs of essential goods and services, such as housing, food, energy, and childcare, can place a significant burden on families with low income.

These factors all contribute to the risk of children and families living in poverty, and a multi-faceted approach is needed to tackle the issue effectively. Tackling issues in these areas will form the foundation of our approach.

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<sup>1</sup> Child Poverty (Scotland) Act 2017 [Child Poverty \(Scotland\) Act 2017 \(legislation.gov.uk\)](https://www.legislation.gov.uk)

<sup>2</sup> People in Low Income Households (Nov 23) : [People in low income households - GOV.UK Ethnicity facts and figures \(ethnicity-facts-figures.service.gov.uk\)](https://ethnicity-facts-figures.service.gov.uk) Accessed July 2024.

## Who is Affected?

There are approximately 245,000 (24.5%) children living in poverty in Scotland. Almost 90% of all children in poverty in Scotland live within six priority family types. These family types are most likely to experience poverty and are therefore the focus of our interventions.

The family types and proportion of that group in poverty are illustrated below:

Families Most Likely Affected by Poverty					
Lone Parent Families 38%	Disabled 29%	3+ Children 32%	Minority Ethnic 38%	Youngest Child <1 year old 34%	Mothers Younger than 25 Years 55%

## The Impact of Poverty

Living in a household with low levels of income not only has a significant detrimental impact on the lives of children it also has far reaching effects on society. These impacts include:

- 1. Health Impacts:** Children living in poverty often lack access to adequate nutrition, healthcare, and safe living conditions, leading to higher rates of illness and developmental issues. (Increasing the demands on the healthcare system).
- 2. Educational Barriers:** Poverty can limit access to quality education and learning resources, affecting a child's ability to succeed academically and later in life. (Greater social inequality and division)
- 3. Emotional and Psychological Effects:** The stress and instability associated with poverty can lead to mental health issues, such as anxiety and depression, and can impact a child's emotional development. (Increasing need for specialist support services).
- 4. Cycle of Poverty:** Children who grow up in poverty are more likely to remain in poverty as adults, perpetuating a cycle that is difficult to break. (Requiring intensive support to break the cycle of ambition/expectations).
- 5. Social Inequality:** Child poverty contributes to broader social inequality, affecting not just the individuals but society by limiting opportunities and perpetuating disparities.

Addressing child poverty, has therefore, significant beneficial effects for individuals, families and society.

## National Child Poverty Targets

The interim and 2030 targets published in the Scottish Government document: 'Best Start, Bright Futures Tackling Child Poverty Delivery Plan 2022-2026' aims to ensure that:

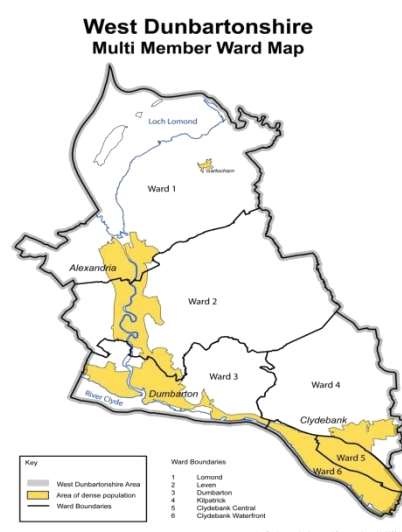
- Fewer than 18% of children living in families in relative poverty in 2023-24, reducing to fewer than 10% by 2030.
- Fewer than 14% of children living in families in absolute poverty in 2023-24, reducing to fewer than 5% by 2030.
- Fewer than 8% of children living in families living in combined low income and material deprivation in 2023-24, reducing to fewer than 5% by 2030.
- Fewer than 8% of children living in families in persistent poverty in 2023-24, reducing to fewer than 5% by 2030.

## Living in West Dunbartonshire

West Dunbartonshire shares borders with Argyll and Bute, East Dunbartonshire, Stirling, Renfrewshire and Glasgow and includes the towns of Clydebank, Dumbarton and Alexandria and, according to NOMIS<sup>3</sup>, has a population estimate of 88,600 residents. NRS Scotland provides figures that from 2022 that state, 15,234 were in the 0-15 years age group with a further 8,538 in the 16-24 years age group<sup>4</sup>.

The local authority consists of 121 of Scotland's 6,978 Scottish Index of Multiple Deprivation data zones and 17 Community Council areas. These are set within six 'multi-member' wards, illustrated in **Map 2**:

1. Lomond.
2. Leven.
3. Dumbarton.
4. Kilpatrick.
5. Clydebank Central.
6. Clydebank Waterfront.



## West Dunbartonshire Drivers of Poverty

Despite its strengths, West Dunbartonshire is one of the areas in Scotland most affected by post-industrial decline. Its three town centres, Alexandria, Clydebank and Dumbarton have experienced steady decline in their comparative economic performance with some areas affected by wide-ranging, deep-rooted poverty and deprivation.

There are 121 Data zones in West Dunbartonshire:

- All multi-member wards in West Dunbartonshire have areas with comparatively high incidences of multiple deprivation.
- Approximately 35,000 (37%) of the resident population have first-hand experience of multiple deprivation.

The key drivers of poverty identified in the legislation include income levels and the cost of living. While there are many sources of labour market information, examples provided by NOMIS<sup>5</sup> (Office for National Statistics) illustrate West Dunbartonshire's comparatively poorer labour market profile. The profile highlights lower levels of employment with

<sup>3</sup> NOMIS: [Labour Market Profile - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://www.nomisweb.co.uk/reports/lmp/la/1946157435/report.aspx) (accessed June 2024)

<sup>4</sup> nrsscotland: Population Estimate: <https://www.nrscotland.gov.uk/files/statistics/council-area-data-sheets/west-dunbartonshire-council-profile.html#:~:text=In%20terms%20of%20overall%20size,out%20of%206%20age%20groups>. (accessed 12<sup>th</sup> June 2023)

<sup>5</sup> NOMIS West Dunbartonshire Labour Market Profile: <https://www.nomisweb.co.uk/reports/lmp/la/1946157435/report.aspx> (accessed June 2024)

comparatively higher rates of economic inactivity. Suggesting the need for targeted employability support to address these drivers of poverty.

### **Employment and Economic Activity:**

West Dunbartonshire has an economic inactivity rate of 27.6%, which is higher than both the rate for Scotland (22.9%) and Great Britain's (21.4%).

At 17.2% West Dunbartonshire has a higher proportion of workless households, which has improved from 18.7%. This compares more favourably with the figure for Scotland (17.8%). However, the figure represents a significant number of households and has some way to go to match the figure for Great Britain (13%).

The figure for economically active in West Dunbartonshire (72.4%) is lower than both Scotland (77.1%) and Great Britain (78.6%). Of those in employment, there is a higher proportion in West Dunbartonshire reliant on part-time work (34.4%). This is higher than the figure for Scotland (32.7%) and Great Britain (31.2%).

A review of the NOMIS statistics reveals that the job density in West Dunbartonshire is estimated at 0.66; this is much lower than the figure for Glasgow (1.06), Scotland (0.81), and Great Britain (0.85). While there are comparatively higher numbers of people out of work, there are also comparatively fewer opportunities available in West Dunbartonshire.

*Key point:*

*Addressing unemployment and underemployment is consistent with addressing the 'income drivers of poverty' and will therefore feature extensively in our approach to addressing child poverty.*

### **Welfare Benefits**

The number of people in receipt of out of work benefits is a contributory factor to the level of child poverty. In West Dunbartonshire 4.6% of the population in the 16-64 years group is in receipt of out of work benefits. This is higher than the average in Scotland (3.3%) and Great Britain (3.8%) and represents 2,555 people.

18.4% of households in West Dunbartonshire are in receipt of the main benefits. This compares unfavourably with the figure for Scotland (13%) and Great Britain (11%).

Public Health Scotland demonstrated the scale of disadvantage at a local community planning event in West Dunbartonshire. Their figures showed:

- 47% of children receiving the 'Scottish Child Payment' and 1,960 applications for 'Best Start' payments.
- While access to free school meals may assist in addressing the impact of poverty only 67% of children eligible took advantage of the resource.
- In April 2023, there were 930 large family households in receipt of Universal Credits or Child tax credits: 530 could not access means-tested benefits for any more than two children. 2,000 children in West Dunbartonshire are affected by this policy.
- 60% of households with children had a deduction from their Universal Credit to pay a debt.
- 26% of families were fuel poor (rate for Scotland 17%).

In effect, more people in West Dunbartonshire rely on benefits for their income. However, in some cases, families are not obtaining access to the available benefits.



*Key point:*

*Addressing challenging financial circumstances and maximising access to full benefit entitlement will feature strongly in our approach addressing poverty.*

## Child Poverty in West Dunbartonshire

In 2023, 15,243 of the population were children between the age of 0 and 15 years. 12,072 children were attending school<sup>6</sup>:

- 6,417 pupils in the 32 primary schools in West Dunbartonshire.
- 5,397 pupils in the five secondary schools in West Dunbartonshire.
- 258 pupils in the three special need schools in West Dunbartonshire.

There are numerous sources of information about child poverty; we have used the UK Government Local Child Poverty Indicators 2014/2020: ‘*Children in low-income families: Local statistics 2014 to 2024*’<sup>7</sup> to illustrate the scale of child poverty. The figures were published in 2024.

However, data for the scale of child poverty is notoriously difficult to reconcile to the Scottish Government’s targets. The figures provided in ‘*Children in low-income families: Local statistics 2014 to 2024*’ are most closely aligned with the Scottish Government’s 2030 target for families living in relative poverty, which is set at 10%.

These figures serve as an indication of the scale and extent of child poverty in West Dunbartonshire, and we have provided comparative statistics for the local authorities in the Glasgow City Region Area for the last seven years.

This illustrates the extent and intensity of child poverty in West Dunbartonshire. It also gives an indication of the gap between West Dunbartonshire’s current position and the government target for 2030.

**Table 1: Children in low-income families: Local Area Statistics 2017 – 2023**

Local Authority	Number of children FYE 2017	Number of children FYE 2018	Number of children FYE 2019	Number of children FYE 2020	Number of children FYE 2021	Number of children FYE 2022	Number of children FYE 2023
East Dunbartonshire	1,812	1,845	1,772	1,996	1,605	2,158	2,248
East Renfrewshire	1,686	1,849	1,877	2,039	1,769	2,109	2,021
Glasgow City	24,020	28,218	28,735	29,801	25,099	32,059	33,508
Inverclyde	2,023	2,148	2,193	2,221	1,701	2,616	2,821
North Lanarkshire	12,149	13,354	13,235	13,985	11,757	14,859	14,867
South Lanarkshire	8,612	9,528	9,289	9,828	8,323	10,833	11,088
<b>West Dunbartonshire</b>	<b>2,974</b>	<b>3,494</b>	<b>3,458</b>	<b>3,582</b>	<b>2,934</b>	<b>3,900</b>	<b>3,900</b>
<b>Glasgow City Region</b>	53,276	60,436	60,559	63,452	53,188	68,534	70,453
<b>Scotland</b>	148,766	165,397	164,750	173,852	146,291	189,286	194,596
<b>United Kingdom</b>	2,099,684	2,248,520	2,293,551	2,455,064	2,384,106	2,473,462	2,480,507

<sup>6</sup> Scottish Government : Pupils in Scotland: <https://www.gov.scot/publications/pupil-census-supplementary-statistics/> (Accessed June 2024)

<sup>7</sup> UK Government: Local Child Poverty Indicators 2019/20 – Estimates of Rates, After Housing [Children in low income families: local area statistics 2014 to 2023 - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/publications/children-in-low-income-families-local-area-statistics-2014-to-2023) (accessed June 2024)

- The number of children experiencing child poverty, by this measure, has increased each year since 2017.
- The exception was in 2021, it is generally accepted this was because of the Universal Credit uplift of £20 a week awarded to families during the covid pandemic.

The absolute figures in Table 1 provide an indication of the scale of child poverty. Table 2 provides an insight to the comparative proportions of the population experiencing child poverty.

**Table 2: Children in low-income families: Local Area Statistics 2017 – 2023 (%)**

Local Authority	(%) FYE 2017	(%) FYE 2018	(%) FYE 2019	(%) FYE 2020	(%) FYE 2021	(%) FYE 2022	(%) FYE 2023
East Dunbartonshire	9.6%	9.7%	9.2%	10.3%	8.2%	11.1%	11.5%
East Renfrewshire	9.0%	9.7%	9.7%	10.4%	9.0%	10.7%	10.3%
Glasgow City	24.4%	28.5%	28.8%	29.6%	25.0%	32.1%	33.5%
Inverclyde	15.7%	16.9%	17.4%	17.6%	13.7%	21.4%	23.1%
North Lanarkshire	19.2%	21.2%	21.0%	22.3%	18.9%	24.1%	24.1%
South Lanarkshire	15.7%	17.3%	16.8%	17.7%	15.0%	19.4%	19.9%
<b>West Dunbartonshire</b>	<b>18.9%</b>	<b>22.1%</b>	<b>22.0%</b>	<b>22.9%</b>	<b>18.9%</b>	<b>25.6%</b>	<b>25.6%</b>
<b>Glasgow City Region (average)</b>	17.2%	19.3%	19.3%	20.1%	16.8%	22.2%	22.8%
<b>Scotland (Average)</b>	15.5%	17.0%	16.8%	17.8%	15.1%	19.7%	20.2%
<b>United Kingdom</b>	16.9%	18.0%	18.2%	19.3%	18.7%	20.1%	20.1%

**Table 1** demonstrates that by this measure of low income:

- There are 3,900 children (aged 0-15 years) in West Dunbartonshire living in low-income families. This is the highest number since 2017.
- With 2,934 children affected, 2021 had the lowest number of children in poverty. This is generally attributed to an increase in the provision of Universal Credit during the covid-19 period.
- Apart from 2021, the number of children affected by poverty has risen consistently from since 2017. This is a rise of 926 children from 2,974 to 3,900.

**Table 2:** illustrates the proportion of children in poverty in West Dunbartonshire (26.6%):

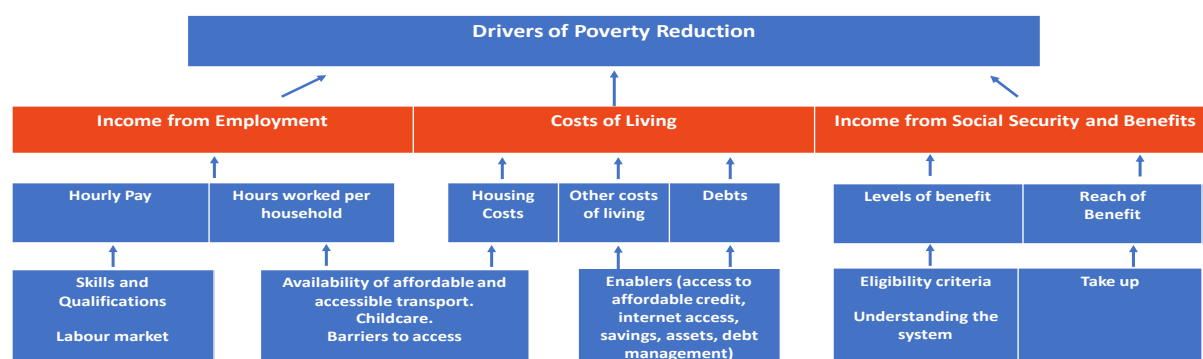
- This is higher than the proportion in both Great Britain and Scotland.
- West Dunbartonshire is 3.4% higher than the average for the city region.
- The level of child poverty in West Dunbartonshire (26.6%) is second only to Glasgow (31.1%).
- The level of child poverty in West Dunbartonshire is 13.9% higher than the best performing area in the city region (East Renfrewshire).

### Drivers of Poverty Reduction

Addressing the drivers of child poverty is therefore crucial for fostering healthier, more equitable communities. ‘*Best Start Bright Futures*’, the Scottish Government tackling child poverty delivery plan identifies the drivers of poverty reduction as maximising income, addressing the cost of living and maximising income from social security and benefits.

These drivers are illustrated in Diagram 1 below.

## The Drivers of Poverty Reduction



### *Key Point:*

*Delivering action that contributes to the drivers of poverty reduction will be the focus of our efforts.*

## Addressing Child Poverty

In May 2024 West Dunbartonshire Community Planning Partnership staged a ‘Child Poverty’ event in Clydebank Town Hall. The aim of the event was to:

- Highlight the general impact of child poverty among key stakeholders with an interest in addressing or affected by disadvantage.
- Highlight the scale and extent of child poverty in West Dunbartonshire.
- Identify/publicise actions that have been taken to address child poverty.
- Consider what other actions could be taken through partnership working.
- Launch a self-evaluation to further explore:
  - The level of understanding of child poverty.
  - the extent that policy levers and resources are being used to take effective, dignified and preventative approach to child poverty.
  - The extent to which the impact of policy decisions and service delivery well understood.
  - The effectiveness of governance structures and methods of service delivery effectively supporting work to tackle child poverty.
- Establish a group to co-ordinate action to address child poverty (Family Prosperity Network).

As a direct result of the event the ‘*Family Prosperity Network*’ was established with the explicit aim of contributing to the Community Planning West Dunbartonshire vision by addressing child poverty:

**‘To develop West Dunbartonshire as a place where people choose to live, work, explore, visit and invest.’**

The Family Prosperity Network (Lead Group) will draw on representatives from community planning partners, third sector organisations and employers, incorporating the voices of people with direct experience, to co-ordinate joint efforts that have an impact on poverty and disadvantage.

The Family Prosperity Network aims to:

- Broaden the understanding of child poverty and raise awareness of the actions and potential actions that could be taken.
- Co-ordinate approaches and stimulate partnership working designed to:
  - Alleviate immediate hardship and crisis through cash first approaches.
  - Reduce the cost-of-living for families with children with specific emphasis placed on those most in need.
  - Maximise income from benefits through the provision of good quality debt and money advice, guidance and representation and focussed campaigns.
  - Maximise income from employment through the provision of employability and learning services.
- Monitor and report on progress.

*Key Point*

*The Family Prosperity Network will take the lead in preparing the local child poverty annual report with Community Planning West Dunbartonshire and NHS Greater Glasgow and Clyde providing strategic oversight and scrutiny of the network's actions. This approach will ensure that the report not only complies with the statutory requirements within the Child Poverty (Scotland) Act 2017 but will also ensure that the aims of child poverty legislation and associated actions are considered in the wider strategic and policy context.*

Through consultation and dialogue emerging from the Child Poverty event several actions that will promote continuous improvement in our effort to tackle child poverty have been identified.

The Family Prosperity Network will encourage continuous improvement by:

1. Bringing local partners together, through the Family Prosperity Network, to work together co-ordinating activity, co-designing services and agreeing shared outcomes relating to child poverty.
2. Bringing together information from a range of sources (including statistical data, information from local delivery partners, including the third sector) to develop a greater understanding of the factors that prevent families moving out of poverty.
3. Adopting a co-ordinated approach to ensuring the voices of lived experience are reflected in the development of local priorities, policies and services.
4. Providing pathways out of poverty in the long term, by aligning policy and planning in key policy areas, such as: economic development, employability support, travel/transport, education, community-based learning and skills, housing and benefits to ensure parents and young people can access high quality support.
5. Ensuring the journey within and between the support services provided by the council, private and third sector is as seamless as possible.
6. Developing a proportionate framework of indicators to ensure progress towards shared outcomes can be understood, reported and continuously improved.

## Key Achievements 2023/24

In 2023/24 we made progress in addressing poverty on several fronts.

### **We maximised income from work by:**

- Establishing 'Fair Working Practices' into conditions of employability service grants awarded by the Local Employability Partnership.
- Increasing all apprenticeship wages in West Dunbartonshire Council to at least living wage.
- Focussing employability services on parents and supporting 439 young people and adults to secure employment.
- Staging four jobs' fairs, raising awareness of employment opportunities and encouraging parents to engage with employers.
- Supporting 1,064 young people and adults to enter education or training.
- Assisting 867 young people and adults to gain a qualification.
- Establishing a volunteering project as a step towards employment for parents.
- Delivering anchor NHS regional supplier development programme and ensuring contracts have implementable social benefit clauses.

### **We maximised income from benefits and addressed crisis by:**

- Reinforcing case managed support in schools and community for parents aiming to stabilise financial crisis and provide access to opportunity for learning and work.
- Generating £8.23million in additional benefits for residents in West Dunbartonshire.
- Supporting residents to manage £1.27m in debts.
- Establishing the food insecurity network and providing grants to food banks and food pantries to support their development.
- Using Scottish Government funds and establishing a 'cash first' grant assist people to address food insecurity.
- Providing household grant funds for hard pressed families facing challenges.
- Promoting access to Scottish Welfare fund for parents affected by poverty and disadvantage.
- Facilitating a financial referral pathway for maternity services and health visitors.

### **We reduced the cost of living by:**

- Allocating funding to cost of living initiatives that will assist families to reduce their cost of living while encouraging participating in leisure and community-based activities.
  - Funding summer activities for school pupils during school holidays.
  - Funding access to leisure facilities.
  - Supporting capital projects designed to reduce the cost of living.
- Providing access to free period products in schools and communities throughout West Dunbartonshire.
- Reinforcing community benefits process to focus on child poverty activity.
- Maximising access to passported benefits. (School Clothing Grant, Education Maintenance Allowance and Free school meals)

### **Reinforced our commitment to 'The Promise', with action that includes:**

- Establishing 'West Dunbartonshire for Families' hubs –providing a one-stop-shop supporting families through the 10 principles of family support.
- Providing Council Tax exemption for care leavers up to the age of 26 years.
- rent abatement for care leavers in ongoing further education.
- Payment of £2,000 available to Care Leavers for setting up their own first tenancy.
- Winter fuel payments and grants for Care Leavers and kinship carers.

## What we will do in 2024- 2025

In 2024/25 we will address child poverty by focussing efforts on enhancing family incomes. Where relevant we will support people to overcome immediate hardship and use this as the foundation for interventions to reduce their cost of living, maximise income from benefits and improving employability skills and employment opportunities for parents, providing better education and training opportunities.

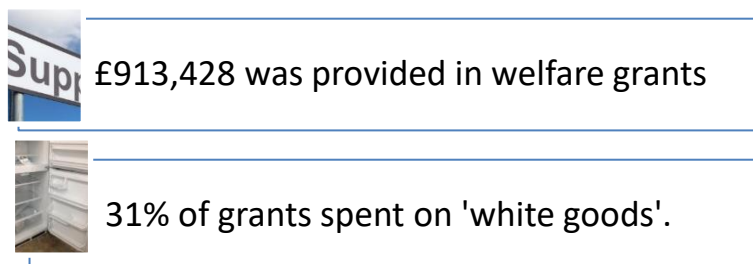
### Alleviate Immediate Hardship

West Dunbartonshire Council provides access to a range of crisis grants including, for example, the Scottish Welfare Fund and Discretionary Housing Payments. While they do not solve the issue of poverty, they offer a safety net for individuals facing financial hardship or emergencies.

The key reasons for this support centre on addressing triggers that can unbalance otherwise stable situation. We also, where appropriate, use the support to connect with those who are most disadvantaged and offer a gateway to address the underlying causes of their circumstances. The aim is:

1. To provide **Immediate Financial Assistance**: Crisis Grants are designed to help individuals who are facing a disaster or emergency, where there is an immediate threat to their health or safety. This can include situations like sudden loss of income, unexpected expenses, or other urgent needs.
2. To provide **Support for Low-Income Households**: These grants aim to support people on low incomes who may not have other means to cover essential expenses. This helps prevent further financial instability and ensures that basic needs are met.
3. **To Prevent Homelessness**: Discretionary Housing Payments can help individuals cover housing costs, such as rent, to prevent homelessness. This is particularly important for those affected by policies like the bedroom tax.
4. **Assist in Maintaining a Settled Home**: Community Care Grants, another component of the Scottish Welfare Fund, help individuals establish or maintain a settled home, especially after leaving care, prison, or homelessness.
5. **Holistic Support**: The Scottish Welfare Fund takes a holistic approach, aiming to provide comprehensive support to individuals and families in crisis, ensuring their immediate needs are met and helping them stabilize their situation.

The Welfare Grants can provide an immediate source of funding to support people with limited resources to overcome difficult circumstances at trigger points that challenge their resilience. In West Dunbartonshire during 2023/24





In 2024/25 we will:

- develop our methods to focus support on priority family groups likely to be affected by disadvantage.
- Use our data sources to identify and link uptake of support with areas of higher comparative deprivation.

### Cash First

There are two funds being delivered by West Dunbartonshire Council that have adopted a ‘cash first’ approach to supporting families facing difficult circumstances. Both of which are predicated on the assumption that the immediate support will act as a gateway to a broader range of support designed to address the cause of the immediate hardship. These funds are:

- The Household Hardship Fund – established by the West Dunbartonshire Council, ‘Cost of Living’ group.
- Cash First: Addressing Food Insecurity. Funded by the Scottish Government to test ways to reduce reliance on foodbanks.

### Household Support Fund.

Established in November 2023 by West Dunbartonshire Council, the fund provides hard pressed households with a non-repayable, grant of £200 to assist them to overcome the triggers that have caused their concern. Access to the fund can be gained through ‘trusted partners’. Trusted partners are community-based organisations, providing services to the local community and have direct understanding of their situation and need.

Since its inception £161,000 of fund has been used to support 800 households. These consist of:

**Table 3: Household Support Fund Grants**

Priority Target Group	
Care experienced young people	2
Homelessness or Threat of Eviction	100
Household with 3 or more children	88
Household with children aged under 2	64
Household with parent(s) aged under 25	24
Household with Health Issues/Disabled Person	411
Household on Low Income	635
Household with care responsibilities and/or younger carer(s)	134
Lone Parent	298
Minority Ethnic Household	24
Single Income Household (Single person)	401
Household with kinship care responsibility and/or experience in the care system	42
Individuals with no recourse to Public Funding	2
Other	37

\* Many households have incidence of more than one priority characteristic.

### Cash First – Addressing Food Insecurity and Reducing the Reliance on Foodbanks

This is a two-year project based on a strong network of organisations developing and delivering access to cash first approaches. These project support residents to address short



term needs while assisting them to become more resilient and able to manage life transitions more effectively. Each household supported with a non-repayable grant of £50 with a supplement of £15 for each member of the household. Households can access the fund up to three times over the course of a year. This fund is open to priority family groups and to date we have supported 309 families.

**Table 4: Cash First: Reduce Reliance on Foodbanks Grant**

<b>Priority Target Group</b>	
Homelessness or threat of eviction	29
Household on Low Income	239
Household with 3 or more children	58
Household with care responsibilities and/or younger carer(s)	58
Household with children aged under 2	29
Household with parent(s) aged under 25	11
Household with Health Issues/Disabled Person	178
Household with kinship care responsibility and/or experience in the care system	23
Individuals with no recourse to public funding.	1
Lone Parent	139
Minority Ethnic Household	12
Other	10
Single Income Household (Single person)	135

In the forthcoming year we will:

- Use data sources and trusted partner network to focus attention on communities most affected by disadvantage.
- Continue to issue ‘cash first’ grants to vulnerable households with an emphasis on supporting child poverty priority groups.
- Extend the trusted partner network.

## Maximisation Income (Benefits and Debt)

The West Dunbartonshire Information and Advice Partnership, led by West Dunbartonshire Council (Working4U) consists of locally based Information and Advice service providers that deliver services to resolve issues and increase the numbers with sustained or increased resources through debt management and income maximisation. The partnership collates information about key outcomes and reports these through the Local Government Benchmark Framework.

### Benefits

Around 30million people in the UK receive income from at least one of the range of social security benefits and tax credits that are available. These benefits are vital to the wellbeing of the most vulnerable in society.

However, because of the complexity of the system, claimants do not always secure the benefits they are entitled to. In addition, the claiming process can involve both official and claimant error and alongside the ever-changing eligibility process means the levels of take-up will be lower than levels of entitlement.

Maximising welfare benefits can provide significant advantages for families. These advantages include:

1. **Financial Support:** Welfare benefits offer essential financial assistance, helping families meet basic needs such as food, housing, and clothing.
  2. **Improved Nutrition:** increased income can ensure families have access to healthy meals, which is crucial for overall well-being, especially for children.
  3. **Stability During Hard Times:** Welfare benefits can provide a safety net during periods of unemployment or unexpected financial hardship, reducing stress and anxiety.
  4. **Housing Security:** Assistance with debts can help families avoid homelessness, stabilise living conditions, and create a conducive environment for children's development.
  5. **Long-Term Benefits:** Utilising welfare benefits effectively can help families build a foundation for future stability, allowing them to set and achieve long-term goals.
- Overall, maximising welfare benefits can help families maintain stability, improve their quality of life, and create opportunities for growth and self-sufficiency.

These benefits are reinforced when set within the context of wider support that helps to stabilise difficult circumstances.

The following case study based on lived experience serves to illustrate the benefits of comprehensive support.

### **Mr C Achieves stability and security for his children.**

Although separated from his partner, Mr C, a 45-year-old father of two daughters aged 8 and 16, had always been very much present in their lives. As such, when historical and ongoing health issues overwhelmed the girls' mother's life, they were placed by social work into Mr Cs' full-time care.

Meanwhile, changes in the workplace meant Mr C was made redundant. This left him very unsure about the family's circumstances, their financial future and how to address the challenges they would inevitably face and make the changes they needed in their lives.

What was certain, Mr C was committed to looking after his family and he no longer wanted to continue working in an industry sector he considered to be insecure. As he had previously studied Computing and had maintained a very keen interest in this area, he wanted to pursue this as an option for work. This, he felt, would offer more flexible working options and help him to establish a more supportive home life for the children.

As such, Mr C had to deal with the immediate family circumstances, while planning his future career path in light of redundancy. In effect, a potentially overwhelming set of factors in any circumstance.

Apart from a singles person's discount on his council tax, Mr C had no experience of the benefit system. Through discussion with a Working 4U keyworker they created a tailored action plan. This was supported with a benefit calculation; an approach that provided Mr C with a much clearer understanding of the financial landscape ahead and let him plan accordingly. This, however, would not be a straightforward process.

As part of the support a child benefit application was submitted. However, it became clear this would be delayed, as the children's mother was still claiming the benefit: a situation that required mediation through DWP.

As a result, Mr C was feeling very vulnerable. Because of this the W4U key worker continued to provide support and applied for several short-term 'cash first' grants to stabilise the family circumstances.

With ongoing expert benefit support Mr C modified his Universal Credit claim and, when the child benefit issue was resolved, the benefit claim was finalised. With the relevant documentation in place Mr C was able to apply for, and secure, free school meals and clothing grant, an education maintenance allowance and back-dated Scottish Child Payment.

Meanwhile, life goes on and with the school summer holidays approaching, and associated cost of participating in summer activities looming large, Mr C was given a 6-week family leisure pass. This provided access all facilities in local leisure centres over the summer. 'C' was very relieved as he had been very worried about the cost of activities for the girls during their summer break from school. This he says, *'was a great help, the girls used the pass a lot,'* and added: *'it gave them, and me, some escape from the pressure we were under.'*

With ongoing support, Mr C has improved his CV, undertaken interview technique support and is better placed to make the career changes he is looking for. He can also plan and budget more effectively and knows where to go if he requires any further support.

## Managing Debt

Providing support to manage debt can bring numerous benefits to families, including:

1. **Financial Clarity:** Professional advice helps families understand their financial situation, including income, expenses, and outstanding debts.
2. **Debt Reduction Strategies:** Experts can provide tailored strategies for reducing debt, including budgeting, negotiation with creditors, and prioritising payments.
3. **Creditor Negotiations:** Advice can include support in negotiating with creditors/council for lower interest rates or more manageable repayment plans.
4. **Improved Budgeting Skills:** Families learn to create and maintain budgets, enabling better control over spending and making informed financial decisions.
5. **Stress Relief:** Understanding and addressing debt can significantly reduce stress and anxiety related to financial instability and give them confidence to make better financial and life choices.
6. **Access to Resources:** Families may be directed to additional resources, such as government grants or financial aid.
7. **Enhanced Planning for the Future:** Expert guidance helps establish a plan to achieve long-term financial stability, including saving for emergencies and retirement.
8. **Improved Credit Score:** Managing and reducing debt can lead to improved credit scores, enabling better loan terms and future financial opportunities.

Overall, securing advice and support for debt management can empower families to regain control over their finances, reduce stress, and work towards a more secure financial future.

### Case study

#### **Case Study: Mrs B and family avoid eviction.**

Mrs B, 71-year-old pensioner who lived in a Council Property despite being the sole tenant lived with her daughter and grandson. Because of these circumstances, Mrs B was not eligible for housing benefit or council tax reduction. Mrs B had struggled with the effects of alcohol addiction for long time and as a result she faced a cycle of challenges that centred on neglected responsibilities (burying her head in the sand), levels of anxiety that verged on depression and a significant financial strain.

As a consequence, Mrs B had incurred over £19,000 in debts, of which £5,000 was rent arrears and the remainder was for council tax arrears. With a previous background of wage arrestment for council tax arrears and because Mrs B had failed to respond to requests for information or engage with the Council an eviction decree was sought and granted. If implemented this decree would have led to Mrs B, her daughter and grandson being evicted from their home.

Mrs B was referred to Working4U Debt Team for support. This was seen as a final attempt by the Council to engage with Mrs B in the hope that it would not be necessary to implement the eviction decree and Mrs B could retain her tenancy; thus, saving her, her daughter and grandson from homelessness.

Recognising the severity of the situation Mrs B actively engaged with the Working4U debt adviser. Her situation was explored, and a debt plan was considered. However, through discussion with the Working4U debt adviser it became clear that declaring bankruptcy may be the best course of action. This was because:

- The debt had become unmanageable for Mrs B.
- Mrs B had limited income to address the arrears.
- Other options such as debt arrangement or individual voluntary arrangements were not viable.

In addition, as the debt had been in place for a considerable time and there was a real risk of eviction, bankruptcy was advised as a reasonable course of action.

This was not a decision that was taken lightly, however once decided it became a source of relief for Mrs B. With support from her daughter Mrs B gathered the relevant paperwork and with the help of the Working4U adviser the bankruptcy process was navigated within a month.

The Working4U adviser said:

*‘In cases like this, bankruptcy is the only feasible option. While there may be longer term implications for Mrs B’s credit ratings, the immediate relief of avoiding eviction and homelessness and the opportunity for a fresh start is adequate compensation.*

*This approach also allows the Council to close the case and avoid the additional cost that further pursuit and eviction brings. While not ideal, it does offer some stabilisation of the family circumstances and with ongoing support they may be better placed to avoid the situation in the future.’*

Mrs B was advised to meet the full council tax and rent liabilities in the future, perhaps with some input from her daughter. Mrs B was referred to addiction services for support with her alcohol addiction and agreed to meet her debt adviser for a follow-up to review her circumstances.

## Progress

Over the course of the year the partners achieved some notable outcomes.

**Table 5: Information and Advice Key Outcomes**

Outcome	2022/23	2023/24
Debt Managed	1.8m	£1.2m
Benefit Maximisation/Financial Gain	£8.1m	£8.2m

Of those supported many were from priority families likely to be affected by poverty and disadvantage.



532 Families with Children/Expectant Mothers have received support to maximise benefit Income.



65 families and expectant mothers have been supported to manage debt.



The value of income generated for families with children and expectant mothers was £1.38m



£453,272 of debt is managed more effectively by families and expectant mothers.

In the forthcoming year (2024/2025) we will maintain progress in alleviating child poverty by maximising benefits and managing debt and we aim to match 2023/24’s achievements.

We will monitor progress by recording and reporting on the:

- Total number of clients from households with dependent children accessing local authority funded money and welfare rights advice due to debt, and total debt owed.
- Total verified financial gain for clients from households with dependent children accessing local authority funded money and welfare rights advice.
- Reinforce referrals and support to address the cause of the hardship.

## Reduce the Cost of Living

Our work to reduce the cost of living is mainly, but not solely, set within the context of three key areas:

- The Integrated Children’s Service Plan.
- Housing Support
- The West Dunbartonshire Cost of Living Initiatives.

### Integrated Children's services Plan

In West Dunbartonshire there is a shared commitment to ‘Getting It Right for Every Child’ (GIRFEC). GIRFEC is an evolving process of assessment, analysis, action and review that is based on a National Practice Model. The approach supports staff who are working with children and families to identify the challenges they face and agree solutions that meet the needs of families.

The West Dunbartonshire Integrated Services Plan 2023 -2026 (WDISP) provides information on how this is being carried out in West Dunbartonshire. The WDISP report is based on a partnership approach that is consistent with Community Planning West Dunbartonshire’s approach and is set around the local outcome improvement plans (LOIP) and the partnership vision of ensuring:

West Dunbartonshire’s children and young people:

- Have the best possible start in life and to be ready to succeed.
- Are successful learners, confident individuals, effective contributors and responsible citizens.
- Have the same life chances for all children, young people and families at risk.

Addressing child poverty is a key element in developing services that meet the needs of the community.

Through the developments and delivery of services, the teams can draw on several supports that will contribute towards reducing the cost of the school day and the cost of living. These include:

#### *Free School Meals and Clothing Grants*

Free nursery/school meals and the footwear and clothing grant are available for parents on low income in West Dunbartonshire and all children in Primary 1-5 are automatically entitled to free school meals and therefore do not have to apply for access.



5,102 Primary School Children are registered for free school meals in West Dunbartonshire



In 2022/2023 the total value of awards for clothing grants was £680,090 which equates to 4,534 awards

#### *Educational Maintenance Allowance*

An Education Maintenance Allowance (EMA) is a weekly allowance of £30 payable to young people who have achieved 100% attendance each week at school.

West Dunbartonshire Council will continue to review the numbers in receipt of EMA's, ensuring it is accessible to all who require it. Our intention is to ensure that all pupils who are eligible receive the full entitlement.

In 2023/24:

333	•Pupils Benefitted from an Educational Maintenance Allowance.
£354,821	•Educational Maintenance Allowances paid to pupils.
£54,000	•worth of payments made above the statutory amount.

### Young Scot

The Young Scot National Entitlement Card (NEC) is one of the benefits offered the national youth information and citizenship charity 'Young Scot'. The National Entitlement Card (NEC) provides access to discounts that are designed to help young people make the most of their money. This includes, among other incentives, free bus travel for those aged between 5 – 21 years.



10,307 young people between the age of 11 and 21 years have free bus travel. This represents 97% of the young people who are entitled to apply.

### Early Years Expansion.

Substantial progress had been made in providing free access to 1,140 hours of access to early learning; by August 2021, 88% of eligible children had access to 1,140 hours. The final 12% was achieved by April 2022.

As a result, there is more flexibility with longer days and different patterns of attendance available in new Early Learning Childcare facilities at: Our Lady of Loretto, Braehead, Dalreoch and Carleith.

Further access is provided in re-furbished Early Learning Childcare facilities at: Brucehill, Whitecreek, Ladyton, Auchnacraig, Kilbowie and Linnvale' All providing choice and flexibility for parents and carers. Key Achievements in implementing the 1,140 hours programme are:

9 new Early Learning Centres constructed	15 Early Learning Centres refurbished
1,140 Hours Childcare	
100% of eligible children have access to Early Learning	433 Job opportunities for Early Learning staff



## **Seasonal Programmes**

West Dunbartonshire Council has committed £100,000 to support SHINE Holiday projects. This is a five- week summer activity programme for all children and young people living in West Dunbartonshire and builds on the success achieved in previous years.

A full programme of activities has been developed and will be delivered by 20 community-based organisations located throughout West Dunbartonshire.

## **Cost of the School Day**

In addition to the actions outlined in the Children Services Plan, West Dunbartonshire Education Services has set out some of the key interventions available for pupils from families likely to be affected by disadvantage. These include:

- financial support is available to support families living more than two miles from the school.
- Free breakfast clubs have been established and Early Learning Centre's provide a free snack. In addition, 'holiday hunger' actions are set within school holiday programmes that are delivered in partnership with a wide range of community partners.

Schools are working hard to further reduce costs for families by:

- Making washing products available in school.
- Providing access to sanitary products.
- Providing oral hygiene products.
- Ensuring free school meals remain available to pupils unable to access lunch in school.

## **The Promise in West Dunbartonshire**

The Promise is a 10-year transformational change programme, designed to improve the care system and provide support to children, young people and their families at an earlier stage. The Promise acknowledges that children who live in poverty have an increased likelihood of interactions with the care system and prioritises anti-poverty strategies as having a significant role in family support and wider service development.

The Promise promotes a whole-family approach, recognizing that supporting parents and caregivers is crucial for ensuring children's stability and well-being. This includes financial advice, mental health support, and accessible services designed to alleviate stressors associated with poverty. At the heart of The Promise is ensuring that we are listening to children, young people and families, and particularly those with care experience. This is to better understand their experiences and ensure this informs and guides how services are developed and delivered.

There are a number of anti-poverty measures in place within West Dunbartonshire to support our care experienced young people.

These include:

- Council Tax exemption for care leavers up to the age of 26 years
- Rent abatement for care leavers in ongoing further education (which also includes modern apprentice posts), allowing for full access to the Care Experienced bursary.
- Payment of £2,000 available to Care Leavers for setting up their own first tenancy.
- There is also the Care Leavers Housing Protocol, which provides care leavers with access to affordable, permanent housing. 51 young people have accessed tenancies



through this route since 2019, and 85% of young people have remained in their tenancy.

- On top of the universal offer of funded early learning and childcare from age 3, care experienced parents can access funded early learning and childcare for their child from age 2. Funded early learning and childcare is also available for 2 year olds who have care experience.
- Free leisure passes are available for young people with care experience age 12-26. 146 funded leisure memberships for young carers and care experienced young people between were issued in 23/24 through Community Mental Health Supports Fund.

The priorities around poverty for the coming year within The Promise are set around supporting the re-design of our whole family support services and ensuring that anti-poverty strategies and approaches are integral to how these supports operate. Our aim is to ensure that people with lived experience are at the heart of how services develop is also a priority within how The Promise is implemented.

This year funding has been received from the Keep the Promise Fund, administered by the Corra Foundation, to develop a project around participation for children, young people and families, ensuring their voices and embedded within decision making across the local authority. This will include gaining a deeper understanding of people's experiences with poverty, the impact on family life and barriers they encounter, as well as recognising what is currently working well. Part of this project involves getting a better understanding of our data, considering the data that is collected in relation to children, young people and families across the local authority, and being able to use this meaningfully to inform decision making.

In 2024/25, the Family prosperity Network will:

- Work towards reinforcing our efforts to reduce the cost of the school day.
- increase the uptake of free school meals, education maintenance allowance and 'young Scot' national entitlement among priority family groups.
- identify areas that have the highest levels of disadvantage to focus effort on uptake of the benefits in these areas.
- Promote uptake of 1140 hours childcare.
- Review and reinforce The Promise aims, objectives and outcomes.

## **Housing and Support**

The cost of housing has a significant bearing on levels of poverty as such activity around housing provision and management and associated services are important weapons for reducing poverty. The Local Housing Strategy (LHS) sets out how West Dunbartonshire Council and its partners plan to address the housing and housing related opportunities and challenges over the five-year period from 2017/18 to 2021/22.

The Local Housing Strategy has a 10-point success plan, some of which have a direct impact on the drivers of poverty.

These include, for example:

- Maximise the delivery of new affordable housing through the 'More Homes Better Homes West Dunbartonshire' initiative.
- Reduce the impacts of climate change and fuel poverty by supporting energy efficiency measures across all housing sectors.

- Introduce a Housing Options approach to prevent homelessness.
- Work with partners to reduce repeat homelessness and increase tenancy sustainment in the social rented sector.
- Improve education, training and job opportunities for West Dunbartonshire residents by building on existing strong links through Working4U.

In 2024/25 we will review the elements of the housing success plan to reinforce the support for priority families.

## West Dunbartonshire Council Additional Cost of living Support

West Dunbartonshire Council has implemented a few actions to tackle important aspects of poverty and inequality. This includes the creation of a cost-of-living fund aimed at reducing cost for access to services in West Dunbartonshire. A summary of ‘Cost of Living’ activity includes...



£250,000  
Household Energy Support Fund



£52,000  
Local Foodbank Support



£1 Million  
Support community organisations with capital costs for cost of living initiatives



£25,000  
Antonine Sports Centre to support sports and leisure programme



£22,000  
Free summer swim for school pupils initiative



£5,000  
Free gym membership over the summer for 14 to 18 years group



£12,500  
Free all-inclusive family gym memberships from July to August for families



£50,000  
Targeted community bulk uplifts, grass cutting

In 2024/25 we will review uptake of the cost-of-living initiatives and reinforce the focus on priority families.

## Maximise Income from Employment

West Dunbartonshire Local Employability Partnership, led by the Council (Working4U Service), was established to co-ordinate local employability services. The ‘West Dunbartonshire Local Employability Partnership’ supports sustainable and equitable economic growth by encouraging residents to maximise their full potential. We do this by:

- Providing specialist employability service providers with grants to deliver customised support.
- Providing good quality advice about employment and training options.
- Helping residents to develop their skills and overcome barriers to opportunity.

In the previous three years we have set stretch targets that reflect the scale of the challenge, the socio/economic environment and the resources available to address that challenge.

Table 6 Employability Progress Indicators			
Progress Indicator	2021/22	2022/23	2023/24
Total number of local people being supported through apprenticeships and in-work progression	288	373	362
Number of local people entering education or training	993	1,469	1,064
Number of local people gaining a full qualification	580	756	867
Number of local people entering employment	420	421	439

We have made good progress in supporting people to address the barriers that prevent them from securing employment and maximising their income through work. Of those supported through No One left Behind, 377 were within the Parental Employability Support group (families likely to be affected by poverty and disadvantage).

Table 7: Priority Groups Supported	Number
Lone parent	193
Disabled child/family member	92
3+ children	79
Minority ethnic	44
Parent under the age of 25	27
Child under 1 year	22

While we have supported, and will continue to support, significant numbers of parents to secure positive outcomes and improvements in their lives, the impact on their lives is clear.

These benefits include:

1. **Financial Stability:** securing work provides a steady income, reducing financial stress and improving living conditions for the family.
2. **Improved Quality of Life:** With better income, parents can afford better housing, nutrition, healthcare, and education for their children, enhancing the overall quality of life.
3. **Positive Role Model:** Achieving a qualification and career success sets a powerful example for children and break the cycle of poverty.
4. **Increased Self-Esteem:** Gaining qualifications and securing a job can boost self-confidence and a sense of accomplishment, leading to a positive outlook on life.

These benefits are clearly illustrated in ‘Laura’s Journey’ an employability case study:

### **Case Study, Lived Experience: Laura's Journey:**

As a result of her employer's response to Covid-19 Laura was made redundant from her post as retail supervisor. Because of this Laura's family was struggling financially, and the experience of redundancy left her with low levels of confidence and self-esteem. She wasn't sure if she was qualified for the jobs on offer and didn't think anyone would want to employ her anyway. Consequently, Laura was really worried about the future and how she was going to provide for her children, one of whom had additional support needs.

Laura approached Working4U for support, however, she wasn't confident of securing a lot of help because she wasn't a lone parent; she also thought her only options for employment would be in retail. Laura was allocated a key worker and quickly realised neither of these assumptions were true as they reviewed her circumstances and experience to develop an employability action plan.

During this period an opportunity to become a Working4U assistant emerged, and Laura was encouraged to apply. With support to compile and submit her application, Laura was successful in securing an interview. Although very nervous about the interview, she drew on the methods she had practiced in the interview techniques support provided by her key worker. As a result, she was successful and offered the position.

During her time as an Working4U assistant, Laura undertook several qualifications that would enhance her position within the organisation. These qualifications included, SQA Level 7: Enable Clients to Access Career Development Opportunities. This she said:

*'Vastly improved my skills in Information, Advice & Guidance as well as knowledge of employability and of the public and third sector.'*

Armed with her qualifications, newfound confidence, self-esteem and 'lived experience' of seeking work, Laura applied for, and secured, the post of Working4U employability officer. Laura said:

*'I absolutely loved my role and was involved in fantastic projects, partnership working and meaningful activities supporting the residents of West-Dunbartonshire into positive destinations - just like I had been supported myself. Helping my clients in their employability journey was something I have been privileged and proud to do.'*

Laura also completed an SQA Assessors Award and with her experience, qualifications and renewed sense of purpose, she applied for, and secured, the post of area account manager with a private sector company. Laura has increased her responsibilities, and salary, accelerated her career and feels much more positive about her family's future.

Entering the new chapter in her career Laura reflected on her experience:

*'None of this would have been possible without the support, encouragement and opportunities given to me by Working4U, both from the perspective of a service user but subsequently as an employee.'*

She added:

*'As I move on to the next step in my career journey, I think back to 2021 and how helpless and worried I was for my future, I want to express the importance of having a service like W4U available for people to help them overcome the challenges they face.'*

In the forthcoming year we aim to consolidate the achievements to date and continue supporting parents in their journey towards and into employment.

In 2024/25 we will:

- Work through the Family Prosperity Network data group to focus effort on communities facing the highest level of disadvantage.
- Work with external employability service providers to ensure they become fair work compliant.
- Work through the local employability partnership to encourage access to opportunities within anchor organisations.
- Reinforce our focus on priority groups.

Assuming similar levels of No One Left Behind/Parental Employability Support funding from the Scottish Government we anticipate that we will:

- Support 200 people through apprenticeships and in-work progression.
- Support 1,064 people to enter education or training.
- Assist 867 people to secure a qualification.
- Assist 400 people to secure employment.

## Summary

The Child Poverty (Scotland) Act 2017, requires Local Authorities and Health Boards to jointly prepare and publish annual Local Child Poverty Action Reports (LCPARs).

The report should illustrate action that will contribute to the reduction of child poverty. Specific emphasis should be placed on income maximisation for families with children and those families whose income/expenditure is adversely affected because of a member's protected characteristics.

We have identified, throughout the report, activity and services in West Dunbartonshire that are designed to achieve that aim. We will co-ordinate these efforts through the Family Prosperity Network and will report progress through Community Planning West Dunbartonshire.

Our Planned approach and measures of success are outlined in Appendix 1 and 1a.

## Appendix 1: Family Prosperity Network Objectives and Approach

Community Planning West Dunbartonshire (CPWD) Vision 'To develop West Dunbartonshire as a place where people choose to live, work, explore, visit and invest.'						
<p><b>Family Prosperity Network Aim:</b> To work in partnership through the Community Planning West Dunbartonshire to reduce the level of child poverty in West Dunbartonshire and bring it closer to the City Region average.</p> <p><b>Objectives:</b> We will do this by improving our understanding and raising awareness of how poverty affects families and children and by addressing the drivers of poverty through partnership working. Our focus will be placed on actions to:</p> <ul style="list-style-type: none"> <li>• Alleviate immediate hardship through cash first approaches.</li> <li>• Reduce the cost-of-living for families with children with specific emphasis placed on those most in need.</li> <li>• Maximise income from benefits through the provision of good quality debt and money advice, guidance and representation and focussed campaign.</li> <li>• Maximise income from employment through the provision of employability and learning services</li> </ul>						
<p><b>Our approach:</b> The Family Prosperity Network will take the lead in co-ordinating efforts that aim to have an impact on addressing the drivers of poverty and reporting progress. Working alongside the Community Planning Partnership Delivery Improvement Groups and existing partnerships we will use the available knowledge and expertise to investigate the lived experience and impact of poverty on parents and children's lives and work together to mitigate that impact by addressing the drivers of poverty (crisis, income, costs). The Family Prosperity Network will collate information provided by existing partnerships and organisations to illustrate what has been done and what will be done to alleviate child poverty. This will inform priorities for action; provide content for the Local Child Poverty Annual Report; and form the basis of progress reports for the Community Planning West Dunbartonshire Management Board.</p>						
WDCPP: Nurtured, Flourishing, Safe, Empowered, Independent						
West Dunbartonshire Council (W4U)/ NHS GG& Clyde lead with Key partnerships input from:						
<p><b>Community Empowerment</b></p> <p>WDCVS The Food Insecurity Network Cash First Project</p> <p><b>(Reduce the cost of living alleviate immediate hardship and cash first fund – understand lived experience)</b></p>	<p><b>Children and Families Integrated Services</b></p> <p>Education Services The Promise SHINE Programme</p> <p><b>(Reducing the cost of living, for example reducing the cost of the school day - alleviate hardship-)</b></p>	<p><b>Health and Social Care</b></p> <p>NHS GG&amp;C Golden Jubilee Health Improvement Team Social Care Services</p> <p><b>Targeted actions and Opportunities/understand lived experience.</b></p>	<p><b>Benefit and Debt Information and Advice partnership</b></p> <p>Working4U Citizens Advice Bureau Social Security Scotland DWP</p> <p><b>(maximise income from benefits)</b></p>	<p><b>Economic Development, Local Employability</b></p> <p>Fair Work Employability Social Benefit</p> <p><b>(maximise income from work)</b></p>	<p><b>West Dunbartonshire Crisis support and Cost of Living Initiatives</b></p> <p>Welfare Funds Discretionary and Passported benefits</p> <p><b>(Alleviate hardship reduce the cost of living)</b></p>	<p><b>Housing Solutions Partnership</b></p> <p>WDC Housing Services RSL</p> <p><b>(Alleviate Hardship/Trigger events)</b></p>
<p><b>Success: Specific Actions to address drivers of poverty and progress indicators: Residents understanding what's available and report improvements in their quality of lives because of support</b></p>						



## **Appendix 1a: How we will know we are successful**

We will now we have been successful when parents can tell us that they know where to go to obtain help, they find the services relevant, and they are confident that help will assist them to make the changes they need to address their circumstances. Importantly, they can also report that they have improved the quality of life for themselves and their children.

Meanwhile, the Family Prosperity Network has established several indicators that will demonstrate the outcome of actions that we are taking to address child poverty. We have grouped these into categories based on the drivers of poverty reduction and set them alongside our aim to stabilise household circumstances.

These are the baseline indicators; further indicators will be developed as new approaches are established.

### **Alleviate Immediate Hardship**

- Number of families from priority groups receiving support through the Scottish Welfare Fund and Discretionary Housing Payments.
- Number of families from priority groups receiving support through the West Dunbartonshire Household Hardship Fund.
- Number of families from priority groups receiving support from the West Dunbartonshire ‘cash first’ initiative funded by the Scottish Government.

### **Income from Employment:**

- Number of parents from child poverty priority groups supported employability initiatives.
- Number of parents from priority groups receiving training.
- Number of parents from priority groups securing a qualification.
- The number of parents from child poverty priority groups into work.
- The number of parents from child poverty priority groups into work in anchor institutions (including NHS and local authorities), from child poverty priority groups.
- Number of Modern Apprentices recruited from child poverty priority groups.

### **Income from Benefit**

- Total verified financial gain for clients from households with dependent children accessing local authority funded money and welfare rights advice.
- Total number of clients from households with dependent children accessing local authority funded money and welfare rights advice due to debt, and total debt owed.

### **Cost of living**

- The proportion of parents not making full use of 1140 hours, by priority group parents.
- The number of eligible parents who uptake entitlement to 2 year old places at ELCC.
- Proportion of priority families in receipt of passported benefits and child benefits.
- Number of households with dependent children in Council Tax arrears.
- Number of households with dependent children in rent arrears, living in social housing.



- Number of patients (pregnant women, families with children) referred to money and welfare rights advice from the following settings: Midwifery; Health Visiting; Family Nurses and GP settings (and financial gain for those referred).

## Appendix 2: NHS Greater Glasgow and Clyde Addressing Child Poverty

The following tables provide an overview of activity carried out by NHS Greater Glasgow and Clyde that is designed to address child poverty.

**Table 8: NHS Greater Glasgow and Clyde Employability Programmes**

Summary of activity 2023/24	Plans for 2024/25
<p>Broadly we have been able to continue activity since last year, with some key highlights below:</p> <p><b>Apprenticeships</b>- ongoing recruitment of Modern Apprentices, formal arrangements for Graduate Apprenticeship programmes.</p> <p><b>Academy Programmes</b> – workforce employability programmes with appropriate partners that will connect to career pathways and support workforce supply requirements for HCSW entry level posts clinical.</p> <p><b>Careers</b> – delivery of careers programmes/events in line with internal stakeholders and Education partners linked to workforce supply forecasts and priority areas, working with DWP partners in Glasgow and Clyde to promote clinical and non-clinical careers and vacancies. MCR Pathways expansion mentoring schemes for young people.</p> <p><b>Pathways</b> - align internal career pathways to our workforce plan e.g. HCSW nursing, and Fair Work commitments visible career access, development and progression opportunities for our staff and community.</p>	<p>Continuation of workforce employability activity within apprenticeships with a shift in recruiting timeline to increase attraction of young people for MAs. Graduate apprenticeship to provide staff with internal upskilling opportunities that may aid career progression and utilise graduate apprenticeships as recruitment tool. The NHSGGC Recruitment and Attraction Plan will provide framework for outreach and careers activity and governance will be provided through the Workforce Planning Steering Group to ensure activity is aligned to our future workforce needs. Academy programmes will deliver for Facilities roles and HCSW clinical in 2024/2025. Develop partnership working with Glasgow City Region/ LEP leads. The priorities for Workforce Equalities Group and Staff Health Strategy Group priorities continue to focus on supporting all aspects of staff health and wellbeing in work.</p>

Summary of activity 2023/24	Plans for 2024/25
<p><b>Community Wealth Building</b> – continue to connect our workforce activity to the pillars within CWB as an Anchor institution delivery plan agreed under NHSGGC Anchor Strategy and Workforce Strategy e.g. Reasonable Adjustment Passport, Carer's, Staff Hardship Fund, staff wellbeing.</p>	

**Table 9: NHSGGC as a Service and Contract Procurer**

Summary of activity 2023/24	Plans for 2024/25
<p>Broadly we have been able to continue activity since last year, with some key highlights below:</p> <ul style="list-style-type: none"> <li>-Affiliate membership of the Supplier Development Programme</li> <li>-Procurement attendance at local and national "Meet the Buyer" events</li> <li>-Supporting the use of Community Benefits Gateway</li> <li>-Development of a new Procurement Development Programme for 2024-25.</li> </ul>	<p>Delivery of Procurement Development Programme; The main aims over the next year are to develop new and existing suppliers, enable supported businesses and third sector organisations to better access opportunities in the NHSGGC supply chain and increase understanding between suppliers and third sector organisations to realise the opportunities provided by the National Community Benefits Gateway.</p>
<p><b>Community benefits.</b> Work was carried out to promote the new national community benefits gateway to all NHSGGC's Third Sector Interfaces, including promotional materials and presentations at network meetings. This gateway was developed as part of a national working group.</p>	<p>The Procurement Development Programme will focus explicitly on promoting third sector organisations and suppliers use of the Community Benefits Gateway to maximise its impact.</p>

**Table 10: NHSGGC Family Friendly Working**

<b>To support employees with families at risk of child poverty NHSGGC has a range of family friendly working policies</b>		
<b>Summary of activity 2023/24</b>	<b>Outcome/activity data for 2023/24 by HSCP, including comparison with previous years</b>	<b>Plans for 2024/25</b>
Staff Hardship Fund available to NHSGGC staff; Delivery of HES and Credit Union sessions; Update of All About Money webpage; Promotion of activities and resources via core brief, Staff Hub, staff events, leaflets, posters; Payslip messaging about money advice support	<p>Staff Hardship Fund has been accessed by NHSGGC staff.</p> <p>-9 HES sessions (156 participants) and 8 Credit Union sessions (181 participants) accessed by staff</p> <p>-Staff Money Worries campaign delivered</p> <p>-All About Money Webpage updated with resources and links</p> <p>-HES LearnPro module added to the All About Money webpage</p> <p>-Poverty Awareness sessions for managers delivered as part of Leadership Sessions Programme</p>	<p>Work will continue to deliver of Staff Hardship Fund. There will also be a focus on:</p> <p>-Delivery of HES and Credit Union sessions</p> <p>-Delivery of Poverty Awareness/Cost of Living sessions to managers</p> <p>-Maintain quarterly payslip messaging about money advice available</p> <p>-Regular updates to All About Money webpage</p> <p>-Promotional activities to raise awareness of support and resources available</p>

**Table 11: NHSGGC Royal Hospital for Children Money and Debt Service**

<b>Royal Hospital for Children - Money and Debt Advice Service</b>		
<b>Summary of activity 2023/24</b>	<b>Outcome/activity data for 2023/24 by HSCP, including comparison with previous years</b>	<b>Plans for 2024/25</b>
<p>The Money &amp; Debt with advocacy service supports any families who have a child as an inpatient or who attend the hospital as an outpatient. It sees families from all 6 target groups as identified in BSBF, SG child poverty delivery plan, 2022. The service works closely with families who often experience major life changing circumstances due to a child being born with a medical condition, or a child suddenly becomes unwell or they are diagnosed with a lifelong or life limiting illness. These Parents often become Carers and they are faced with increasing and additional costs of caring for a child with a disability or lifelong or life limiting illness.</p>	<p>There were a total of 198 referrals into the service during 2023/2024 with a total 217 repeat clients also seen. There was a total of £1,834,998.01 in financial gains and a total of £250,137.06 in debt, housing and non-housing managed. Of those who used the service 45% had an annual income of &lt;£15k before seeing the service and were living in poverty. 69% of those who used the service identified as having a disability with the service reaching families with a total of 108 children (&lt;16) who also had a disability. 17% of those who used the service were BAME and 12% required a translator for their appointments.</p> <p>81 service users from Glasgow City                      5 from East Dunbartonshire                      7 from East Renfrewshire                      2 from Inverclyde                      9 from Renfrewshire                      5 from West Dunbartonshire.</p> <p>There were 89 referrals for families out with NHSGGC.</p>	<p>An Options Appraisal (OA) has been underway to evaluate the current delivery model of the service. The results of the OA will be available in early 2024/25. The service was recently awarded funds from a successful funding bid from the Glasgow Children’s Hospital Charity for 24/25. However, the service requires an additional £30k to be fully operational throughout 2024/25, work will continue to source this underspend. As with previous years, the service will continue to work with all partners through it's multi-disciplinary steering group including Glasgow Children's Hospital Charity, internal &amp; external staff and families. Learning from the families the service supports are at the forefront of service delivery for 2024/25.</p>

**Table 12: NHSGGC Special Needs in Pregnancy Maternity Matters Debt and Advocacy**

<b>Blossom - Maternity Matters</b>		
<b>Summary of activity 2023/24</b>	<b>Outcome/activity data for 2023/24 by HSCP, including comparison with previous years</b>	<b>Plans for 2024/25</b>
<p>The Money &amp; Debt with Advocacy Service - Maternity Matters supports any women and when required her family, who attends the Blossom Maternity Service in Glasgow. It supports women who have multiple vulnerabilities and who may have a disability, BAME, single parents and pregnant and target groups as identified in BSBF and SG child poverty delivery plan. The service supports women to develop an action plan and an Advocate will work with the women to support the plan and facilitate attendance at other services from anything from 3 months upwards. Maternity Matters deliver a true client centred approach, building the trust of the women, whilst engaging via NHS settings and via the Midwifery team. A number of these women have low level literacy skills and, or, English is not their first language, which makes managing their money and financial literacy an additional challenge.</p>	<p>A total of 158 referrals were made to the service during 2023/24 and a total of 270 repeat clients were also seen. 30% of new clients seen had an annual income of &lt;£6k, 42% had an annual income of &lt;£10k and a further 3% had an annual income of &lt;£15k. Only 11% of new clients seen had an annual income &gt;£15k to £40k. Therefore 89% of those the service has seen would be classed as living in poverty before seeing the service. 51% of service users identified that they had a disability. Financial gains were a total of £660,659.81 and a total of £454,750.49 in both housing and non-housing debt was managed for clients. A total of 21% of new service users were BAME and a total of 14% of service users needed an interpreter to engage with the service. 44% of those who used the service were &lt;25 years old. 68% of service users were single parents and a total of 114 travel cards were provided to women who had</p>	<p>The service will be funded exclusively by Glasgow City HSCP for 2024/25 and we will continue to work with all partners through it's multi-disciplinary steering group including Glasgow Children's Hospital Charity, Money Matters and Maternity staff and with pregnant women and their families. The service will continue to provide a holistic approach to the women's needs and everyone seen in the service will receive a full Benefits/ Welfare rights check and an income maximisation check-up is completed, identification of and support with debt, energy support and direct access to grants to ensure that they are not without heating and lighting at home, support for housing issues, support to access food and Foodbanks, support to access grants. The service will support women to access education, training and employment if they are ready.</p>

<b>Blossom - Maternity Matters</b>		
<b>Summary of activity 2023/24</b>	<b>Outcome/activity data for 2023/24 by HSCP, including comparison with previous years</b>	<b>Plans for 2024/25</b>
Often their IT skills are also low making UC claimant commitments more difficult.	no money to pay for travel to their Maternity Appointments.  HSCP BREAKDOWN: Glasgow City - 146 ED, ER, Ren & WD - 7 (data have been consolidated as individual numbers are small) Out with NHSGGC - 5 (data have been consolidated as individual numbers are small)	

**Table 13: NHSGGC Black and Ethnic Minority Maternity Support**

<b>Black and Minority Ethnic (BAME) maternity</b>	
<b>Summary of activity 2023/24</b>	<b>Plans for 2024/25</b>
We continued to explore child poverty issues in the implementation of the Best Start Maternity Strategy. This included a particular focus on BME pregnant women. Four EQIAs have been completed: antenatal and postnatal care redesign, parent craft, intrapartum pathways and screening, all of which cover socio-economic inequality issues. Reducing access barriers has been very successful in the issuing of the interpreting patient code system, with over 9000 calls to book appointments /discuss care in one year and this system is more cost effective for pregnant women. We have an improvement plan in place for accessible information, which again is	We are continuing to explore child poverty issues in the implementation of the Best Start Maternity Strategy. We will carry out a composite review of the learning in 2024/2025 from the 4 EQIAs which have been completed: antenatal and postnatal care redesign, parent craft, intrapartum pathways and screening, all of which cover socio-economic inequality issues. We will continue to monitor the implementation of the interpreting patient code system, with over 9000 calls to book appointments / discuss care in one year already. This system is more cost effective for pregnant women. We are continuing to implement an improvement plan for accessible information, which again is proving cost effective for women with easier access to how maternity services work. We will



<b>Black and Minority Ethnic (BAME) maternity</b>	
<b>Summary of activity 2023/24</b>	<b>Plans for 2024/25</b>
proving cost effective for women with easier access to how maternity services work.	pilot use of volunteers in postnatal wards, which provides employability opportunities for those with lived experience of discrimination, and we are extending reach of a peer worker model on early booking and screening, which makes use of maternity services more cost effective and reduces clinical risk.

**Table 14: NHSGGC Money Worries in Maternity**

<b>Raising the issue of money worries in Maternity Services</b>																	
<b>Summary of activity 2023/24</b>	<b>Outcome/activity data for 2023/24 by HSCP, including comparison with previous years</b>	<b>Plans for 2024/25</b>															
A Pilot quality improvement to increase financial enquiry and referral to support within maternity was completed in one (GCC) area in 2021/22, this work has continued in 2023/2024 and learning shared more widely.	<p>Referral pathways have been updated and supporting guidance has been developed and disseminated. Baseline and follow up referral data is being extracted from Badgernet to track progress.</p> <p>Data from local FI service providers for each HSCP/sector show the following direct referrals from maternity services as follows:</p> <table border="1"> <thead> <tr> <th><b>HSCP</b></th> <th><b>2022/23</b></th> <th><b>2023/24</b></th> </tr> </thead> <tbody> <tr> <td>North East Glasgow</td> <td>177</td> <td>157</td> </tr> <tr> <td>North West Glasgow</td> <td>209</td> <td>237</td> </tr> <tr> <td>South Glasgow</td> <td>181</td> <td>176</td> </tr> <tr> <td>East Dunbartonshire</td> <td>2</td> <td>0</td> </tr> </tbody> </table>	<b>HSCP</b>	<b>2022/23</b>	<b>2023/24</b>	North East Glasgow	177	157	North West Glasgow	209	237	South Glasgow	181	176	East Dunbartonshire	2	0	Work is underway to establish new KPIs with maternity, these will be used to monitor progress and areas for improvement. The learning from the previous QI will be shared and rolled out across NHSGGC to ensure the issue is raised with every pregnant woman and an increase in referrals to Money Advice services is recorded.
<b>HSCP</b>	<b>2022/23</b>	<b>2023/24</b>															
North East Glasgow	177	157															
North West Glasgow	209	237															
South Glasgow	181	176															
East Dunbartonshire	2	0															

	Inverclyde	0	2
	Renfrewshire	19	11
	West Dunbartonshire	62	49
	East Renfrewshire	5	5

**Table 15 NHSGGC Health Visitor and Money Worries**

<b>Raising the issue of money worries in early years (HWC) Health Visiting Services.</b>																							
<b>Summary of activity 2023/24</b>	<b>Outcome/activity data for 2023/24 by HSCP, including comparison with previous years</b>	<b>Plans for 2024/25</b>																					
<p>A Scottish Government financial inclusion quality improvement (QI) practicum to increase financial enquiry and referral to support within Health Visiting was completed in one (GCC) area in 2021/22, learning from the pilot was implemented more widely across 2023/24. The QI approach helps to standardise the FI referral process on EMIS - including FI referral forms being available for each HSCP - paperwork is available on EMIS for six of the eight HSCP HV teams. Testing began in Q4 of 2023/24, with the remaining two HSCP areas going live in early 2024/25. This work was rolled out to support the delivery of the Universal Pathway in NHSGGC.</p>	<p>This is the core financial Inclusion service for NHS staff to refer families to for income maximisation. There were 3,735 referrals with an estimated £3.8 million gain in unclaimed benefits and other financial supports. Data from local FI service providers for each HSCP show the following direct referrals from Health Visitors as follows:</p> <table border="1"> <thead> <tr> <th><b>HSCP</b></th> <th><b>2022/23</b></th> <th><b>2023/24</b></th> </tr> </thead> <tbody> <tr> <td>North East Glasgow</td> <td>703</td> <td>716</td> </tr> <tr> <td>North West Glasgow</td> <td>603</td> <td>583</td> </tr> <tr> <td>South Glasgow</td> <td>1307</td> <td>1138</td> </tr> <tr> <td>East Dunbartonshire</td> <td>92</td> <td>70</td> </tr> <tr> <td>Inverclyde</td> <td>7</td> <td>0</td> </tr> <tr> <td>Renfrewshire</td> <td>139</td> <td>178</td> </tr> </tbody> </table>	<b>HSCP</b>	<b>2022/23</b>	<b>2023/24</b>	North East Glasgow	703	716	North West Glasgow	603	583	South Glasgow	1307	1138	East Dunbartonshire	92	70	Inverclyde	7	0	Renfrewshire	139	178	<p>This work will continue to fully operationalise the pilot, with the new process being finalised across all HSCP areas throughout 2024/25. The data will be reviewed throughout 2024/25 and the promotion of new Child Poverty training will commence.</p>
<b>HSCP</b>	<b>2022/23</b>	<b>2023/24</b>																					
North East Glasgow	703	716																					
North West Glasgow	603	583																					
South Glasgow	1307	1138																					
East Dunbartonshire	92	70																					
Inverclyde	7	0																					
Renfrewshire	139	178																					

	West Dunbartonshire	56	28	
	East Renfrewshire	92	72	

