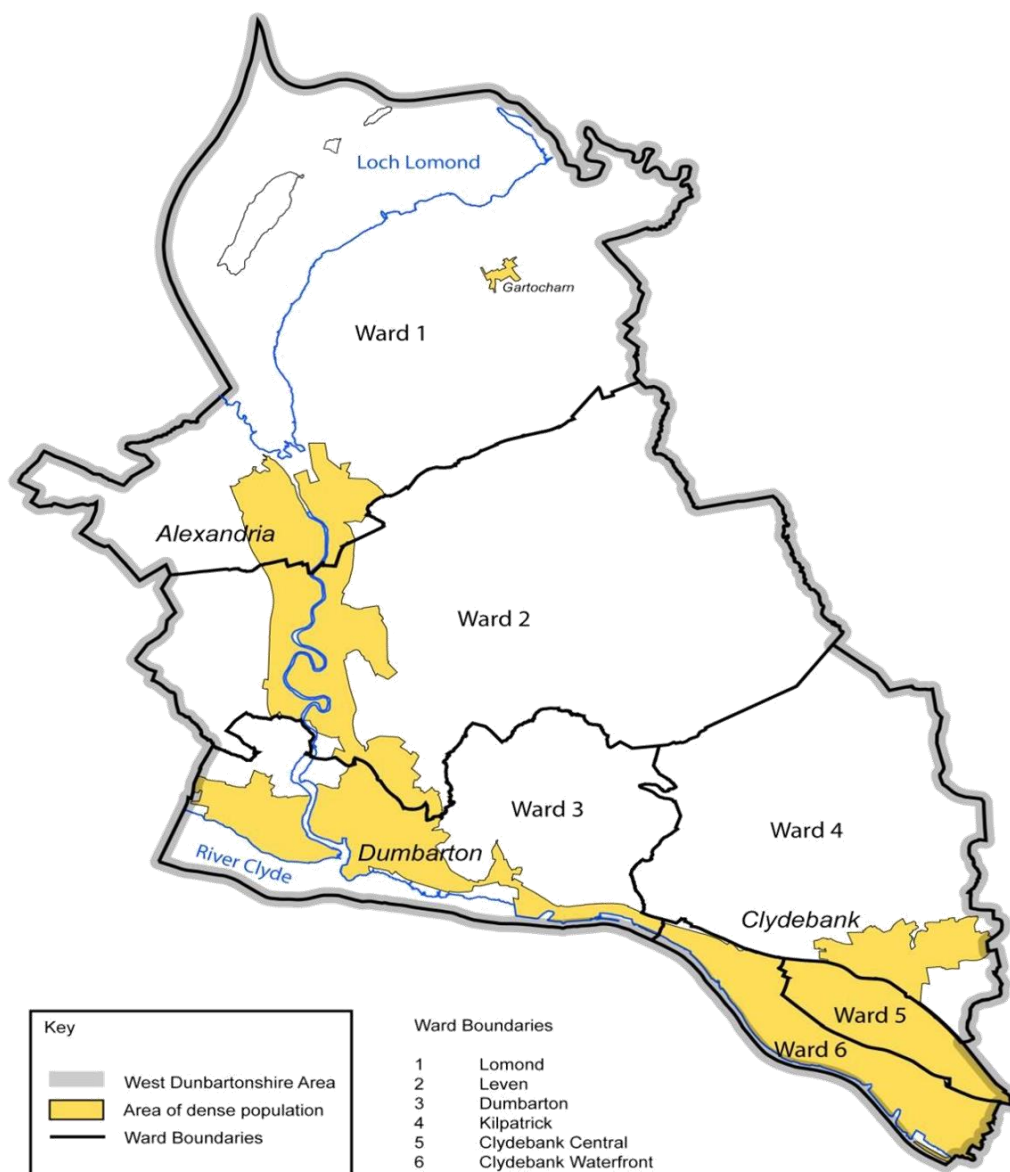


# Improved Life Chances: West Dunbartonshire Local Child Poverty Action Annual Report 2024-2025



## West Dunbartonshire Multi Member Ward Map



West Dunbartonshire Council OS Licence No. 100020790 2007

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

## Foreword

We know that many families in West Dunbartonshire continue to face difficult circumstances, often for reasons well beyond their control. The cost-of-living crisis may no longer dominate headlines, but its legacy is still being felt. Rising housing, food, and energy costs have placed enormous pressure on household budgets. Those who were already struggling remain the most severely affected.

Too many working-age adults in our communities are still unable to afford essentials, and levels of financial resilience remain low. We continue to see families borrowing more, using credit for everyday items, or relying on emergency support. For children, this means their life chances are restricted: they may have food and clothing, but they miss out when parents cannot afford to heat their homes, provide stable internet access, or pay for school trips and social activities that their peers enjoy. These are the day-to-day realities of poverty and disadvantage in 2024/25.

We also know that while inflation has eased, significant challenges remain. UK inflation briefly fell to around 2% in 2024 but has since risen again to nearly 4% in mid-2025, with forecasts suggesting it may not return close to target levels until 2026. For families in West Dunbartonshire, where household budgets are already stretched, these renewed price pressures are felt most severely. Essentials such as food, housing, and energy take up a larger share of income in low-income households, meaning even modest increases in inflation can deepen hardship. The most severe impacts continue to fall on those already at a disadvantage, particularly children in low-income households. This drives our determination to act.

In West Dunbartonshire, our response has included practical and immediate measures: support for fuel costs, access to cash first approaches to address short term needs while assisting families to become more resilient and able to manage life transitions more effectively, emergency food provision, and help for families during the summer holidays when pressures increase. We have worked closely with community groups to address food insecurity, provide opportunities for children and young people, and ensure that families can access the help they need at the right time.

This report reflects our ongoing commitment to tackling child poverty, not just by helping families in crisis but also by addressing the root causes. We are focused on maximising household income, reducing costs, and creating opportunities in line with fair work practice for parents and young people to move into and sustain work. We are also committed to designing services that reflect peoples lived experiences, so our support is not only effective but also empathetic and responsive.

By harnessing the professionalism, knowledge, and dedication of our staff, and by working in partnership through the Family Prosperity Network, we are building collaborative approaches that make a difference. This report sets out that journey, and I am proud to endorse it. I encourage everyone to use it as a key resource in our shared effort to reduce child poverty and to improve the lives of families across West Dunbartonshire.

Councillor Martin Rooney

## Contents

Introduction.....	1
Defining Poverty .....	1
Living in West Dunbartonshire.....	3
Addressing Child Poverty .....	8
Family Prosperity Network.....	9
What we have done (Key Achievements 2024/25).....	11
What we will do in 2025/26.....	13
Alleviate Immediate Hardship .....	13
Maximisation Income (Benefits and Debt).....	16
Reduce the Cost of Living .....	22
Maximise Income from Employment .....	28
Summary .....	31
Appendix 1: Family Prosperity Network Objectives and Approach .....	32
Appendix 2: How we will know we are successful .....	33
Appendix 3: NHS Greater Glasgow and Clyde Addressing Child Poverty.....	34

## List of Tables

Table 1: Children in low-income families: Local Area Statistics 2017 – 2024.....	6
Table 2: Children in low-income families: Local Area Statistics 2017 – 2024 (%).....	7
Table 3: Household Support Fund Grants .....	15
Table 4: Cash First: Reduce Reliance on Foodbanks Grant .....	16
Table 5: Information and Advice Key Outcomes .....	21
Table 6 Employability Progress Indicators.....	28
Table 7: Priority Groups Supported.....	28
Table 8: NHS Greater Glasgow and Clyde Employability Programmes.....	34
Table 9: NHSGGC as a Service and Contract Procurer .....	35
Table 10: NHSGGC Family Friendly Working.....	36
Table 11: NHSGGC Royal Hospital for Children Money and Debt Service .....	37
Table 12: NHSGGC Special Needs in Pregnancy Maternity Matters Debt and Advocacy ....	39
Table 13: NHSGGC Black and Ethnic Minority Maternity Support.....	41
Table 14: NHSGGC Money Worries in Maternity .....	41
Table 15 NHSGGC Health Visitor and Money Worries .....	42

## Introduction

The Child Poverty (Scotland) Act 2017 sets out statutory requirements for addressing child poverty across Scotland. It requires the Scottish Government to publish national delivery plans and to be advised and scrutinised by the independent Poverty and Inequality Commission. The Act also places a duty on local authorities and health boards to jointly produce annual Local Child Poverty Action Reports, demonstrating how they are working together to reduce child poverty.

Importantly, the legislation sets ambitious national targets: by 2030, fewer than 10% of children should be living in relative poverty, fewer than 5% in absolute poverty, fewer than 5% in combined low income and material deprivation, and fewer than 5% in persistent poverty. This document is the 2024/25 report for West Dunbartonshire Council and NHS Greater Glasgow and Clyde Health Board.

## Defining Poverty

Households are considered to be in poverty if their income falls below 60% of the UK median net disposable household income. These income-based measures are 'equivalised,' meaning they are adjusted to reflect household size and composition.

In 2024–25, the relative poverty threshold for a couple without children was approximately £20,400 before housing costs (or £17,600 after housing costs), while for a couple with two children it increased to around £23,900 annually. These figures are drawn from the UK Government's *Households Below Average Income (HBAI)* statistics (DWP, 2024)<sup>1</sup>.

Household income remains the main driver of poverty: families below these thresholds are unable to access many of the goods and services that most take 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.

---

<sup>1</sup> People in Low Income Households (2024) : [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 2025.

## 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%

West Dunbartonshire has a higher than average prevalence of looked after children and young people and families where children have Additional Support Needs (ASN). Both groups face increased vulnerability to poverty and poorer long-term outcomes. For this reason, we have identified looked after children and young people and children with ASN as local priority groups, ensuring that our interventions are responsive to the specific challenges within West Dunbartonshire

## 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.

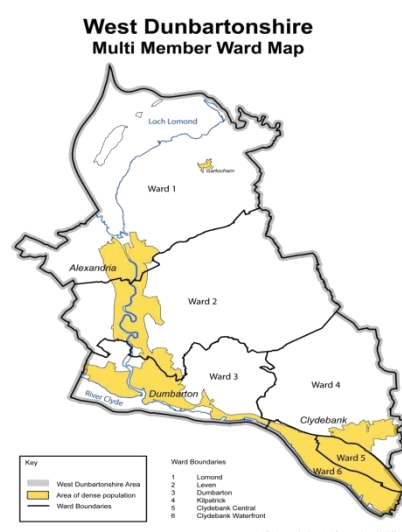
Addressing child poverty, has therefore, significant beneficial effects for individuals, families and society. This report sets out how we are organised and the measures in place to address child poverty.

## 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>2</sup>, has a population estimate of 88,750 residents. National Records of Scotland (NRS) provides figures that from 2023 that state, 15,450 (17.4%) were in the 0-15 years age group with a further 8,610 (9.7%) in the 16-24 years age group<sup>3</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 and continue to struggle economically, with persistent, wide ranging and deep-rooted poverty and localised deprivation affecting many residents.

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>4</sup> (Office for National Statistics) illustrate West Dunbartonshire's comparatively poorer labour market profile. The profile highlights lower levels of employment with comparatively higher rates of economic inactivity. Suggesting the need for targeted employability support to address these drivers of poverty.

<sup>2</sup>nrsscotland: Population Estimate: [data-mid-year-population-estimates-2023.xlsx](#) (accessed 26<sup>th</sup> March 2025)

<sup>3</sup> West Dunbartonshire Council [West Dunbartonshire In Numbers 2025](#) (accessed March 2025)

<sup>4</sup> NOMIS West Dunbartonshire Labour Market Profile <https://www.nomisweb.co.uk/reports/lmp/la/1946157435/printable.aspx?utm> (accessed June 2025)jm

## Employment and Economic Activity:

West Dunbartonshire has an economic inactivity rate of 25.1%, which is higher than both the rate for Scotland (23.4%) and Great Britain's (21.5%).

At 23.9% West Dunbartonshire has a higher proportion of workless households, a sharp rise from 17.2% in 23/24. This is higher than the figure for Scotland (17.4%) and well above the rate for Great Britain (13.9%) highlighting both the scale of local need and the gap still to be addressed.

The figure for economically active in West Dunbartonshire (74.9%) is lower than both Scotland (76.6%) and Great Britain (78.5%). Of those in employment, there is a higher proportion in West Dunbartonshire reliant on part-time work (36.4%) a rise from 34.4% in 23/24. 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 0.69; this is lower than the figure for Glasgow (0.83), 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, underemployment, and limited job opportunities remains central to tackling the 'income drivers of poverty.' The latest data highlights both rising worklessness and increasing reliance on part-time work, underlining why employability and income maximisation must feature extensively in our approach to reducing 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 4.3% 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 (3.0%) and Great Britain (3.7%) and represents 2,370 people.

18.4% of households in West Dunbartonshire are in receipt of the main benefits, this represents 10,640 people. This compares unfavourably with the figure for Scotland (13%) and Great Britain (11%).

Public Health Scotland demonstrated the scale of disadvantage in their Public Health Scotland Child Poverty Statistical Report for 2024/25. Their figures showed:

- 90% take up rate for the Scottish Child Payment (for children under 16) in West Dunbartonshire, this is in line with the figure for Scotland (89%).
- 11,490 'Best Start' payments. This includes Best Start Grants and Best Start Foods.
- While access to free school meals may assist in addressing the impact of poverty only 74.9% of primary school children, although this compares favourably to the figure for Scotland (66.7%) and 52% of secondary school children eligible took advantage of the resource, comparing unfavourably to the Scottish figure (62.7%).
- In 2024/25, there were 5,217 family households in receipt of Universal Credits or Child tax credits. In April 2024 - 4,210 family households were affected by the benefit cap and could not access means-tested benefits for any more than two children.
- 423 children in West Dunbartonshire are homeless or threatened with homelessness.
- 45 households with children or pregnant women are in temporary accommodation.

- 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:*

*Poverty isn't just about low wages, but about a cluster of disadvantages; insufficient income, capped benefits, deductions from entitlements, higher living costs, and missed opportunities to access help. 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 2024, 15,450 of the population were children between the age of 0 and 15 years. 11,884 children were attending school<sup>5</sup>:

- 6,222 pupils in the 32 primary schools in West Dunbartonshire. 38.5% have additional support needs higher than the Scottish average (33.1%).
- 5,390 pupils in the five secondary schools in West Dunbartonshire 51.4% have additional support needs higher than the Scottish average (44.8%).
- 272 pupils in the three special need schools in West Dunbartonshire.

## Children with Additional Support Needs

National evidence shows a strong link between poverty and additional support needs. Children from low-income families are disproportionately likely to be identified with ASN, and poverty itself can increase the likelihood of requiring additional support. In West Dunbartonshire, ASN pupils represent a significant share of the school population, with higher representation in our most deprived communities.

Families with ASN children face double disadvantage: lower household income combined with higher costs of meeting additional needs. These children are also more likely to miss out on school trips, extracurricular activities, and digital learning opportunities, further widening the attainment gap. For this reason, children with ASN are recognised as a local priority group within our child poverty work, alongside the six national priority family types.

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>6</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%.

<sup>5</sup> Scottish Government: Pupils in Scotland: <https://www.gov.scot/publications/pupil-census-supplementary-statistics/> (Accessed June 2025)

<sup>6</sup>UK Government: Local Child Poverty Indicators 2019/20 – Estimates of Rates, After [Children in low income families: local area statistics 2014 to 2024 - GOV.UK](#) (accessed August 2025)

<sup>8</sup> Audit Scotland [Additional support for learning](#)

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 eight 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 – 2024**

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	Number of children FYE 2024*
East Dunbartonshire	1,812	1,845	1,772	1,996	1,605	2,158	2,248	1,254
East Renfrewshire	1,686	1,849	1,877	2,039	1,769	2,109	2,021	1,314
Glasgow City	24,020	28,218	28,735	29,801	25,099	32,059	33,508	21,277
Inverclyde	2,023	2,148	2,193	2,221	1,701	2,616	2,821	1,587
Renfrewshire	4,091	4,017	4,057	3,716	3,541	3,823	3,672	4,091
North Lanarkshire	12,149	13,354	13,235	13,985	11,757	14,859	14,867	9,157
South Lanarkshire	8,612	9,528	9,289	9,828	8,323	10,833	11,088	6,618
<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>2,251</b>
<b>Glasgow City Region</b>	53,276	60,436	60,559	63,452	53,188	68,534	70,453	47,549
<b>Scotland</b>	148,766	165,397	164,750	173,852	146,291	189,286	194,596	118,355
<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	2,336,254

- The number of children experiencing child poverty, by this measure, has increased each year since 2017-2023. For 2024\* please note that there have also been some methodological changes this year, such as the inclusion of Scottish Child Payment Data, so comparisons with previous years' figures should be made with caution. You can learn more about the methodology and access the statistics here. [Background information and methodology: Children in low-income families: local area statistics - GOV.UK](#)
- For 2017-2023, 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 numbers 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, again the methodology changes as detailed above need to be taken into consideration.

**Table 2: Children in low-income families: Local Area Statistics 2017 – 2024 (%)**

Local Authority	(%) FYE 2017	(%) FYE 2018	(%) FYE 2019	(%) FYE 2020	(%) FYE 2021	(%) FYE 2022	(%) FYE 2023	(%) FYE 2024*
East Dunbartonshire	9.6%	9.7%	9.2%	10.3%	8.2%	11.1%	11.5%	14.9%
East Renfrewshire	9.0%	9.7%	9.7%	10.4%	9.0%	10.7%	10.3%	12.0%
Glasgow City	24.4%	28.5%	28.8%	29.6%	25.0%	32.1%	33.5%	36.1%
Inverclyde	15.7%	16.9%	17.4%	17.6%	13.7%	21.4%	23.1%	22.4%
Renfrewshire	21.3%	22.8%	21.9%	23.1%	19.5%	23.3%	24.0%	21.0%
North Lanarkshire	19.2%	21.2%	21.0%	22.3%	18.9%	24.1%	24.1%	24.9%
South Lanarkshire	15.7%	17.3%	16.8%	17.7%	15.0%	19.4%	19.9%	19.5%
<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>25.2%</b>
<b>Glasgow City Region (average)</b>	17.2%	19.3%	19.3%	20.1%	16.8%	22.2%	22.8%	22.0%
<b>Scotland (Average)</b>	15.5%	17.0%	16.8%	17.8%	15.1%	19.7%	20.2%	22.0%
<b>United Kingdom</b>	16.9%	18.0%	18.2%	19.3%	18.7%	20.1%	20.1%	27.8%

**Table 1** presents data on low-income households. Figures are shown from 2017 to 2023, allowing for year-on-year comparison. Data for 2024\* are also included; however, due to changes in methodology, these figures are not directly comparable with previous years:

- 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.

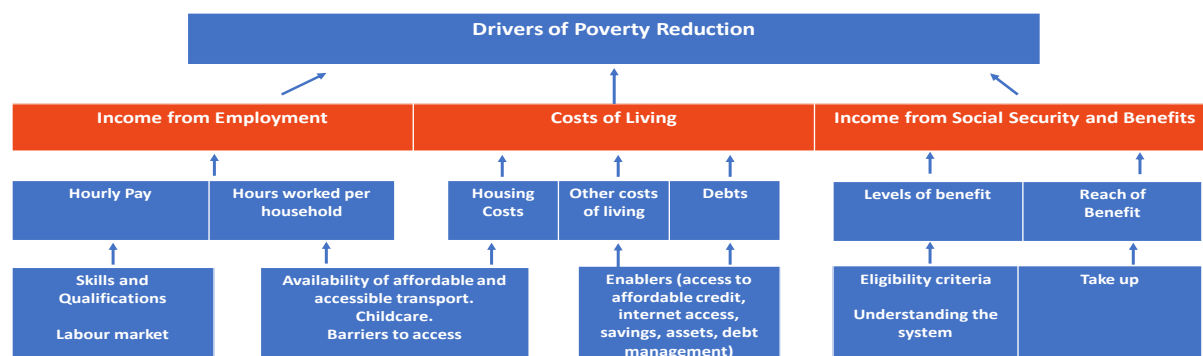
**Table 2:** illustrates the proportion of children in poverty in West Dunbartonshire (25.2%):

- This is higher than the proportion in Scotland but not Great Britain.
- West Dunbartonshire is 3.2% higher than the average for the city region.
- The level of child poverty in West Dunbartonshire (25.62%) is second only to Glasgow (36.1%).
- The level of child poverty in West Dunbartonshire is 13.2% 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.

### The Drivers of Poverty Reduction



#### Key Point:

*Delivering action that contributes to the drivers of poverty reduction will be the focus of our efforts. In West Dunbartonshire children with ASN will be recognised as a **local priority** group within our child poverty work, alongside the six national priority family types.*

## Addressing Child Poverty

In West Dunbartonshire, both statutory and voluntary services work together to address child poverty through complementary roles. Statutory services, led by the council and NHS partners, provide financial support such as free school meals, clothing grants, holiday activity programs, and access to social security benefits, while also delivering family support through community hubs that address wellbeing, parenting, and early intervention.

Voluntary organisations, including food insecurity network provide emergency food, school uniforms, holiday meals, and practical support that fills gaps and reduces stigma. Together, these services coordinate to address immediate needs, improve family resilience, and engage communities in decision-making, creating a holistic network aimed at reducing the impact of poverty on children and families.

## Family Prosperity Network

In 2024/25 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.*

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.

## **What we have done (Key Achievements 2024/25)**

In 2024/25 we made progress in addressing poverty on several fronts.

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

- Ensuring 'Fair Working Practices' are conditions of employability service grants awarded by the Local Employability Partnership.
- Supported 190 businesses with start-up advice through Business Gateway.
- Provided 44 local people with start-up grants to assist them with their business start-up costs.
- Focussing employability services on parents and supported 218 parents to secure a positive destination: employment or improved employment; apprenticeship; further/higher education; volunteering.
- Supporting 537 participants to enter employment.
- Staging two jobs' fairs and a youth employability day, raising awareness of employment opportunities and encouraging parents to engage directly with employers.
- Hosting a business breakfast for local employers, promoting fair working practices and highlighting support available when employing parents affected by poverty
- Supported 661 unemployed and low income employed parents to access employability services tailored to their needs and those of their families, helping them move closer to sustainable work and improved household income.
- Supporting 1,178 young people and adults to enter education or training, strengthening skills for future employment
- Assisting 1,021 young people and adults to gain a qualification, improving employability and long-term prospects.
- Delivered a volunteering project offering an accredited SCQF Level 4 qualification, followed by a paid work placement to support parents on their pathway to employment.
- Successfully piloting Dignity Foundation Network (DFN) Project Search for young people with learning disabilities and/or autism, supporting them into meaningful employment pathways and helping their parents access appropriate benefits.
- Delivering anchor NHS regional supplier development programme and ensuring contracts have implementable social benefit clauses.
- NHS Golden Jubilee hosted a careers event in September 2024 for approximately 250 senior pupils within the West Dunbartonshire and Greater Glasgow area to showcase the career pathways available within the organisation
- Throughout 2024/25, NHS Golden Jubilee and the NHS Scotland Academy welcomed school age pupils to participate in a range of events and activities to support employability including school visits and presentations. These opportunities were provided through working with partners including the Kings Trust, Skills Development Scotland and Developing the Young Workforce

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

- Delivering designated Family Opportunity Hub case-managed support in schools and the community helping parents stabilise financial crises and access opportunities for learning and work.
- Generating £9.2 million in additional benefits for residents in West Dunbartonshire.

- Supporting residents to manage £1.4m in debts.
- Continued development of the food insecurity network and providing grants to food banks and food pantries to support their development.
- Using Scottish Government funds continue year 2 of ‘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.
- Blossom Maternity Matters Service engaged with 6 clients, the service achieved £36.7k in financial gains, demonstrating strong value for those supported.
- Blossom Maternity Matters Service supported women facing ill health, housing instability, and need for charitable assistance received tailored help across benefits, housing, finance, charitable support, and relationship issues.

**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.
- £120,000 of funding allocated to foodbanks in West Dunbartonshire in 2024/25 to support access to emergency food aid.
- 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:**

- Continued development of ‘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 £2,500 available to Care Leavers for setting up their own first tenancy.

## What we will do in 2025/26

In 2025/26 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 and Cash First Fund. 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, and 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 and the rise in cost of living. 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 comprehensive and integrated approach, aiming to provide comprehensive support to individuals and families in crisis, ensuring their immediate needs are met and helping them stabilise their situation. Additional financial capability support will be provided through the Family Opportunity Hub and West Dunbartonshire Citizens Advice, offering households “financial health checks” alongside wider support services.

The Scottish Welfare Fund can provide an immediate source of funding to support people with limited resources to overcome difficult circumstances at trigger points that challenge their resilience. It can help during emergencies to protect individuals and their families as well as providing funds to maintain a safe home or affording essential household items.

In West Dunbartonshire during 2024/25:



In 2025/26 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.
- Feedback to Scottish Government about our findings on the impact of Cash First approach and the need for this type of support.
- Work in partnership with the University of Glasgow's Centre for Public Policy, engaging with the State of Poverty research project and participating in Policy Labs. This collaboration will ensure the Family Prosperity Network is informed by robust national research, supports evidence-based decision-making, and aligns local action with wider child poverty reduction priorities in Scotland.

## 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. This fund has now ended.
- 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 1088 applications have been processed with £217,800 of fund has been awarded. These consist of:

**Table 3: Household Support Fund Grants**

Priority Target Group	
Homelessness or Threat of Eviction	131
Household with 3 or more children	121
Household with children aged under 2	86
Household with parent(s) aged under 25	32
Household with Health Issues/Disabled Person	537
Household on Low Income	842
Household with care responsibilities and/or younger carer(s)	170
Lone Parent	387
Minority Ethnic Household	46
Single Income Household (Single person)	474
Household with kinship care responsibility and/or experience in the care system	58
Individuals with no recourse to Public Funding	2
Other	43

\* 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 £100 with a supplement of £20 for each member of the household.

Households can access the fund up to three times over the course of a year. Each individual awarded funding is also offered financial capability. This fund is open to priority family groups and in 2024/25 has processed 676 applications awarding £69,080.

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

<b>Priority Target Group</b>	
Homelessness or threat of eviction	52
Household on Low Income	487
Household with 3 or more children	106
Household with care responsibilities and/or younger carer(s)	54
Household with children aged under 2	107
Household with parent(s) aged under 25	26
Household with Health Issues/Disabled Person	345
Household with kinship care responsibility and/or experience in the care system	35
Individuals with no recourse to public funding.	4
Lone Parent	254
Minority Ethnic Household	41
Other	13
Single Income Household (Single person)	320

In the forthcoming year we will:

- Continue to issue ‘cash first’ grants to vulnerable households with an emphasis on supporting child poverty priority groups.
- Use data sources and trusted partner network to focus attention on communities most affected by disadvantage.
- Conduct a consultation of the project to measure the impact the cash first approach and financial capability offer has had on individuals/households and their reliance on utilising emergency food aid.

### **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 provides residents with coordinated, accessible financial support. The partnership works to maximise household income through benefits uptake, provide debt advice and repayment solutions, and tackle financial exclusion. It ensures that people facing hardship receive early intervention, crisis support, and longer-term guidance to build financial resilience. By pooling expertise, sharing resources, and reducing duplication, the partnership improves outcomes for individuals and families, helps prevent poverty, and supports wider community wellbeing and inclusion. The partnership collates information about key outcomes and reports these through the Local Government Benchmark Framework.

Access to debt and welfare benefits advice is essential due to the complexity of the welfare system, which can lead to errors and low uptake—particularly harming disadvantaged individuals and families. A range of benefits have seen changes throughout 23/24 the most significant was the transfer of all recipients of child Disability Living Allowance (DLA) to Scottish Child Disability Payment and transfer of all recipients of PIP (personal independence payment) to Adult Disability Payment.

Advice partners have been supporting residents manage this transition.

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, including promoting uptake of the Five Family Payments through Social Security Scotland — such as the Scottish Child Payment, Pregnancy and Baby Payment, Early Learning Payment, School Age Payment, and Best Start Foods, 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.

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

### **Mrs R: Supporting a Family Through Child Poverty and Serious Illness**

A referral was received from WDC Education regarding a family experiencing significant hardship. The household consists of mum, dad, and two children, living in WDC rented housing.

Mrs R had recently been diagnosed with a brain tumour and was experiencing multiple seizures each day. As a result, her husband had to give up work to take on full-time caring responsibilities, leaving the family without a reliable income. In addition to managing her health needs, the family were struggling to afford travel costs to hospitals for the tests required to secure a full diagnosis.

Following the referral, immediate support was provided to stabilise the family's circumstances. An Adult Disability Payment (ADP) change of circumstances was submitted on the mother's behalf, with all necessary supporting evidence uploaded to Social Security Scotland. This resulted in a successful award of enhanced daily living and enhanced mobility components, amounting to £187.45 per week.

In addition, the family were supported to apply for a range of other grants and payments to alleviate immediate financial pressures.

In total, the family received £690 in one-off grants, alongside an increase of £270.75 per week in regular household income.

Through cross-team working between Working 4U Money, Education, and the Scottish Welfare Fund, the family were able to stabilise their financial situation at a time of immense stress and uncertainty. This intervention not only provided essential income but also reduced the immediate impact of child poverty, helping the family to maintain stability while coping with serious illness and caring responsibilities.

<b>Financial Gain</b>	<b>Amount</b>
MacMillian Grant	£200
Cash First Fund	£160
Crisis Grant	£330
Carer Support Payment	£83 (weekly)
Adult Disability Payment	£187 (weekly)

## **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

### Mr K Establishes a Stable Home and Supportive Environment for His Children

Mr K is father of two children. The children were placed in Mr K's full-time care. He had previously been living with his parents in another local authority, while employed locally. However, due to the ongoing instability Mr K had to take long-term sick leave, as he could no longer meet the demands of his work shift pattern.

Through support from a keyworker, applications for child benefit, Universal Credit modifications, and other grants were facilitated. Collaboration with DWP and Glasgow social work ensured that Mr K's children were recognised as part of his claim, enabling access to free school meals, clothing grants, Scottish Child Payment. Further financial support, including cash-first grants, allowed Mr K to establish a suitable home, purchasing essential white goods and beds. Discretionary housing payments and support from his housing officer also helped manage council tax costs pending the child benefit award.

The impact on Mr K and his family has been profound. After nearly three months in their new home, the children are settled, engaged in school and extracurricular activities, and thriving under Mr K's care. He has developed routines, managed a monthly budget effectively, and regained confidence and a sense of control over family life.

Mr K has also taken steps to support his own wellbeing and long-term employment prospects. He engaged with Men Matters Scotland, visiting the boxing gym and becoming a volunteer, which provided a boost to his confidence and mental health. He was issued a leisure centre pass to support fitness, received a Chromebook to improve IT skills, and began working on SQA Employability qualifications. Mr K has explored career options in catering, completing food hygiene and hospitality qualifications, and is volunteering in a local charity shop.

Mr K has quoted.

*"I am very grateful for all the help and support I've received. I was very worried about how all this would go with finances and I'm not good at form filling. Being supported by Working 4U has made this process very easy, and I love my wee flat, my children are happy and I'm getting there now too, I can see a happy future for me and my children."*

Partnership working has been central to Mr K's progress, involving Glasgow City Council, Loretto Housing Association, Men Matters Scotland, and SQA. With continued support, Mr K is now in a strong position to seek sustainable employment while maintaining a stable, nurturing environment for his children.

Financial Gain	Amount
Community Care Grant	£859
Cash First Fund	£80
Loretto White Good Fund	£180
WDC Household Grant	£200
Child Benefit	£123 (4-weekly)
Universal Credit	£1,485 (monthly)
Scottish Child Payment	£217 (4-weekly)
Free School Meals	£5.00 (£2.50 per child - daily)
School Clothing Grant	£240 (£120 per child – yearly)

## 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	2024/25
Debt Managed	1.8m	£1.2m	£1.4m
Benefit Maximisation/Financial Gain	£8.1m	£8.2m	£9.2m

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



In the forthcoming year (2025/2026) we will maintain progress in alleviating child poverty by maximising benefits and managing debt and we aim to match 2024/25'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.

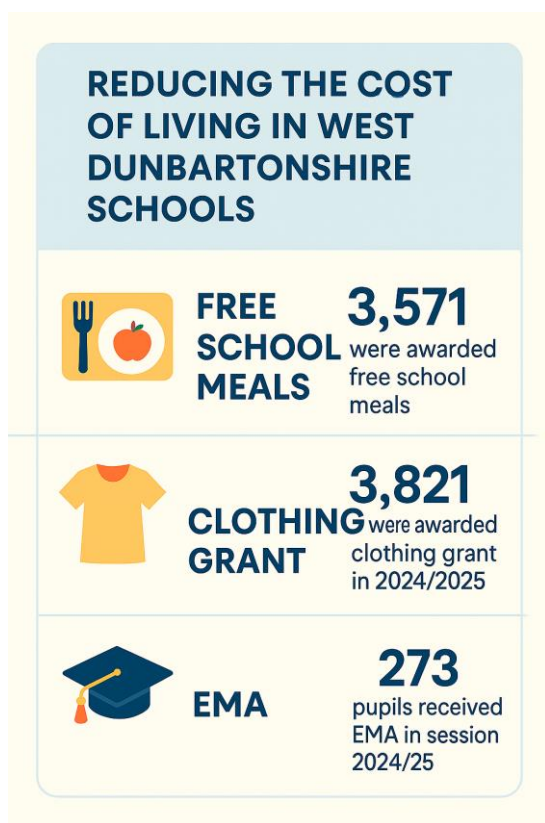
The West Dunbartonshire Integrated Services Plan 2023 -2026 (WDISP) provides information on how this is being carried out in West Dunbartonshire. The WDISP report is based on a partnership approach that is consistent with Community Planning West Dunbartonshire's approach and is set around the local outcome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

In 2024/25:



### *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. The clothing grant award for eligible primary pupils is £120 and £150 for secondary school.

### *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.

### **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.

### **Early Years Expansion.**

All our ELC settings provide 1140 funded hours for eligible children, including a free daily snack and meal.

In the April 2025 census, they supported:

- 160 eligible 2-year-olds
- 1,599 eligible 3–4-year-olds
- 138 deferred children

This provision was delivered across:

- 30 council ELC settings (4 for vulnerable children aged birth–2, 7 for eligible 2-year-olds, 26 for 3–4-year-olds, one for children with complex additional support needs)
- 11 private providers.
- 6 childminders.

Early years offer provision in a range of ways to best support family's needs and are opening of their new Faifley ELC in October 2025 which will see two of the EDCL settings, namely Lennox Faifley and Auchnacraig come together as one setting in the new campus. They will provide eligible spaces and also access to childcare for those non eligible families and families who require more than 1,140 hours at a cost of £5 per hour. Additionally, they are working on increasing access to more eligible 2-year-old places in Clydebank ELC.

### **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. This two-pronged approach ensures that families with children who have severe and complex needs can access summer activities for their children which are led and supported by specialist trained staff as well as a generic holiday offer available to all.

A full programme of activities has been developed and is delivered by approximately 20 community-based organisations located throughout West Dunbartonshire. An integral feature of the programme is the offer of snacks or lunch. The programme also supports the work of West Dunbartonshire Foodshare which provides brunch bags over the period.

### **Challenging Poverty and Inspiring Change**

In academic year 24/25, a group of S1 pupils from St Peter the Apostle High School were supported to engage in a pilot project which challenged poverty and inspired change. This project was led by Citizens Advice, The Glasgow Policy Project and Glasgow Caledonian University, alongside Children's Services Officers and school staff. It culminated in the production of a comic and plans to roll-out the project and learning across our service and potentially beyond.

### **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.

- Signposting to Whole Family Wellbeing Hubs is established, ensuring families can access support and advice with finances and free family fun and activities.
- 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:

- Establishing uniform, sportswear and Sacramental wear Banks in schools
- Making washing products available in school.
- Providing access to sanitary products and oral hygiene products.
- Ensuring free school meals remain available to pupils unable to access lunch in school.
- Ensuring school uniforms that are low cost and easy purchased.

### **The Promise in West Dunbartonshire**

The Promise emerged from Scotland's Independent Care Review: a comprehensive, participatory process launched in response to longstanding concerns about the experiences and outcomes for children and young people in the care system. The movement for change was driven by activism and advocacy from care-experienced people across Scotland, who sought to ensure that all children grow up loved, safe, and respected.

In February 2020, the Review published its findings and recommendations in The Promise. The Scottish Parliament, with cross-party support, committed to implementing these recommendations in full by 2030 at the latest.

The Promise promotes a whole-family approach, recognising 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 £2,500 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.

In 2024 West Dunbartonshire HSCP was awarded £160,000 of Corra Promise Partnership Funding to create a participation project for children, young people and families around the Promise, as well as creating a data project to ensure we are gathering and measuring the data that is important to children, young people and families. We have commissioned these projects to Action for Children and the Children and Young People's Centre for Justice (CYCJ) respectively. The Voices of the Promise project is the result of this funding and has already achieved lots in their first 9 months.

In 2025/26, The Promise will focus on strengthening support for kinship carers and tackling child poverty, including earlier financial interventions, continuation of hardship funds, and the launch of the West Dunbartonshire Family Prosperity Network. Alongside this, efforts will expand employability and mentoring opportunities for care-experienced young people through closer links with community justice services, specialised training with Barnardo's and Skills Development Scotland, and enhanced outreach to kinship carers.

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. These include

- Prioritise reducing living costs, maximising income through benefits and employment, and providing immediate support to families in hardship.
- Continue financial aid programmes such as the Energy Hardship Grant and Cash First Fund.
- Increase referrals of kinship carers and deliver earlier financial stability interventions.
- Strengthen links with community justice services to better support care-experienced individuals.
- Deliver mentoring training with Barnardo's and Skills Development Scotland.
- Provide targeted employability programmes (e.g. Thrive Youth Employability, apprenticeships, employer incentives).
- Expand outreach to kinship carers, ensuring equal access to information and support.

In 2025/26, 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.
- Building on our engagement with people affected by poverty, to best understand lived experience and use co-production to reshape, join up and improve service development and delivery.
- 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, and as such, housing provision, management, and associated services are vital tools in reducing poverty. The Local Housing Strategy sets out how West Dunbartonshire Council and its partners address housing challenges and opportunities, with a 10-point success plan that directly contributes to tackling the drivers of poverty. In 2024/25, the Council strengthened this approach through a range of actions to support families most at risk of disadvantage. These included:

- Affordable Housing Supply – delivery of new high-quality, energy-efficient homes through the *More Homes West Dunbartonshire* programme, supporting families into secure and affordable tenancies.
- Homelessness Prevention and Rapid Rehousing – implementation of the *Rapid Rehousing Transition Plan (RRTP)* to reduce the time families spend in temporary accommodation and improve tenancy sustainment.
- Financial Assistance – provision of targeted support through *Discretionary Housing Payments (DHPs)* and *Scottish Welfare Fund Community Care Grants*, helping families cover housing costs and maintain settled homes.
- Tackling Fuel Poverty – investment in energy efficiency improvements across the housing stock in line with *EESSH2*, reducing fuel poverty and lowering living costs for low-income households.

Together, these actions ensure that housing continues to play a key role in reducing child poverty across West Dunbartonshire by lowering household costs, providing stability, and improving long-term wellbeing for 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 inclusive economic growth by helping residents maximise their potential and access fair work opportunities.

We do this by:

- Providing specialist employability providers with grants to deliver tailored support.
- Offering high-quality advice on employment, training, and career pathways.
- Helping residents build skills, confidence, and resilience to overcome barriers to work.
- Supporting vulnerable families with targeted help to improve household income and reduce the risk of child poverty.

Over the last three years, the Partnership has set ambitious stretch targets that take account of local socio-economic challenges, as well as the resources available to address them.

Table 6 Employability Progress Indicators

Progress Indicator	2021/22	2022/23	2023/24	2024/25
Total number of local people being supported through apprenticeships and in-work progression	288	373	362	367
Number of local people entering education or training	993	1,469	1,064	1,178
Number of local people gaining a full qualification	580	756	867	1,021
Number of local people entering employment	420	421	439	537

We have made significant progress in helping parents overcome the barriers that prevent them from securing employment and maximising their income through work. Through initiatives such as *No One Left Behind*, the UK Shared Prosperity Fund, and upskilling opportunities provided through Skills Development Scotland Modern Apprenticeship contracts, 661 unemployed and low-income parents accessed employability services tailored to their needs and those of their families. These services have supported parents to move closer to sustainable employment and improved household income.

A substantial proportion of those supported were families most likely to experience poverty and disadvantage. **Table 7** provides a breakdown of the priority groups reached through this support:

Table 7: Priority Groups Supported

Priority Groups Supported	2023/24	2024/25
Lone parent	193	240
Disabled child/family member	92	137
3+ children	79	114
Minority ethnic	44	75
Parent under the age of 25	27	37
Child under 1 year	22	40

- Of the 661 parents supported in 2024/25, 643 were from priority groups. Parents can fall into more than one category (for example, a lone parent may also be under 25), meaning the same individual may be counted in more than one group.

- Lone parents represented the largest group supported, followed by families including a disabled child or family member.
- It should also be noted that the total number of parents supported from priority groups increased from 457 in 23/24 to 643, representing a rise of approximately 41%

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 ‘Miss B’s Journey’ an employability case study:

#### **Miss B: Support to gain financial Stability and Improved Prospects for Her Family**

Miss B, a mother of four, was working part-time while her partner remained economically inactive due to health issues. The family lived under immense financial pressure, compounded by two of the children’s significant health conditions: one had a rare illness requiring frequent hospital care, and another diagnosed with a developmental language disorder (DLD), preventing him from attending mainstream school. Her partner also suffers from DLD as well as depression and anxiety. With her son frequently unwell and unable to attend school, Miss B was taking time off work to provide care. She felt exhausted, overwhelmed, and unsure of the future.

At our first meeting, Miss B shared her concerns about the family’s circumstances, including her fear of migrating from tax credits to Universal Credit, worried it might leave her worse off. A referral was made to the benefits team for more detailed advice, while immediate support was provided through successful applications for short-term ‘cash first’ and household grants to relieve urgent financial pressures.

Recognising the strain of balancing work and caring responsibilities, Miss B eventually decided to leave her job. A joint Universal Credit application was made, including housing and child elements, followed by disability benefit applications for her two sons and Adult Disability Payment for her partner. Both Miss B and her partner also applied for Carer’s Allowance. With winter approaching, and given her son’s respiratory condition, further applications for fuel vouchers and cash-first support were made to ensure the family home could be kept warm.

This coordinated approach led to successful outcomes: all benefit applications were approved, with a backdated payment of £5,000 awarded from Social Security Scotland, as well as Carer’s Allowance and enhanced mobility payments. This provided the family with much-needed stability and enabled them to access a new family mobility car, significantly easing day-to-day life.

### Miss B: Support to gain financial Stability and Improved Prospects for Her Family

With finances stabilised, focus shifted towards quality of life. The family received a summer leisure pass, giving them opportunities to enjoy time together and access facilities suitable for all children, including sensory activities. Attention then turned to housing, as the family's current home was overcrowded and unsuitable for their son's health needs. A successful Community Care Grant application funded new carpeting throughout the property, and a housing application with medical priority was submitted and accepted. The family are now waiting for a suitable housing offer.

Importantly, Miss B also began to focus on herself beyond her caring role. She became an active participant in Working 4U's parental engagement classes, including sessions on Health & Wellbeing, Personal Development and cooking on a budget. She also successfully completed a food hygiene qualification, further building her skills and confidence for the future.

Miss B stated that.

*"I was cautious about asking for help and using this service. Working 4U Key worker was very welcoming, understanding and made me feel very comfortable without feeling judged. She has gone above and beyond to get to know not only my struggles but also the individual extra needs of my children. I was introduced me to services that I didn't know where there or I was entitled to and has no idea how much this has helped my family."*

Through a combination of financial stability, improved living conditions, and access to personal development opportunities, Miss B and her family are now in a far stronger position, with hope for a more secure and positive future.

Financial Gain	Amount
Child Disability Payment	£295 (weekly)
Cash First Fund	£400
WDC Household Fund	£200
Child Benefit	£123 (4-weekly)
Universal Credit	£3,312 (monthly)
Community Care Grant	£750
Family Summer Leisure Pass	£160

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

#### In 2025/26 we will:

- Work through the Family Prosperity Network (FPN) data group to focus efforts on communities facing the highest levels of disadvantage, building on the 41% increase in support for priority groups achieved this year.
- Collaborate with external employability service providers to ensure their interventions support the most vulnerable and that they meet fair work standards.
- Strengthen the role of the local employability partnership in encouraging access to opportunities for vulnerable residents within anchor organisations.

- Continue to build on and design services with a focus on priority groups to ensure continued progress.

Assuming a similar level of *No One Left Behind*, UK Shared Prosperity Fund, and Skills Development Scotland Modern Apprenticeship contracts, we anticipate that we will:

- Support 200 people through apprenticeships and in-work progression.
- Support 1,178 people to enter education or training.
- Support 1,021 people to achieve a qualification.
- Support 218 parents to secure a positive destination, including employment or improved employment, apprenticeships, further/higher education, or volunteering.
- 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></p> <p>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:						
<b>Community Empowerment</b>  WDCVS The Food Insecurity Network Cash First Project  <b>(Reduce the cost of living alleviate immediate hardship and cash first fund – understand lived experience)</b>	<b>Children and Families Integrated Services</b>  Education Services The Promise SHINE Programme  <b>(Reducing the cost of living, for example reducing the cost of the school day - alleviate hardship-)</b>	<b>Health and Social Care</b>  NHS GG&C Golden Jubilee Health Improvement Team Social Care Services Community Justice  <b>Targeted actions and Opportunities/understand lived experience.</b>	<b>Benefit and Debt Information and Advice partnership.</b>  Working4U Citizens Advice Bureau Social Security Scotland DWP  <b>(maximise income from benefits)</b>	<b>Economic Development, Local Employability</b>  Fair Work Employability Social Benefit  <b>(maximise income from work)</b>	<b>West Dunbartonshire Crisis support and Cost of Living Initiatives</b>  Welfare Funds Discretionary and Passported benefits  <b>(Alleviate hardship reduce the cost of living)</b>	<b>Housing Solutions Partnership</b>  WDC Housing Services RSL  <b>(Alleviate Hardship/Trigger events)</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						

## **Appendix 2: 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 3: 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 2024/25	Plans for 2025/26
<p>Three main themes continue to be the focus - Apprenticeships, Academy and Careers.</p> <p>-Annual graduation and recognition event took place Sept 2024 with 42 individuals graduating.</p> <p>-Apprentice ambassador role promotes activity through participation at careers events e.g. pathways event Feb 2024 SAW 2025, job coaches x 2 commenced to provide enhanced support to young people in apprentice roles.</p> <p>-First NHSGGC apprentice survey took place in Nov 2024 to gather feedback on experience and shape future priorities.</p> <p>-GA in Business Management saw growth for internal upskilling of staff and apprenticeship planning aligns with NHSGGC workforce plan.</p> <p>-Apprentice pathways event in Feb 2025 had 575 attendees from senior phase pupils. This also included two x Academy programmes completed.</p> <p>-Review now on new format to align with HCSW career pathways, Project Search continued with annual intake in August 2024.</p>	<p>Continuation of three themes directed by workforce priorities in NHSGGC workforce plan, Anchor Plan and engagement with partners through the LEPs. Exploring model of paid placements through LEPs and other partners.</p>

Summary of activity 2024/25	Plans for 2025/26
<p>-Engagement with DWP, DYW, LEPs and Kings Trust. Entry level roles visible at DWP job fayres supported by Facilities and Admin service leads.</p> <p>-Connection to Fairer Futures and Clyde Gateway in readiness to support outcomes identified to support employment opportunities in the priority areas.</p> <p>-Careers promotion continues in Get Ready format covering senior pupil access to nursing, podiatry, physiotherapy and medicine.</p> <p>-Participation in Scottish Careers week Nov 2024 and March 2025 online events to support SAW (Scottish Apprenticeship Week).</p> <p>-MCR Pathways mentoring continues.</p>	

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

NHS GGC as a procurer	
Summary of activity 2024/25	Plans for 2025/26
<p>Broadly we have been able to continue activity since last year, with some key highlights below:</p> <p>Affiliate membership of the Supplier Development Programme; NHSGGC Procurement attendance at local and national "Meet the Buyer" events; bespoke Procurement Development Programme increasing the awareness and use of the Community Benefits Gateway and supporting small and supported businesses</p>	<p>Renewed affiliate membership of the Supplier Development Programme; attend local and national 'Meet the Buyer' events; target percentage 14% of NHSGGC trade spend to local suppliers, Procurement Strategy 2025-28 with corporate social responsibility being a key priority area, with community benefits clauses in local contracts</p>

NHS GGC as a procurer	
Summary of activity 2024/25	Plans for 2025/26
<p><b>Community benefits:</b></p> <p>Increased partnership working between NHSGGC Procurement, Public Health (Health Improvement), Supplier Development Programme (SDP), Glasgow Council for Voluntary Sector (GCVS), and Third Sector Interface to improve awareness and use of Community Benefits Gateway (CBG) among Third Sector Organisations and NHSGGC suppliers. Bespoke webinars delivered by SDP, proactive support from Health Improvement team to individuals using the CBG portal</p>	<p>Continue to promote community benefits grant (CBG) toolkit to TSOs in partnership with GCVS, continue to engage with NHSGGC commodity managers to raise awareness of community benefits; continue offering proactive support to individuals accessing the CBG portal</p>

**Table 10: NHSGGC Family Friendly Working**

To support employees with families at risk of child poverty NHSGGC has a range of family friendly working policies		
Summary of activity 2024/25	Outcome/activity data for 2024/25 by HSCP, including comparison with previous years	Plans for 2025/26
<p>Staff Hardship Fund available to NHSGGC staff; Delivery of HES and Credit Union sessions; Regular updates of All About Money webpage and app development; Promotion of activities and resources via core brief, Staff Hub, staff events, leaflets, posters - throughout the year and more intensely during Staff Money Worries Campaign in Oct 2024; quarterly Payslip messaging about money advice support</p>	<p>Staff Hardship Fund has been accessed by NHSGGC staff.</p> <p>-10 HES sessions (73 participants) and 12 Credit Union sessions (66 participants) accessed by staff.</p> <p>-Staff Money Worries campaign delivered.</p>	<p>Work will continue to deliver of Staff Hardship Fund. There will also be a focus on:</p> <p>-Delivery of Staff Hardship Fund</p> <p>-Deliver HES and Credit Union sessions, with addition of Managing Your Money Better &amp; Financial Resilience sessions</p>

	<p>- 'All About Money' webpage updated with resources and links</p> <p>-Staff Money and Advice app developed in partnership with the Right Decisions Development service - link has been added to the 'All About Money' webpage.</p> <p>-Training in 'Supporting Staff Financial Wellbeing- What you can do to help' delivered to NHSGGC HR staff in November 2024</p> <p>These tools now mirror each other giving more accessibility to staff.</p>	<p>-Deliver 'Supporting Staff Financial Wellbeing- What you can do to help' sessions to NHSGGC Payroll managers</p> <p>-Maintain quarterly payslip messaging about money advice available</p> <p>-Regular updates to All About Money webpage as required</p> <p>-Continue 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 2024/25</b>	<b>Outcome/activity data for 2024/25 by HSCP, including comparison with previous years</b>	<b>Plans for 2025/26</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 six 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</p>	<p>There was a total of 198 referrals into the service during 2024/2025 with a total 283 repeat clients also seen. There was a total of £2,085,135 in financial gains and a total of £582,735 in debt, housing and non-housing managed. Of those who used the service 54% had an annual income of &lt;£15k before seeing the service and were living in poverty. 81% of those who used the service identified as having a disability with the service reaching families with a total of 115 children (&lt;16) who also had a disability. 33% of those who</p>	<p>The service was recently successful in securing funding for the 2025/26 financial year through a competitive application to the Glasgow Children's Hospital Charity. This funding is a positive step forward and reflects the value and impact the service continues to deliver to children and families. However, despite this success, the current allocation does not fully cover the operational costs required to sustain the service throughout the entire year. As a result, work is actively ongoing to identify and secure additional funding sources to address this financial shortfall and ensure the</p>

Royal Hospital for Children - Money and Debt Advice Service		
Summary of activity 2024/25	Outcome/activity data for 2024/25 by HSCP, including comparison with previous years	Plans for 2025/26
<p>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>used the service were BME and 13% required a translator for their appointments.</p> <p>84 service users from Glasgow City</p> <p>3 from East Dunbartonshire</p> <p>7 from East Renfrewshire</p> <p>6 from Inverclyde</p> <p>14 from Renfrewshire</p> <p>2 from West Dunbartonshire.</p> <p>There were 82 referrals for families out with NHSGGC.</p>	<p>service can operate at full capacity for the duration of 2025/26.</p> <p>In line with its established approach, the service will continue to engage and collaborate with all key stakeholders through its dedicated multi-disciplinary steering group. This group includes representatives from the Glasgow Children's Hospital Charity, internal staff across departments, external professionals, and—crucially—the families who access and benefit from the service. This collaborative model ensures that a wide range of expertise and lived experience informs service planning, delivery, and ongoing improvement.</p> <p>Central to the service's ethos is a commitment to placing the voices and experiences of families at the heart of everything it does. The insights and feedback gathered from the children and families supported by the service will continue to play a pivotal role in shaping priorities, guiding enhancements, and ensuring that the service remains responsive, compassionate, and effective in meeting the needs of its users throughout 2025/26.</p>

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

<b>Blossom - Maternity Matters</b>		
<b>Summary of activity 2024/25</b>	<b>Outcome/activity data for 2024/25 by HSCP, including comparison with previous years</b>	<b>Plans for 2025/26</b>
<p>Maternity Matters is a specialist money, debt, and advocacy service that supports women—and, where appropriate, their families—who are accessing the Blossom Maternity Service in Glasgow. The service is designed to assist women experiencing multiple vulnerabilities, including those with disabilities, from Black, Asian and Minority Ethnic (BAME) backgrounds, single parents, and pregnant women from priority groups identified in <i>Best Start, Bright Futures</i> and the Scottish Government’s Child Poverty Delivery Plan.</p> <p>Each woman is supported to develop a personalised action plan, with an advocate assigned to help implement the plan and provide ongoing support. This includes facilitating engagement with additional services, with support typically continuing for a minimum of three months and often longer, depending on individual needs.</p> <p>Maternity Matters adopts a genuinely person-centred approach, building trust and working</p>	<p>A total of 155 referrals were made to the service during 2024/25 and a total of 154 repeat clients were also seen. 25% of new clients seen had an annual income of &lt;£6k, 36% had an annual income of &lt;£10k and a further 19% had an annual income of &lt;£15k. Only 20% of new clients seen had an annual income &gt;£15k to £40k. Therefore 80% of those the service has seen would be classed as living in poverty before seeing the service. 61% of service users identified that they had a disability. Financial gains were a total of £660,836.53 and a total of £198,801.68 in both housing and non-housing debt was managed for clients. A total of 31% of new service users were BME and a total of 30% of service users needed an interpreter to engage with the service. 23% of those who used the service were &lt;25 years old. 35% of service users were single parents and a total of 138 travel cards were provided to women who had no money to pay for travel to their Maternity Appointments.</p>	<p>The service will be fully funded by Public Health for the 2025/26 financial year. We will continue to collaborate with partners through the established multi-disciplinary steering group, which includes representation from Glasgow Children’s Hospital Charity, Money Matters, maternity staff, and—critically—pregnant women and their families.</p> <p>The service will maintain its holistic, person-centred approach, addressing the wide-ranging needs of the women it supports. Every individual accessing the service will receive a comprehensive benefits and welfare rights assessment, alongside an income maximisation check. Support will also be provided for managing debt, accessing energy assistance, and securing direct grants to prevent disconnection from essential utilities such as heating and lighting.</p> <p>In addition, the service offers tailored support for housing challenges, access to emergency food and Foodbanks, and guidance in applying for relevant grants. For women who are ready, the service also provides pathways to education, training, and</p>

Blossom - Maternity Matters		
Summary of activity 2024/25	Outcome/activity data for 2024/25 by HSCP, including comparison with previous years	Plans for 2025/26
in close partnership with NHS settings, particularly the Midwifery team. Many of the women supported by the service face barriers such as low literacy levels or limited English language skills, making financial management and understanding financial information particularly challenging. Additionally, low digital literacy can hinder their ability to meet Universal Credit claimant commitments, compounding the financial difficulties they face.	HSCP BREAKDOWN: Glasgow City - 131 ED, ER, Ren & WD - 9 (data have been consolidated as individual numbers are small) Out with NHSGGC - 15 (data have been consolidated as individual numbers are small)	employment opportunities—supporting long-term financial security and independence.

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

<b>Black and Minority Ethnic (BAME) maternity</b>	
<b>Summary of activity 2024/25</b>	<b>Plans for 2025/26</b>
Interpreting, continuity of carer, birth planning, stillbirths, alongside maternity unit use trends are now regularly analysed by ethnicity and SIMD. This analysis is demonstrating further concerted efforts are required to meet the needs of pregnant BME women and women living in poverty. Where negative trends are found, improvement plans are put in place. For example, NHSGGC has found a relationship between a number of factors, including lack of interpreting and stillbirths. There are a wide range of actions in place to improve maternity services approach to interpreting. A new maternity communications group has been set up, which reviews how accessible information is in NHSGGC and addresses accessibility of innovations. Leadership training on anti-racism has covered poverty issues and frontline staff training is planned.	Actions to address structural barriers in the maternity pathway for the BAME community and those living in poverty include issuing and marketing a patient interpreting code to ensure access to the telephone triage system; development of a simple step by step guide to NHSGGC maternity services; review of patient facing materials, including the Badgernet app, in community languages; improvement plan for areas of care not meeting the needs of BAME women (e.g. Birthplans); improvement plan for patient engagement; and developing a staff training plan. The review of NHSGGC's Maternity Strategy offered an opportunity to review the maternity pathway for BME women and planning is underway to carry out a suite of Equality Impact Assessments to ensure the pathway is accessible to all.

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

<b>Raising the issue of money worries in Maternity Services</b>		
<b>Summary of activity 2024/25</b>	<b>Outcome/activity data for 2024/25 by HSCP, including comparison with previous years</b>	<b>Plans for 2025/26</b>
Maternity training for Newly Qualified Midwives and core staff was paused during the reporting period and will be discussed through the new Public Health Maternity Forum (PHMF). In addition, referral activity has been affected by the closure of some local financial	Baseline and follow up referral data is being extracted from Badger net to track progress.  Data from local FI service providers for each HSCP/sector show the following direct referrals from maternity services	The newly established Public Health Midwifery Forum (PHMF) will lead on delivering key public health priorities for 2025/26, initially focusing on smoking, alcohol, equalities, and breastfeeding in year one. Plans are in

Raising the issue of money worries in Maternity Services																													
Summary of activity 2024/25	Outcome/activity data for 2024/25 by HSCP, including comparison with previous years	Plans for 2025/26																											
inclusion services (this process took place in Q3).	<p>as follows. Referral activity been impacted by the closure of some local FI services:</p> <table> <tr> <th>HSCP</th><th>23/24</th><th>24/25</th></tr> <tr> <td>North East Glasgow</td><td>157</td><td>155</td></tr> <tr> <td>North West Glasgow</td><td>237</td><td>120</td></tr> <tr> <td>South Glasgow</td><td>176</td><td>125</td></tr> <tr> <td>East Dunbartonshire</td><td>0</td><td>0</td></tr> <tr> <td>Inverclyde</td><td>2</td><td>0</td></tr> <tr> <td>Renfrewshire</td><td>11</td><td>0</td></tr> <tr> <td>West Dunbartonshire</td><td>49</td><td>26</td></tr> <tr> <td>East Renfrewshire</td><td>5</td><td>1</td></tr> </table>	HSCP	23/24	24/25	North East Glasgow	157	155	North West Glasgow	237	120	South Glasgow	176	125	East Dunbartonshire	0	0	Inverclyde	2	0	Renfrewshire	11	0	West Dunbartonshire	49	26	East Renfrewshire	5	1	place to expand the focus in year two to include additional priorities such as poverty, gestational diabetes (GDM), and Vitamin D uptake.
HSCP	23/24	24/25																											
North East Glasgow	157	155																											
North West Glasgow	237	120																											
South Glasgow	176	125																											
East Dunbartonshire	0	0																											
Inverclyde	2	0																											
Renfrewshire	11	0																											
West Dunbartonshire	49	26																											
East Renfrewshire	5	1																											

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

Raising the issue of money worries in early years (HWC) Health Visiting Services.		
Summary of activity 2024/25	Outcome/activity data for 2024/25 by HSCP, including comparison with previous years	Plans for 2025/26
In 2021/22, a financial inclusion (FI) quality improvement (QI) practicum, supported by the Scottish Government, was carried out within one Health and Social Care Partnership (HSCP) area in Glasgow City Council (GCC). The aim of the pilot was to increase	This is the core financial Inclusion service for NHS staff to refer families to for income maximisation. There were 2,440 referrals with an estimated £2.6 million gain in unclaimed benefits and other financial supports. Overall activity—both in terms of referral	Efforts will continue to fully embed and operationalise the pilot work, with a particular focus on enhancing staff practice when completing financial inclusion referrals within the

Raising the issue of money worries in early years (HWC) Health Visiting Services.																													
Summary of activity 2024/25	Outcome/activity data for 2024/25 by HSCP, including comparison with previous years	Plans for 2025/26																											
<p>financial enquiries and referrals to support services within Health Visiting teams. Following the successful completion of the practicum, key learning and outcomes from the pilot have since been adopted and implemented more widely across the board area.</p> <p>The QI approach has been instrumental in helping to standardise the financial inclusion referral process within the EMIS system. As part of this, dedicated FI referral forms have been developed and made available for each HSCP, ensuring a consistent and accessible process for Health Visiting (HV) teams. All necessary paperwork is now embedded within EMIS, supporting streamlined referrals and improved access to financial support for families across all HSCP areas.</p> <p>Ongoing testing and refinement of the process continues across NHS Greater Glasgow and Clyde (NHSGGC), with a focus on ensuring consistency, usability, and effectiveness. This work plays a key role in supporting the delivery of the Universal Health Visiting Pathway across NHSGGC, strengthening the integration of financial wellbeing into early years care and ensuring that families receive timely support when it is most needed.</p>	<p>rates and financial gains—declined over the last financial year, largely due to the closure of some local financial inclusion (FI) providers. However, despite this overall decrease, four HSCP areas reported increases in activity.</p> <p>Data from local FI service providers for each HSCP show the following direct referrals from Health Visitors as follows:</p> <table> <tr> <th>HSCP</th><th>23/24</th><th>24/25</th></tr> <tr> <td>North East Glasgow</td><td>716</td><td>443</td></tr> <tr> <td>North West Glasgow</td><td>583</td><td>286</td></tr> <tr> <td>South Glasgow</td><td>1138</td><td>606</td></tr> <tr> <td>East Dunbartonshire</td><td>70</td><td>91</td></tr> <tr> <td>Inverclyde</td><td>0</td><td>0</td></tr> <tr> <td>Renfrewshire</td><td>178</td><td>183</td></tr> <tr> <td>West Dunbartonshire</td><td>28</td><td>35</td></tr> <tr> <td>East Renfrewshire</td><td>72</td><td>90</td></tr> </table>	HSCP	23/24	24/25	North East Glasgow	716	443	North West Glasgow	583	286	South Glasgow	1138	606	East Dunbartonshire	70	91	Inverclyde	0	0	Renfrewshire	178	183	West Dunbartonshire	28	35	East Renfrewshire	72	90	<p>EMIS system. Ongoing support will also be provided through targeted Child Poverty training to strengthen staff confidence and understanding in this area. Throughout 2025/26, data will be regularly reviewed to monitor progress and evaluate the impact of financial inclusion activity.</p>
HSCP	23/24	24/25																											
North East Glasgow	716	443																											
North West Glasgow	583	286																											
South Glasgow	1138	606																											
East Dunbartonshire	70	91																											
Inverclyde	0	0																											
Renfrewshire	178	183																											
West Dunbartonshire	28	35																											
East Renfrewshire	72	90																											