

# Public Document Pack



To: Councillor Allard, Convener; Councillor Bouse, Vice-Convener; and Councillors Brooks, Davidson, Hutchison, Kuszniir, Mennie, Tissera and Watson.

Town House,  
ABERDEEN 20 August 2024

## **ANTI-POVERTY AND INEQUALITY COMMITTEE**

The Members of the **ANTI-POVERTY AND INEQUALITY COMMITTEE** are requested to meet in **Committee Room 2 - Town House on WEDNESDAY, 28 AUGUST 2024 at 10.00 am.** This is a hybrid meeting and Members may also attend remotely.

The meeting will be webcast and a live stream can be viewed on the Council's website. <https://aberdeen.public-i.tv/core/portal/home>

ALAN THOMSON  
INTERIM CHIEF OFFICER – GOVERNANCE

### **B U S I N E S S**

#### **THIS MEETING WILL BE IMMEDIATELY FOLLOWED BY A MEMBERS' VISIT TO CAIRNCRY COMMUNITY CENTRE**

#### **DETERMINATION OF URGENT BUSINESS**

- 1.1. There are no items of urgent business at this time

#### **DETERMINATION OF EXEMPT BUSINESS**

- 2.1. Members are requested to determine that any exempt business be considered with the press and public excluded

#### **DECLARATIONS OF INTERESTS OR TRANSPARENCY STATEMENTS**

- 3.1. Members are requested to declare any interests or connections

## **DEPUTATIONS**

- 4.1. There are no requests for deputations at this time

## **MINUTE OF PREVIOUS MEETING**

- 5.1. Minute of previous meeting of 12 June 2024 (Pages 5 - 14)

## **COMMITTEE PLANNER**

- 6.1. Committee Business Planner (Pages 15 - 16)

## **NOTICES OF MOTION**

- 7.1. There are no Notices of Motion at this time

## **REFERRALS FROM COUNCIL, COMMITTEES AND SUB COMMITTEES**

- 8.1. There are no referrals at this time

## **COMMITTEE BUSINESS**

- 9.1. Working in Partnership for Aberdeen - Supporting People with the Cost of Living: Round Two of Funding Allocations - CORS/24/229 (Pages 17 - 28)
- 9.2. Accessing Money Advice and Advisory Services - CORS/24/230 (Pages 29 - 54)

## **EXEMPT/CONFIDENTIAL BUSINESS**

- 10.1. There is no confidential business

## **COMMITTEE VISIT**

- 11.1. Committee Visit to Cairncry Community Centre (Pages 55 - 56)

All Members are invited to attend a visit to Cairncry Community Centre , Cornhill Shopping Centre, Foresterhill Road, Aberdeen AB16 5HL - immediately following the Committee Business. The visit will take place from 12.30 – 3pm.

[Cairncry Community Centre \(cairncry-community-centre.co.uk\)](http://cairncry-community-centre.co.uk)

Integrated Impact Assessments related to reports on this agenda can be viewed [here](#)

To access the Service Updates for this Committee please click [here](#)

Website Address: [aberdeencity.gov.uk](http://aberdeencity.gov.uk)

Should you require any further information about this agenda, please contact Emma Robertson, [emmrobertson@aberdeencity.gov.uk](mailto:emmrobertson@aberdeencity.gov.uk)

This page is intentionally left blank

## Anti-Poverty and Inequality Committee

ABERDEEN, 12 June 2024. Minute of Meeting of the ANTI-POVERTY AND INEQUALITY COMMITTEE. Present:- Councillor Allard, Convener; and Councillors Brooks, Davidson, Henrickson (as substitute for Councillor Bouse), Hutchison, Kuszniir, Mennie (up to article 11), Tissera, Watson and Yuill (for article 12) (as substitute for Councillor Mennie).

External Advisers: - Dr John Bone (University of Aberdeen), Sophy Green (Instant Neighbour), Phil Mackie (NHS Grampian) and Edward Obi.

The agenda and reports associated with this minute can be located [here](#).

Please note that if any changes are made to this minute at the point of approval, these will be outlined in the subsequent minute and this document will not be retrospectively altered.

### ANNOUNCEMENTS

1. The Convener welcomed everyone to the meeting and reminded Members that they were in the pre-election period and that the link to the Pre-election guidance on the intranet had been emailed to all Members.

The Convener advised that this was the last Anti-Poverty and Inequality Committee meeting for External Adviser Phil Mackie. The Convener thanked him for his valued contributions and advised that a report had been prepared for full Council on 3 July 2024 to approve Phil's replacement on the Committee.

The Convener paid tribute to the Locality Manager, Paul Tytler and wished him well for his retirement from the Council at the end of June. He noted that Paul had been involved in the Committee from its beginning and had been the author of many of the reports.

The Convener welcomed Michelle Crombie - Corporate Strategy and Community Planning Manager, who would be supporting the Executive Director – Corporate Services at the Committee.

### URGENT BUSINESS

2. There was no Urgent Business.

### DETERMINATION OF EXEMPT BUSINESS

3. There was no Exempt Business.

**ANTI-POVERTY AND INEQUALITY COMMITTEE**

12 June 2024

**DECLARATIONS OF INTEREST AND TRANSPARENCY STATEMENTS**

4. Members were requested to intimate any Declarations of Interest or Transparency Statements in respect of the items on the agenda.

**The Committee resolved:-**

- (i) to note that Councillor Brooks advised that he had a connection in relation to agenda item 9.4 (Accessing Money Advice Services) as he had immediate family members who worked in Customer Services within Aberdeen City Council however, having applied the objective test he did not consider that his connection amounted to an interest which would prevent him from participating in the discussion on the item;
- (ii) to note that Councillor Kuszniir advised that he had a connection in relation to agenda item 9.4 as he was a Board Member of Aberdeen Citizens' Advice Bureau however, having applied the objective test he did not consider that his connection amounted to an interest which would prevent him from participating in the discussion on the item;
- (iii) to note that Councillor Watson advised that he had a connection in relation to agenda item 9.4 as he was on the Executive of Aberdeen Trades Union Council however, having applied the objective test he did not consider that his connection amounted to an interest which would prevent him from participating in the discussion on the item;
- (iv) to note that Sophy Green advised that she had a connection in relation to agenda item 9.5 (Working in Partnership for Aberdeen - Supporting People with the Cost of Living) as she was Chief Executive of Instant Neighbour however, having applied the objective test she did not consider that her connection amounted to an interest which would prevent her from participating in the discussion on the item; and
- (v) to note that Dr Bone advised that he had a connection in relation to agenda item 9.5 as he was a Board Member of CFINE however, having applied the objective test he did not consider that his connection amounted to an interest which would prevent him from participating in the discussion on the item.

**MINUTE OF PREVIOUS MEETING OF 20 MARCH 2024**

5. The Committee had before it the minute of the previous meeting of 20 March 2024.

**The Committee resolved:-**

to approve the minute.

## ANTI-POVERTY AND INEQUALITY COMMITTEE

12 June 2024

### COMMITTEE BUSINESS PLANNER

6. The Committee had before it the planner of committee business, as prepared by the Interim Chief Officer – Governance.

**The Committee resolved:-**

to note the Planner.

### FOOD POVERTY ACTION ABERDEEN ACTION PLAN - EXTERNAL ADVISERS' REPORT - CORS/24/151

7. The Committee had before it the Food Poverty Action Aberdeen Action Plan 2024 prepared by the External Advisers and Locality Manager.

The Chair of the Outcome Improvement Group introduced the Chief Executive of CFINE who spoke to the report. The Chief Executives of Instant Neighbour and CFINE responded to questions from members in respect of partnership working and the many organisations involved, food income versus food requirements and the impact of free school meals.

**The report recommended:-**

that the Committee:

- (a) note the Food Poverty Action Aberdeen Action Plan attached at Appendix 1 of the report; and
- (b) note the Food Poverty Action Aberdeen - Action Plan Update attached at Appendix 2 of the report.

The Convener moved, seconded by Councillor Mennie:-  
that the Committee approve the recommendations.

Councillor Tissera, seconded by Councillor Watson, moved as an amendment:- that the Committee:

- (1) agree the recommendations;
- (2) note CFINE has been mentioned 30 times within the reports and agree the SNP seem obsessed with CFINE as the only show in town, therefore instruct the Executive Director – Corporate Services to bring forward a food poverty action plan from at least one other source to compare and contrast the proposed actions contained within the report;
- (3) agree the Scottish Government's Annual Progress Report on Child Poverty is nothing short of a national scandal noting that time after time the SNP voted against Labour's right to food bill and the consequences of the SNP's actions are highlighted within Appendix 2; and
- (4) request the Corporate Strategy and Community Planning Manager to present an annual report to the committee on progress being made.

## **ANTI-POVERTY AND INEQUALITY COMMITTEE**

12 June 2024

On a division, there voted:- for the motion (5) – the Convener, and Councillors Davidson, Henrickson, Hutchison and Mennie; for the amendment (2) – Councillors Tissera and Watson; declined to vote (2) – Councillors Brooks and Kuszniir.

### **The Committee resolved:-**

- (i) to instruct the Executive Director – Corporate Services, in conjunction with the Executive Director – Families and Communities, to provide a Service Update on the costs and potential benefits of providing free school meals to Primary 6 and Primary 7 pupils; and
- (ii) to otherwise adopt the motion.

### **REFRESHED LOCAL OUTCOME IMPROVEMENT PLAN 2016-2026 - CORS/24/145**

**8.** The Committee had before it the Refreshed Local Outcome Improvement Plan for 2016-2026 prepared by the Corporate Strategy and Community Planning Manager, which had been approved by the Community Planning Aberdeen (CPA) Board on 29 April 2024.

### **The report recommended:-**

that the Committee:

- (a) consider the LOIP presented at Appendix 1; and
- (b) consider the LOIP in conjunction with the Locality Plans at Item 9.3 which connects the LOIP to community priorities and assets.

The Convener moved, seconded by Councillor Mennie:-  
that the Committee approve the recommendations.

Councillor Tissera, seconded by Councillor Watson, moved as an amendment:- that the Committee:

- (1) agree the recommendations contained within the report;
- (2) agree that the Anti-Poverty and Inequality Committee hinders not enhances the Local Outcome Improvement Plan and recommend to Council that the Committee should cease to exist; and
- (3) request the Executive Director - Corporate Services to present an annual report to the Communities Housing and Public Protection Committee on progress being made on the Anti-Poverty and Inequality aspects of the Local Outcome Improvement Plan prior to consideration by Council of the annual report on the LOIP.

On a division, there voted:- for the motion (5) – the Convener, and Councillors Davidson, Henrickson, Hutchison and Mennie; for the amendment (2) – Councillors Tissera and Watson; declined to vote (2) – Councillors Brooks and Kuszniir.

### **The Committee resolved:-**

to adopt the motion.



## ANTI-POVERTY AND INEQUALITY COMMITTEE

12 June 2024

### REFRESHED LOCALITY PLANS 2021-26: NORTH, SOUTH AND CENTRAL - CORS/24/146

9. The Committee had before it the Refreshed Locality Plans 2021-26 for North, South and Central localities which had been approved by the Community Planning Aberdeen Board on 29 April 2024. The Corporate Strategy and Community Planning Manager introduced the report and responded to questions from Members.

**The report recommended:-**

that the Committee:

- (a) note the Locality Plans presented at Appendices 1, 2 and 3 of the report; and
- (b) note the Locality Plans in conjunction with the refreshed Local Outcome Improvement Plan 2016- 2026 at Item 9.2 of the agenda which connected the Locality Plans to city wide priorities for improvement.

The Convener moved, seconded by Councillor Mennie:-  
that the Committee approve the recommendations.

Councillor Tissera, seconded by Councillor Watson, moved as an amendment:- that the Committee:

- (1) agree the recommendations contained within the report;
- (2) agree that the Chief Officer bring forward to the next committee on how exactly priority 3 of support children and young people to achieve their maximum potential if the SNP get their way and St Fittick's Park becomes a developer's paradise. Also to consult with friends of St Fittick's Park as part of this process; and
- (3) agree that the Chief Officer confirm in writing why the good work of Sistema is not mentioned within the South locality plan.

At this juncture, the Legal Adviser reminded Members when debating the amendment not to stray into potentially making comments which could be considered as predetermining any Planning matters which could be considered in the future at either the Planning Development Management Committee or full Council.

On a division, there voted:- for the motion (5) – the Convener, and Councillors Davidson, Henrickson, Hutchison and Mennie; for the amendment (3) – Councillors Kusznir, Tissera and Watson; declined to vote (1) – Councillor Brooks.

**The Committee resolved:-**

- (i) to note that the Corporate Strategy and Community Planning Manager would include reference to Sistema within the South Locality Plan; and
- (ii) to otherwise adopt the motion.

## ANTI-POVERTY AND INEQUALITY COMMITTEE

12 June 2024

### ACCESSING MONEY ADVICE SERVICES - CORS/24/149

**10.** The Committee had before it a report prepared by the Locality Manager on Accessing Money Advice Services.

The Executive Director, Corporate Services introduced the report and responded to questions from Members.

**The report recommended:-**

that the Committee note the recommendations at 3.12 of the report to support the development of access to money advice services in Aberdeen.

The Convener moved, seconded by Councillor Hutchison:-  
that the Committee:

- (1) instruct the Executive Director – Corporate Services to bring a report to a future committee to consider with partners the provisions of other advisory services in the city; and
- (2) otherwise approve the recommendation.

Councillor Tissera, seconded by Councillor Watson, moved as an amendment:-  
that the Committee:

- (1) agree the recommendation contained within the report;
- (2) agree the SNP gives a whole new meaning to dither, delay and defer given the Committee instructed a report on 30th August 2023, with the report due no later than summer 2024, noting that there are no specific recommendations contained within the report on the actual issues faced by people in poverty in relation to accessing advice services and financial services and the impact this had; on the services available in Aberdeen; on the unmet need; and no specific recommendations for council services and other organisations to address this unmet need; and
- (3) instruct the Executive Director – Corporate Services to bring a report to the next committee detailing exactly what was asked for on 30 August 2023 in order to give confidence to those who may need help in this matter.

On a division, there voted:- for the motion (5) – the Convener, and Councillors Davidson, Henrickson, Hutchison and Mennie; for the amendment (4) – Councillors Brooks, Kuszniir, Tissera and Watson.

**The Committee resolved:-**

to adopt the motion.

**In terms of Standing Order 34.1, Councillor Kuszniir intimated that he would like this matter to be referred to full Council. Councillor Kuszniir was supported by Councillors Brooks, Tissera and Watson.**

## ANTI-POVERTY AND INEQUALITY COMMITTEE

12 June 2024

### WORKING IN PARTNERSHIP FOR ABERDEEN - SUPPORTING PEOPLE WITH THE COST OF LIVING - CORS/24/152

11. The Committee had before it a report prepared by the Executive Director - Corporate Services providing options for how the Council could use the allocation of £1million to address poverty in the city.

**The report recommended:-**

that the Committee:

- (a) approve the proposed allocation of funds as described at 3.6 of the report;
- (b) instruct the Executive Director of Corporate Services to submit the approved recommendations for allocation of funds to the Council meeting on 3rd July 2024; and
- (c) instruct the Executive Director of Corporate Services to bring an update on spend, progress, any reallocation of resources and further proposals for the balance of funding to the meeting of the Committee on 28 August 2024.

The Convener moved, seconded by Councillor Mennie:-  
that the Committee approve the recommendations.

Councillor Kuszniir, seconded by Councillor Brooks moved as an amendment:-  
that the Committee:

- (1) approve the proposed allocation of costs in principle and subject to confirmation by the supported organisations that they will not use any of the allocated funds to pay staff costs;
- (2) instruct the Executive Director of Corporate Services to submit the approved recommendations along with further details on the breakdown of the indicative costs for allocation of funds to the Council meeting on 3rd July 2024; and
- (3) instruct the Executive Director of Corporate Services to bring an update on spend, progress, any reallocation of resources and further proposals for the balance of funding to the meeting of the Committee on 28 August 2024.

Councillor Tissera, seconded by Councillor Watson, moved as a further amendment:-  
that the Committee:

- (1) note the report and agree the recommendations; and
- (2) agree the Anti-Poverty and Inequality Committee should recommend to the Finance and Resources Committee to provide Aberdeen Cyrenians with £250,000 out of the £1m budget allocated from the 2024/25 Budget for Anti-Poverty Measures and to allocate Instant Neighbour £10,000 for foodbanks from the same budget.

There being a motion and two amendments, the Committee first divided between the amendment by Councillor Kuszniir and the amendment by Councillor Tissera.

On a division, there voted:-

For the amendment by Cllr Kuszniir (2) – Councillors Brooks and Kuszniir.

## ANTI-POVERTY AND INEQUALITY COMMITTEE

12 June 2024

For the amendment by Cllr Tissera (2) – Councillors Tissera and Watson.

Declined to vote (5) – Convener, and Councillors Davidson, Henrickson, Hutchison and Mennie.

In accordance with Standing Order 32.7, the Convener exercised his casting vote in favour of the amendment by Councillor Kuszniir.

The Committee then divided between the motion and the amendment by Councillor Kuszniir.

On a division, there voted:-

For the motion (5) – Convener, and Councillors Davidson, Henrickson, Hutchison and Mennie.

For the amendment by Councillor Kuszniir (2) - Councillors Brooks and Kuszniir.

Declined to vote (2) – Councillors Tissera and Watson.

### **The Committee resolved:-**

- (i) to note that the Corporate Strategy and Community Planning Manager would circulate to Members the staffing costs in respect of the monies allocated; and
- (ii) to otherwise adopt the motion.

### **CITIZENS' ASSEMBLIES - CORS/24/150**

**12.** The Committee had before it a report prepared by the Locality Manager presenting a proposal for delivering a citizens' assembly approach on poverty and gender inequality. The Legal Adviser spoke to the report.

### **The report recommended:-**

that the Committee:

- (a) approve the proposal outlined in the report for delivering a citizens' assembly approach on poverty and gender inequality; and
- (d) instruct the Executive Director of Corporate Services to, in accordance with the Council's Procurement Regulations, commission the Scottish Women's Budget Group to deliver the proposal.

The Convener moved, seconded by Councillor Hutchison:-  
that the Committee approve the recommendations.

Councillor Tissera, seconded by Councillor Watson moved as an amendment:-  
that the Committee:

## ANTI-POVERTY AND INEQUALITY COMMITTEE

12 June 2024

- (1) agree that a Citizens' Assembly is a waste of public resources given Aberdeen City Council has Aberdeen City Voice a panel of Aberdeen City residents who have agreed to give their views on a range of issues;
- (2) note the Council contacts panellists and asks them to complete at least two questionnaire surveys a year. The questionnaires cover a wide range of topics and issues that affect our community;
- (3) agree engagement with citizens should continue through Aberdeen City Voice Panel which supports a recruitment campaign to attract underrepresented groups such as those living in SIMD areas minority ethnic and young people in order to bring about positive change;
- (4) agree as part of Aberdeen City Voice there is already an Anti-Poverty Outcome Improvement Group which is responsible for actions under Stretch Outcome 1 which supports the delivery of the Local Outcome Improvement Plan and underpinning locality plans;
- (5) agree that if the SNP move forward with the Citizens' Assembly, they are undermining Community Planning Aberdeen and the volunteers from the city that partake in Aberdeen City Voice; and
- (6) agree the money being spent on bringing forward Citizens Assemblies should be diverted to Abernecessities in order for them to allocate the monies towards winter clothing for School children, noting the positive benefits of doing this regarding the objectives of the Anti-Poverty and Inequality Committee.

Councillor Kusznr, seconded by Councillor Brooks, moved as a further amendment:-  
that the Committee:

- (1) note progress on plans to facilitate Citizens' Assemblies on Poverty and Inequality;
- (2) instruct that no further work on Citizens' Assemblies is undertaken in light of the complexity, costs and risks regarding the effectiveness of Citizens' Assemblies; and
- (3) request that the Finance and Resources Committee reallocate any funds previously committed to Citizens Assemblies to increasing available crisis grants.

There being a motion and two amendments, the Committee first divided between the amendment by Councillor Tissera and the amendment by Councillor Kusznr.

On a division, there voted:-

For the amendment by Councillor Tissera (2) – Councillors Tissera and Watson.

For the amendment by Councillor Kusznr (2) – Councillors Brooks and Kusznr.

Declined to vote (5) – Convener, and Councillors Davidson, Henrickson, Hutchison and Yuill.

In accordance with Standing Order 32.7, the Convener exercised his casting vote in favour of the amendment by Councillor Kusznr.

**ANTI-POVERTY AND INEQUALITY COMMITTEE**

12 June 2024

The Committee then divided between the motion and the amendment by Councillor Kuszniir.

On a division, there voted:-

For the motion (5) – Convener, and Councillors Davidson, Henrickson, Hutchison and Yuill.

For the amendment by Councillor Kuszniir (4) - Councillors Brooks, Kuszniir, Tissera and Watson.

**The Committee resolved:-**

to adopt the motion.

- **COUNCILLOR CHRISTIAN ALLARD, Convener.**

	A	B	C	D	E	F	G	H	I
1	<b>ANTI-POVERTY AND INEQUALITY COMMITTEE BUSINESS PLANNER</b> The Business Planner details the reports which have been instructed as well as reports which the Functions expect to be submitting for the calendar year.								
2	<b>Report Title</b>	<b>Minute Reference/Committee Decision or Purpose of Report</b>	<b>Update</b>	<b>Report Author</b>	<b>Chief Officer</b>	<b>Director</b>	<b>Terms of Reference</b>	<b>Delayed or Recommended for removal or transfer, enter either D, R, or T</b>	<b>Explanation if delayed, removed or transferred</b>
3	<b>28 August 2024</b>								
4	Working in Partnership for Aberdeen - Supporting People with the Cost of Living: Round Two of Funding Allocations	On 12 June 2024, the Committee resolved to instruct the Executive Director of Corporate Services to bring an update on spend, progress, any reallocation of resources and further proposals for the balance of funding to the meeting of the Committee on 28 August 2024.	On the agenda	Michelle Crombie/ Susan Thoms	Community Planning	Corporate Services	1.1, 3.2		
5	Accessing Money Advice and Advisory Services	To present work undertaken to determine issues faced by people in poverty in relation to accessing advice services and financial services, and to make recommendations on how that might be improved.	On the agenda	Angela Kazmierczak	Community Planning	Corporate Services	1.1, 3.2		
6	Committee Visit to Cairnry Community Centre	The visit will include an initial session, to give an overview of the centre's work, a tour of the centre, and an opportunity to meet and hear from service users, staff and volunteers.	On the agenda	Michelle Crombie					
7	<b>06 November 2024</b>								
8	Annual Committee Effectiveness Report	To present the annual committee effectiveness report.		Andy MacDonald	Corporate Services	Corporate Services	GD 8.5		
9	No Recourse to Public Funds	To understand what support is available to those who have No Recourse to Public Funds.		Martin Murchie	Data Insights	Corporate Services	1.1		
10	Supporting People through the Cost of Living Crisis	To review the allocation of the remaining funding and to reallocate any underspent funds.		Michelle Crombie	Community Planning	Corporate Services	1.1, 3.2		
11	Fairer Aberdeen Fund Annual Report	To provide members with the Fairer Aberdeen Fund annual report for 2023/24		Susan Thoms	Education and Lifelong Learning	Families and Communities	1.14		

	A	B	C	D	E	F	G	H	I
	Report Title	Minute Reference/Committee Decision or Purpose of Report	Update	Report Author	Chief Officer	Director	Terms of Reference	Delayed or Recommended for removal or transfer, enter either D, R, or T	Explanation if delayed, removed or transferred
2									
12	<b>2025 and beyond and TBC</b>								
13	Equality Outcomes Progress Report	To provide an update on the progress achieved for Aberdeen City Council's Equality Outcomes for 2021-25. Last reported to Committee on 8 March 2023.		Baldeep McGarry	People and Citizen Services	Corporate Services	2.2		
14	Memorandum of Understanding between Aberdeen City Council and the Department of Work and Pensions on preventing homelessness and improving outcomes	Six monthly update: At the Council meeting on 13 July 2022 the Council resolved to approve the Memorandum of Understanding (MoU); to agree that the Co-Leaders of the Council countersign the MoU on behalf of the Council. Last update 20 March 2024.		Jacqui McKenzie	Housing	Corporate Services	2.3		
15	Integrated Children's Services Plan - Annual Update	On 20 March 2024, Committee resolved to agree in future years that the Plan would be presented to the Anti Poverty and Inequality Committee for its input in advance of being presented to the Education and Children's Services Committee for formal approval.	Last reported to Anti Poverty and Inequality Committee on 20 March 2024.	Eleanor Sheppard	Education and Lifelong Learning	Families and Communities	1.1		
16	Citizens' Assemblies	To present a report on the progress of delivering a Citizen Assembly approach on poverty and gender inequality.		Michelle Crombie/ Deirdre Nicolson	Community Planning	Corporate Services	1.2		
17	Citizens' Assemblies	To present an evaluation on delivering a Citizen Assembly approach on poverty and gender inequality.		Michelle Crombie/ Deirdre Nicolson	Community Planning	Corporate Services	1.2		
18	Refreshed Local Outcome Improvement Plan 2016-2026	To present the refreshed Local Outcome Improvement Plan (LOIP) 2016-26 approved by the Community Planning Aberdeen (CPA) Board on 29 April 2024 - On 21 June 2023 Members agreed: 5(b) to instruct the Chief Officer Early - Intervention and Community Empowerment, to liaise with the Chief Officer - Data and Insights, and align the Committee business planner with key Community Planning Aberdeen deliverables.	2026	Michelle Crombie	Community Planning	Corporate Services	1.1, 1.5 and 1.10		
19	Refreshed Locality Plans 2021-26: North, South and Central.	To present the Locality Plans approved by the CPA Board.	2026	Michelle Crombie	Community Planning	Corporate Services	1.1, 1.5 and 1.10		



## ABERDEEN CITY COUNCIL

<b>COMMITTEE</b>	Anti-Poverty and Inequality
<b>DATE</b>	28 August 2024
<b>EXEMPT</b>	No
<b>CONFIDENTIAL</b>	No
<b>REPORT TITLE</b>	Working in Partnership for Aberdeen - Supporting people with the cost of living: round two of funding allocations
<b>REPORT NUMBER</b>	CORS/24/229
<b>EXECUTIVE DIRECTOR</b>	Andy MacDonald
<b>CHIEF OFFICER</b>	Michelle Crombie
<b>REPORT AUTHOR</b>	Michelle Crombie, Community Planning Manager Susan Thoms, Fairer Aberdeen Coordinator External Advisers
<b>TERMS OF REFERENCE</b>	1.1, 3.1

### 1. PURPOSE OF REPORT

- 1.1 This report seeks approval for the allocation of remaining funds for 2024/25 from the £1million provided by Council to support people with the cost of living.

### 2. RECOMMENDATIONS

That the Committee:-

- 2.1 Notes that Council, on 3 July 2024 (i) approved the allocation of funds agreed by the Anti-Poverty and Inequality Committee on 12 June 2024; and (ii) agreed that the remaining funding balance be allocated by the Anti-Poverty and Inequality Committee without the need for further approval from the Finance and Resources Committee or Council; and
- 2.2 Approves the proposed allocation of remaining funds from the £1million provided by Council to support people with the cost of living crisis during 2024/25 as detailed in paragraph 3.7 below.

### 3. CURRENT SITUATION

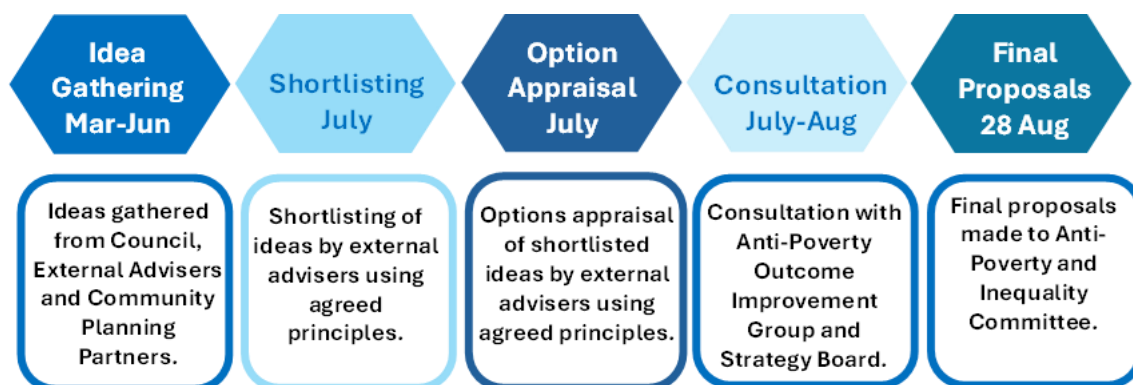
- 3.1 On 12 June 2024 the Anti-Poverty and Inequality Committee agreed proposals for the £1 million provided as part of the Council's 2024/25 budget to mitigate against the ongoing cost of living crisis and address poverty in the city. This is a one-off fund that has no recurring commitment.

Round 1 Proposals	Organisation	Amount
Food procurement and pantries	CFINE/ FPAA	£251,260
Fuel	SCARF	£50,000
Poverty Awareness Films	SHMU	£20,000
Discretionary Housing Payments	ACC Revs and Bens	£100,000
School costs (Winter Clothing)*	ACC Revs and Bens	£20,000
Telecare/Tec	ACHSCP	£20,020
Power of Attorney	ACHSCP	£10,000
Childcare Costs	ACC ABZ Works	£60,000
		<b>£531,280</b>

\* Note: £100,000 from the common good fund has also been awarded for winter clothing. This along with the funding from the Anti-Poverty and Inequality Committee provides a total of £30 per child (5,000 children) over winter 2024/25. Funds will be dispersed from October 2024.

- 3.2 Following approval of the above by Council on 3 July, funding agreements with external providers are in place and funds have been dispersed. This report presents proposals for the remaining balance of £468,720 to be allocated in a second round of funding for 2024/25.

### Round 2 Allocation Process:



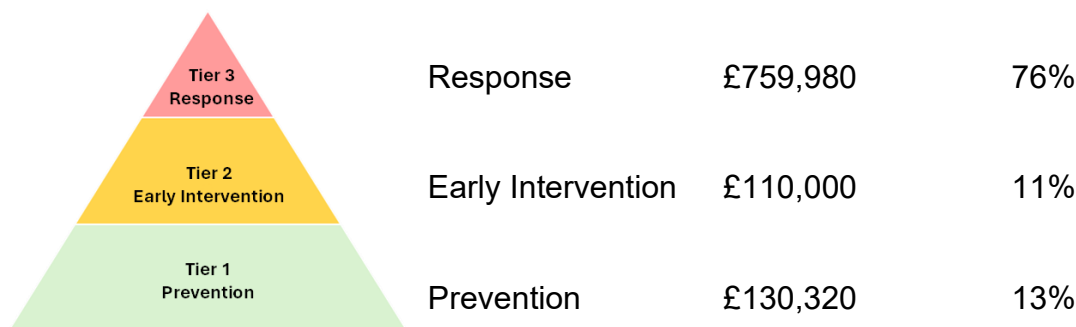
- 3.3 A large number of ideas were received from members of Community Planning Aberdeen's Anti-Poverty Outcome Improvement Group, the Council's Strategy Group and the Anti-Poverty and Inequality Committee. See Appendix 2 for the list of all ideas received. Lead organisations were then asked to submit a proposal form providing more detail about their idea, how it would be delivered, the number of people that would be supported and a breakdown of costs.
- 3.4 Proposals were considered by the Anti-Poverty and Inequality Committee external advisers and assessed as low, medium or high priority using the same principles established for the first allocation of funding agreed in June. These include:
- Alleviation of poverty and achieve best outcomes for people
  - Consider a seasonal approach to reflect differing needs, with more than one allocation
  - Ensure coverage of range of poverty issues, addressing crisis needs and prevention
- 3.5 Whilst prevention and early intervention continues to be essential, external advisers felt that due to restricted funds remaining, emergency support should be prioritised for this second round of funding to provide much needed assistance for people under pressure over the winter months ahead. A number of proposals received relating to employability will be raised with the Local Employability Partnership to identify alternative sources of funding.
- 3.6 Having taken into account feedback about funding staffing costs, external advisers agreed to introduce a fourth principle to 'avoid funding new posts which may not be financially sustainable and could lead to unemployment due to funding being non-recurring'. However, they also felt it was reasonable for organisations to recoup the costs of existing staff being asked to do additional work, for example distributing more goods and/ or where staffing costs are necessary to build capacity to make a shift towards prevention.

## Recommended Proposals

3.7 The proposals recommended to the Committee for funding are set out in the table below, shown against the three tiers of prevention. These are the proposals which have been identified as being the highest priority to support people and families to cope with upcoming winter pressures.

Proposal	Lead Organisation	Allocation £	Staff Costs Funded (% of allocation)	No. People Supported	Prevention Tier	Description/ Rationale See Appendix 1 for further information.
<a href="#">Christmas Family Panto Package for low income families.</a>	Aberdeen Performing Arts	£10,000	£0	350 families	Early intervention	A Christmas family pantomime package for Jack and the Beanstalk at HMT or The Unicorns Christmas Dance Party for younger children at the Lemon Tree. Main target group is families living with deprivation who would otherwise not be able to attend a Christmas show.
<a href="#">Scottish Welfare Fund Crisis Grants/ Community Care Grants</a>	Aberdeen City Council (Revenues and Benefits)	£96,382	£0	1,175	Response	The Scottish Welfare Fund (SWF) is a national scheme, to provide a safety net to vulnerable people on low incomes by the provision of Crisis Grants and Community Care Grants. Last year demand was greater than the funds provided by Scottish Government and funds ran out. This would top up funding from SG.
<a href="#">Food procurement and pantries</a>	CFINE/ Food Poverty Action Aberdeen	£242,038	£23,788 (9.6%)	5,350	Response/ Early intervention	A repeat of funding from round one to support people over winter. Includes food procurement, SAFE mobile/pantry outreach, and 500 pantry memberships/weekly shops.
<a href="#">Fuel poverty vouchers and advice</a>	SCARF	£80,000	£1,940 (2.4%)	700	Response/ Early intervention	A repeat of funding from round one to support people over winter. Includes fuel vouchers and energy advice.
<a href="#">Essentials for underprivileged families</a>	Aber Necessities	£40,300	£0	1,050 families plus 80 pregnant women	Response	Funding for the basic necessities to babies, children, teenagers and families across Aberdeen. Referrals continue to increase as the cost of living crisis continues to disproportionately affect children and families who were already in financial hardship. Items are prepared and delivered directly to families or professionals can collect from premises in Dyce. Items provided for children aged 0-18 and pregnant women free of charge.
		<b>Total</b> £468,720				

3.8 The proposed allocations for round 2, along with the expenditure from round 1 have been mapped against the three tiers of prevention to show the balance of spend from the £1million during 2024/25 .



#### 4. FINANCIAL IMPLICATIONS

4.1 The proposals within this report are within the £1million financial allocation approved by Council at the meeting on 6 March 2024. This is a one-off fund that has no recurring commitment.

#### 5. LEGAL IMPLICATIONS

5.1 Funds allocated to third parties will be subject to Aberdeen City Council's standard terms and conditions.

#### 6. ENVIRONMENTAL IMPLICATIONS

6.1 There are no environmental implications arising from this report.

#### 7. RISK

Category	Risks	Primary Controls/Control Actions to achieve Target Risk Level	*Target Risk Level (L, M or H) *taking into account controls/control actions	*Does Target Risk Level Match Appetite Set?
<b>Strategic Risk</b>	There is a risk that failing to support people struggling to meet the increased cost of living could lead to longer term economic harm.	Delivery of recommendations to help mitigate the cost of living impacts for the most vulnerable, alongside work and support across services, partners and third sector.	L	Yes
<b>Compliance</b>	There is a risk of failing to comply with a Council decision to spend the	Delivery of recommendations to help mitigate the cost of living impacts for the most vulnerable,	L	Yes

	allocated £1m to help the most vulnerable in our community with energy costs.	alongside work and support across services, partners and third sector.		
<b>Operational</b>	The project delivery in this report requires some resource from the Council, but mainly through partners	Strong partnership working with organisations identified will ensure this risk is minimised.	L	Yes
<b>Financial</b>	There is a risk of failing to deliver and spend the approved budget	The proposals present options for delivering and spending the budget.	L	Yes
<b>Reputational</b>	There is a risk that failing to support people struggling to meet the cost of living could lead to reputational damage.	The delivery described in this report demonstrates a clear commitment to supporting people with the cost of living	L	Yes
<b>Environment / Climate</b>	No environmental risks identified	N/A	N/A	N/A

## 8. OUTCOMES

<b>Council Delivery Plan 2024</b>	
<b>Impact of Report</b>	
<b>Aberdeen City Council Policy Statement</b>  <a href="#"><u>Working in Partnership for Aberdeen</u></a>	The proposals within this report support the delivery of the following aspects of the policy statement:- <ul style="list-style-type: none"> <li>• Supporting People with the Cost of Living</li> <li>• Actively support Aberdeen’s foodbanks and provide assistance with bulk purchasing where desirable.</li> </ul>
<b>Local Outcome Improvement Plan</b>	
Prosperous Economy Stretch Outcomes	Stretch outcome 1: 20% reduction in the percentage of people who report they have been worried they would not have enough food to eat and/ or not be able to heat their home by 2026.

Prosperous People Stretch Outcomes	Stretch outcome 12: Reduce homelessness by 10% and youth homelessness by 6% by 2026, ensuring it is rare, brief and non-recurring with a longer term ambition to end homelessness in Aberdeen City.
------------------------------------	---

## 9. IMPACT ASSESSMENTS

Assessment	Outcome
<b>Integrated Impact Assessment</b>	New Integrated Impact Assessment has been completed
<b>Data Protection Impact Assessment</b>	Not required.
<b>Other</b>	N/A

## 10. BACKGROUND PAPERS

10.1 [Supporting People with the Cost of Living CORS/24/152](#)

## 11. APPENDICES

Appendix 1 Recommended Proposals

Appendix 2 All Proposals Received

## 12. REPORT AUTHOR CONTACT DETAILS

<b>Name</b>	Michelle Crombie	Susan Thoms
<b>Title</b>	Community Planning Manager	Fairer Aberdeen Programme Coordinator
<b>Email Address</b>	mcrombie@aberdeencity.gov.uk	sthoms@aberdeencity.gov.uk

## APPENDIX 1 RECOMMENDED PROPOSALS

### Contents

<b>Proposed activity</b>	Financial assistance and fuel voucher delivery .....	7
<b>Proposed activity</b>	Scottish Welfare Fund .....	8
<b>Proposed activity</b>	Food procurement and pantries.....	8
<b>Proposed activity</b>	Christmas family pantomime package for low-income families .....	9
<b>Proposed activity</b>	Essentials for underprivileged families .....	9

**Proposed activity** Financial assistance and fuel voucher delivery

**Lead Organisation** SCARF

**Number of people to be supported** Over 700

**Funding proposed** £80,000

**Staff costs** £1,940 (2.4% of allocation)

**Summary of activity:**

A repeat of funding for round one to support people over winter. The proposal expands the existing service provided by Scarf Home Energy Advice Team on behalf of Aberdeen City Council to support vulnerable households in Aberdeen. Households impacted by the cost of living crisis, particularly those experiencing fuel poverty will be targeted. Financial assistance in the form of fuel vouchers for pre-payment meters and top-ups for credit meters will be provided. A discretionary payment to reduce or remove fuel debt may also be applied subject to circumstances. Scarf will carry out a remote assessment of the household circumstances and establish eligibility for support using established criteria. This will include household income under £31,000, which is in line with the Scottish Government Eco Cap, to support more people, especially those who are in work poverty. Qualifying households will receive a payment towards their fuel bill (PPM or Credit Account Top-Up) between £49 to £147 depending on household occupancy. Referrals/applications for support and onward referrals will be taken from; (not inclusive to) existing Home Energy Advice Team, established network of referral partners (e.g. CFINE, AberNecessities, Somebody Cares, Instant Neighbour and Council front-line services), Home Energy Scotland and online applications portal (developed by Scarf). Scarf will also seek to provide additional support through home visits where appropriate, general energy efficiency advice, onward referrals to further support services.

**Note:** Previous years underspend has been due to reduced time for supplying vouchers and has now been used. Furthermore, over the past six months the organisation has seen a 28% increase in enquiries for help (299 people) compared to the same period last year.

**Proposed activity** Scottish Welfare Fund  
**Lead Organisation** Aberdeen City Council  
**Number of people to be supported** 1,175  
**Funding proposed** £96,382  
**Staff costs** £0

**Summary of activity:**

The Scottish Welfare Fund (SWF) is a national scheme, underpinned by law and delivered on behalf of Scottish Government by all 32 local authorities. It aims to provide a safety net to vulnerable people on low incomes by the provision of Crisis Grants and Community Care Grants. Crisis Grants are provided where an individual is facing a disaster or emergency situation, and where there is an immediate threat to the health or safety of that individual or their family. Community Care Grants are provided where a qualifying individual needs help to establish or maintain a settled home. A Community Care Grant may also be provided to support an individual or families facing exceptional pressure. Funding for the SWF is provided by Scottish Government and ACCs programme funding allocation in 23/24 and 24/25 was £1,063,545. However, spend for the SWF in 23/24 was £1,337,271 with ACC topping up funding. Unfortunately, no additional funding has been allocated for 24/25. Based on early projections of demand in Q1 the level of total spend in 24/25 would be likely to match 23/24 but with no additional funding there is a danger the fund would run out of money before the end of financial year 24/25. Based on the average award amount of £82 this funding will support 1,175 citizens.

**Proposed activity** Food procurement and pantries  
**Lead Organisation** CFINE on behalf of Food Poverty Action Aberdeen  
**Number of people to be supported** 5,350  
**Funding proposed** £246,038  
**Staff costs** £23,788 (9.6% of allocation)

**Summary of activity:**

A repeat of funding from round one to support people over winter. Includes food procurement, SAFE mobile/pantry outreach, and 500 pantry memberships/weekly shops. The winter period will see a rise in demand for food provision and funding will ensure we can meet the demands across all organisations in the city. Following distribution by CFINE, the majority of partners in Food Poverty Action Aberdeen will be involved in the ongoing distribution of the food purchased through this funding and also through the provision of additional support services. CFINE, which is the FareShare Regional Centre for the area, will use its existing suppliers to procure bulk ambient non-perishable food for distribution. This will ensure economies of scale and value for money, with lorry-loads being purchased at a time. The food will be sorted, categorised, and logged on CFINE's warehouse management system to provide traceability and food safety compliance. CFINE will utilise its fleet of vans to distribute the food throughout the city to around 90 Community Food Members (organisations that help tackle food poverty), with key organisations having the ability to request large mixed pallets delivered regularly. CFINE will also use the food to supplement the existing distribution of surplus food accessed through the food industry, delivered on daily delivery runs. The SAFE outreach work will continue to provide a vital link for individuals facing food insecurity and poverty, with support such as benefits/welfare advice, household budgeting, and other support in community settings. The SAFE outreach worker will generate financial gain for beneficiaries, securing benefits they may not have had access to previously, thus maximising household income. The free pantry memberships provided proved effective in increasing the number of people benefiting from the community pantries. Pantries offer a dignified alternative to emergency food provision, providing increased choice and access to wrap-around services (including SAFE).



**Proposed activity** Christmas family pantomime package for low-income families

**Lead Organisation** Aberdeen Performing Arts

**Number of people to be supported** 350 families

**Funding proposed** £10,000

**Staff costs** £0

**Summary of activity:**

This proposal supports 350 low income families who would otherwise not be able to afford to attend Christmas events; Jack and the Beanstalk at HMT or The Unicorns Christmas Dance Party for younger children at the Lemon Tree. Cultural events are often out of reach for those in poverty and can lead to additional stigma for children and young people. The target group will be families living with deprivation. Guidance and support from ACC Families and Communities will identify families for the offer. We don't want travel to be a barrier to families accessing His Majesty's Theatre for the pantomime and understand that travelling by public transport with young children or children who are disabled or have additional needs can make accessing the venue very difficult, if not impossible.

The Christmas family package will include:

- a family ticket
- an ice cream for each family member
- a programme
- a toy for each child from the merchandise stall
- Travel

**Proposed activity** Essentials for underprivileged families

**Lead Organisation** AberNecessities

**Number of people to be supported** 1050 families plus 80 women

**Funding proposed** £40,300

**Staff costs** £0

**Summary of activity:**

AberNecessities provide families with essential items for babies and children, helping alleviate some of the pressure of bringing up a young family with extremely limited resources. The families they support are financially vulnerable and include lone parents, kinship carers, working families in low paid jobs, women/men with children fleeing domestic abuse and many families from marginalised groups such as those with no recourse to public funds. As a direct result of Covid-19 many people experienced a loss of income due to redundancies and have been unable to find suitable alternative employment, along with delays in receiving benefits and now with the cost of living crisis those who were already vulnerable are experiencing hardship and destitution.

Since launching in March 2019 AberNecessities have helped over 18,000 children and families. In the past year they supported 9,793. In the wake of the pandemic they saw a 900% increase in applications from families struggling to provide the basic essentials and currently support approximately 250 children per month, increasing to 730 children per week over the Christmas period. AberNecessities operate on a referral basis, accepting applications from professionals throughout the health, social care, education systems and other thirds sector organisations. This referral system enables them to efficiently and fairly distribute items to the families who need them the most.

The proposed funding would support 80 pregnant women with maternity clothes and hospital bags, essential kitchen items for 50 families fleeing domestic abuse, and 1000 families with toiletries and cleaning products.

## APPENDIX 2 ALL PROPOSALS RECEIVED AND CONSIDERED

While all proposals received were felt to have merit, they were categorised as high, medium or low priority in terms of how they would provide support to those in financial difficulties due to the cost of living crisis, and in relation to the funding available.

Proposal		Lead Org	Requested	Outcome
1	Aberdeen Sports Village Energisers Programme	Aberdeen Sports Village	£17,000.00	Not considered as high priority for this fund.
2	Aberdeen Sports Village Families	Aberdeen Sports Village	£9,656.00	Not considered as high priority for this fund.
3	Aberdeen Sports Village Leaders	Aberdeen Sports Village	£33,500.00	Not considered as high priority for this fund.
4	Employability support in priority neighbourhoods and 'at risk' areas	Pathways	£30,000.00	Shortlisted only. Not considered as high priority as other initiatives.
5	Support people through changing BRP to e-visa	GREC	£31,920.00	Not considered as high priority for this fund.
6	Community Power Approach	SHMU	£35,000.00	Not considered as high priority for this fund.
7	Priority Neighbourhood Participatory Budgeting	ACC	£45,000.00	Not considered as high priority for this fund.
8	Digital and non-digital campaign to raise awareness of support available	ACC	£10,224.00	Not considered as high priority for this fund.
9	Family Support (Food education, budgeting programme)	Russell Anderson Foundation	£27,550.00	Not considered as high priority for this fund.
10	Employability Project Aberdeen Sports Village Academy	Aberdeen Sports Village	£71,886.00	Shortlisted only. Not considered as high priority as other initiatives.
11	Christmas Family Package for low income families.	Aberdeen Performing Arts	£15,000.00	High priority, access to cultural opportunities. Allocated £10,000
12	Challenge Poverty Week Event	SCARF	£4,000.00	Not considered as high priority for this fund.
13	Unexpected bills/ repairs	ACC Housing	TBC	Not considered as high priority for this fund.
14	Passports for Tall Ships Trainees	ACC City Development	TBC	Not considered as high priority for this fund.
15	Paid work experience placements for long-term unemployed people	ACC	£124,048.00	Not considered as high priority for this fund.
16	Employability Support for international students and people with NRPFs	GREC	£27,660.00	Shortlisted only. Not considered as high priority as other initiatives.

Proposal		Lead Org	Requested	Outcome
17	Scottish Welfare Fund Crisis Grants/Community Care Grants	ACC	£200,000.00	High priority, emergency provision. Allocated £96,382
18	Food procurement and pantries	Cfine/FPPA	£251,260.00	High priority, early intervention support and emergency provision. Allocated £242,038
19	Fuel poverty vouchers and advice	SCARF	£82,500.00	High priority, early intervention support and emergency provision. Allocated £80,000
20	Flooding Damage Emergency Fund	ACC	TBC	Not considered as high priority for this fund.
21	Tier 3 Seasonal Response - Fuel Poverty Disbursement Fund	Aberdeen Cyrenians	£199,335.00	Not considered as high priority for this fund.
22	Creche for 8 children under 2.	Printfield	£7,500.00	Not considered as high priority for this fund.
23	Essentials for underprivileged families	Abernecessities	£201,695.00	High priority, emergency provision. Allocated £40,300
24	Continued early intervention and prevention	Cyrenians	£192,526.00	Not considered as high priority for this fund.

This page is intentionally left blank

## ABERDEEN CITY COUNCIL

<b>COMMITTEE</b>	Anti-Poverty and Inequality
<b>DATE</b>	28 August 2024
<b>EXEMPT</b>	No
<b>CONFIDENTIAL</b>	No
<b>REPORT TITLE</b>	Accessing Money Advice and Advisory Services
<b>REPORT NUMBER</b>	CORS/24/230
<b>EXECUTIVE DIRECTOR</b>	Andy MacDonald
<b>CHIEF OFFICER</b>	Isla Newcombe, Chief Officer – People & Citizen Service
<b>REPORT AUTHOR</b>	Angela Kazmierczak, Financial Inclusion Team Leader
<b>TERMS OF REFERENCE</b>	1.12

### 1. PURPOSE OF REPORT

- 1.1 This report presents to Committee work undertaken to determine issues faced by people in poverty in relation to accessing advice services and financial services, and to make recommendations on how that might be improved.

### 2. RECOMMENDATIONS

That the Committee: -

- 2.1 Approve the areas for improvement identified in section 3.39; and
- 2.2 Approve the initiation of an improvement project to test changes that will achieve an increase in awareness of services provided and address identified gaps.
- 2.3 Instruct the Chief Officer– People & Citizen Service to report back to the Anti-Poverty and Inequality Committee in Q1 of 2025 on the findings of the survey and an update of the improvement actions.

### 3. CURRENT SITUATION

- 3.1 On 30 August 2023, the Committee resolved to instruct the Chief Officer - Early Intervention and Community Empowerment, in partnership with the External Advisers, to report back to a future meeting of the Committee, no later than summer 2024, on the issues faced by people in poverty in relation to accessing advice services and financial services and the impact this had; on the services available in Aberdeen; on the unmet need; and specific recommendations for council services and other organisations to address this unmet need.
- 3.2 An initial meeting was held on 15 November 2023 with key advice providers in the City - Citizen's Advice Bureau, CFINE's SAFE team, Grampian Housing Association's SMART team and the Council's Financial Inclusion Team. Christians Against Poverty (CAP), a nationally funded advice service but with support staff based in Aberdeen, joined subsequent meetings of the group.

- 3.3 Following the Anti-Poverty and Inequality Committee meeting on 12 June 2024 the scope of the paper was clarified, and further work has been undertaken.
- 3.4 This report focuses on accessing advice services such as Money/Debt Advice, Welfare Benefits Advice, Civil Legal Aid, Pension Advice, Fuel Advice and accessing credit through Credit Unions. The report does not look at other Financial Services such as borrowing, savings and insurances as these services are highly regulated through the Financial Conduct Authority.

### **Access to Advice Services**

- 3.5 Research on accessing advice services in Aberdeen is limited, but preliminary indications suggest that the public may not be aware of the available services.
- 3.6 In the 50th City Voice Survey conducted in July 2024; participants were asked about their accessibility to advice services. Out of 391 respondents, 18.9% were aware of local support for home heating assistance, while 69.1% were unaware of any financial aid available.
- 3.7 Building trust and reducing stigma are equally important when it comes to accessing advice services. Financial difficulties are often accompanied by feelings of shame, embarrassment, and fear of judgment, which can deter individuals from seeking the necessary support. Research has shown that when people perceive advice services as trustworthy and free from judgment, they are more likely to reach out for help.
- 3.8 Further research is required at a local level to ensure we fully understand the challenges faced by households within Aberdeen. A survey has been developed targeting households to gather quantitative data on barriers to accessing advice and financial services which will be available digitally and through lived experience groups through a mixed method study. The findings will be used to inform further improvements in this area.
- 3.9 The mapping of advice services has been completed, and a list of [available advice agencies](#) is now on the ACC website. An interactive map will be added once the new ACC website is launched. Work will begin on targeted information campaigns to inform the public about financial and advice services, emphasizing confidentiality and non-judgmental support. A list of advisory services is included in Appendix 1.

### **Place based approach**

- 3.10 Through the community planning framework, the Council takes a place-based approach to improving outcomes for communities across the City. Adopting a place-based approach for advisory services will build on the same principles adopted by Community Planning Aberdeen.
- 3.11 Using Data to Understand Local Need. The Council understands local need through the Aberdeen City Population Needs Assessment which is a high-level

analysis of key groups, priorities and challenges across public services, including service performance and information available from a community perspective. The PNA enables the Council and Community Planning partners to better understand the types of things that will bring benefit to people and explore how that can be related to the services and interventions that are being provided. The Population Needs Assessment recognises the link in the rise in poverty and growing financial insecurity and highlights the need for increased financial advice provision, particularly in the areas identified as most deprived in Aberdeen by the Scottish Index of Multiple Deprivation (SIMD). We are currently working with the Aberdeen Health Determinants Research Collaboration and Public Health Grampian to review and improve our approach to population needs assessment, which will include incorporating more granular level data to understand variation and trends across communities. This will support effective targeting of resources and tailoring of interventions.

- 3.12 Engaging and Working with Community Groups. Responding to local needs requires collaboration between the Council and public, private and third sector organisations, including community groups. This is facilitated by the statutory Community Planning Partnership in Aberdeen which brings together a wide range of partners and community groups to work together on shared priorities at a city wide and locality level. As part of the process for developing the Local Outcome Improvement Plan and North, South and Central Locality Plans this year, extensive engagement took place to understand the views of local communities. Using the place standard tool, communities were asked to comment on what is most important to them. The Locality Plans reflect the needs of local communities and tackling poverty is a priority across all three plans. The plans identify a range of community groups which have volunteered to work with the Council to address poverty and we will engage with these local partners to raise awareness of existing advisory services and encourage individuals to seek assistance, as well as explore ideas about how access to support can be improved.
- 3.13 Tailored Interventions Based on Evidence. Customising services to align with the specific needs and challenges of a community will help increase engagement. This includes tailored support for debt, benefits applications, fuel assistance, and civil legal aid. We will work with local community groups to understand more about the specific needs and challenges of their communities and test approaches to ensure they are effective in supporting the people in greatest need.

### **Assessing the extent of Unmet Need**

#### **Debt Advice**

- 3.14 The assessment of unmet need is challenging, as [research](#) by the Scottish Government in 2018 highlighted. The UK [Money and Pensions Service](#) publishes an annual [Need for Debt Advice](#) survey at local authority level. The 2022 survey, published in October 2023, showed that 16.47% of people in

Aberdeen had a need for debt advice. This would give an estimate of 37,452 people in need of Debt Advice based on a population of 227,400.

- 3.15 Research conducted by [Money Advice Trust](#) in June 2024, after inflation fell to its 2% target, show an estimated 6.8 million UK adults (13%) are struggling to pay for essential costs, such as rent and council tax. Despite falling inflation, an estimated 11.4 million (21%) people say their financial situation is worsening.
- 3.16 This is supported by data of people accessing money advice services through the Financial Inclusion Team which has shown a 305% increase in level of arrears of household bill (Rent, Council Tax and Fuel debt) since 2020/2021 along with a 115% increase in citizens with a deficit budget.
- 3.17 The Financial Inclusions Team has managed the increase in demand for money/debt advice through digital improvements by introducing an online referral and digital signatures through the Case Management System, AdvicePro. These upgrades have saved time, enabling support for individuals lacking digital capabilities through phone or in-person help. Partner agencies using the same Case Management System, recently implemented these improvements following a successful funding bid through the [Advice in Accessible Settings](#) managed by Advice UK.
- 3.18 Further work will be undertaken to explore the development of an online "Aberdeen Hub" referral portal, inspired by the previous "Cash in Your Pocket" system. The Hub aims to serve as a central platform where citizens can easily access advisory services. By utilising modern digital technology, the Aberdeen Hub intends to provide an easy-to-use interface, helping users quickly and efficiently find the services they need.

### **Civil Legal Aid**

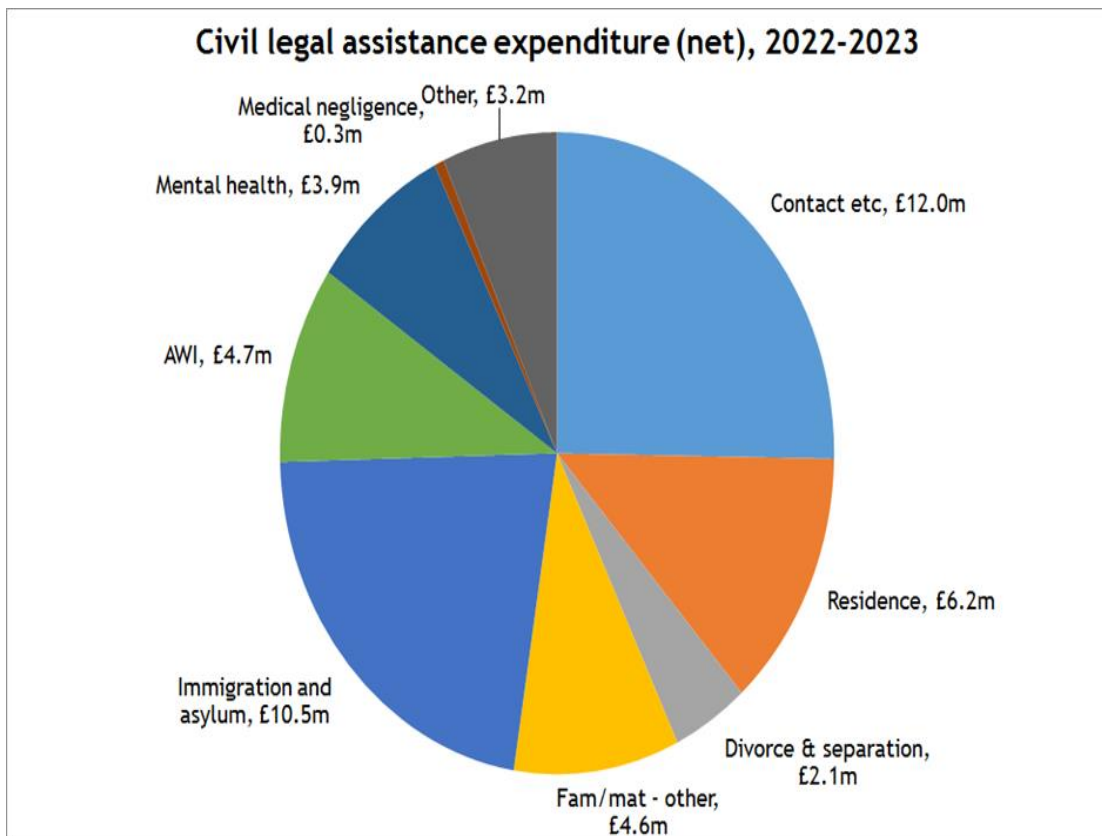
- 3.19 Legal aid is an essential service that impacts a variety of significant life situations, providing crucial support to Scotland's poorest families. It is often during some of life's more challenging times that individuals find themselves in need of legal aid.
- 3.20 For civil court actions, legal aid is available to those with a disposable income of less than £293 per month. If an individual's income exceeds this amount, they may be required to contribute towards or fully repay the cost of their legal aid.
- 3.21 Common civil court cases include issues such as divorce and child contact or custody, adoption, immigration and asylum cases, and deportation. Legal aid also frequently helps secure compensation for medical negligence, social welfare payments, and other financial matters.
- 3.22 An analysis of SMID data and list of Civil Legal Aid Solicitors within Aberdeen, shows that of the 29 most deprived areas in Aberdeen, residents to around 23,034 people share 20 civil legal aid firms between them. The analysis of



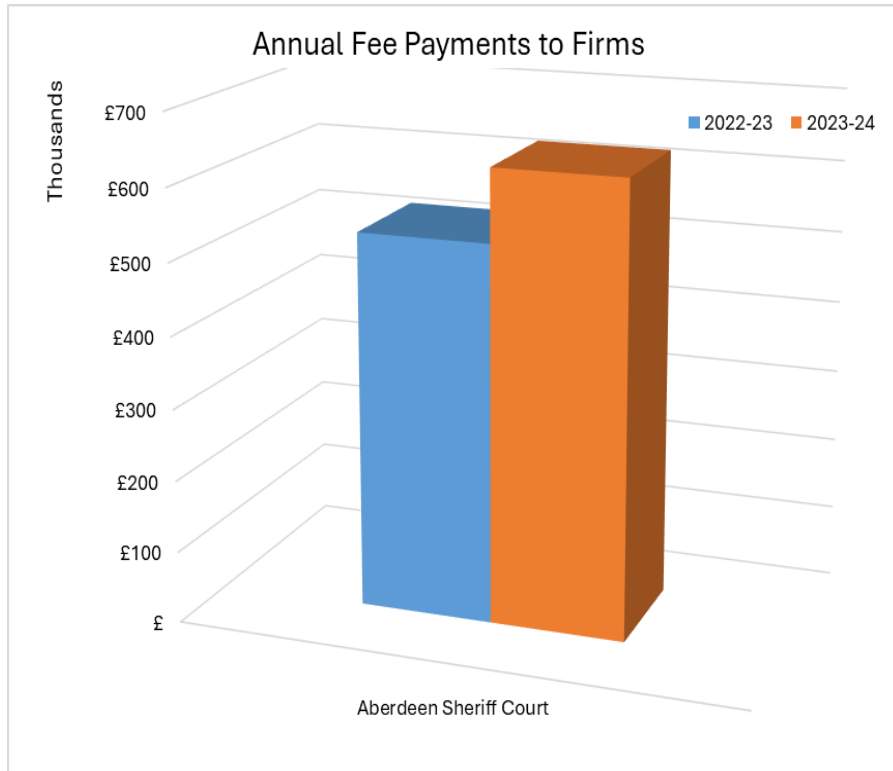
solicitor services reveals a mixed level of coverage across various legal aid types in the most deprived areas. For Adults with Incapacity and Power of Attorney, as well as Children and Family Cases, the coverage is generally adequate, with 10 firms providing these services. However, services for Housing & Homelessness, Consumer Problems, Debt and Money Issues, and Death Related Matters, which are covered by 4-6 firms, show moderate levels of coverage, indicating potential underserved areas within the 29 identified deprived Data Zones. Notably, services for Benefits and Welfare Issues, Mental Health, and General Civil Legal Aid are significantly lacking, with only 2 firms addressing these areas, suggesting substantial gaps in legal aid provision in these critical areas.

3.23 Available data from the [Scottish Legal Aid Board](#) shows the level of net expenditure for Civil Legal Aid within Scotland along with a comparison in the amount of fee claimed within Aberdeen Sheriff Court between financial years.

**Net expenditure for Scotland (47.5m)**



## Civil Legal Aid Fees Paid – Aberdeen Sheriff Court



Total Annual Fees paid to Firms (£ thousands)			
Legal Aid Area	2022-23	2023-24	Change - this year vs last year
Aberdeen Sheriff Court	£526	£627	19%
<p><b>Fee payments to firms consist of solicitor and solicitor-advocate fees and they include VAT.</b></p>			

\*\* The above data is based on cases dealt with in Aberdeen Sheriff Court which will also include citizen residing outside of Aberdeen City.

## **Fuel Advice**

- 3.24 According to the Scottish House Condition Survey, approximately 26% of homes in Aberdeen experience Fuel Poverty. While comprehensive data on the unmet need for fuel advice is limited, recent figures from Citizens Advice Scotland (CAS) indicate a significant rise in requests for fuel vouchers and emergency credit guidance, especially in the winter. From November 2023 to January 2024, there was a notable increase in enquiries concerning prepayment meters, discretionary credits, fuel vouchers, and tariff adjustments. The volume of clients looking for assistance with fuel-related issues rose between 64% and 82%, varying by issue type.
- 3.25 This pattern of increased demand during the colder seasons is also reported by SCARF, a local fuel advice service, which notes fewer referrals in summer compared to a spike during the winter months.

## **Credit Unions**

- 3.26 Until 2020, Aberdeen was served by three credit unions. The North East Scotland Credit Union went into administration in early 2020. This was due to financial difficulties that made it unsustainable to continue operations. The Financial Services Compensation Scheme (FSCS) intervened to handle the claims from affected members and provide compensation. This left Aberdeen with two main credit unions: Grampian Credit Union, which operates city-wide, and St Machar Credit Union, which serves specific areas such as Woodside, Tillydrone, and Northfield.
- 3.27 Credit unions play a crucial role in promoting financial inclusion by providing accessible financial services such as savings accounts and affordable loans to underserved populations. Additionally, the credit unions offer products like the Engage card, which functions similarly to a current account, providing members with a prepaid debit card that can be used for everyday transactions, budgeting, and managing finances effectively. They encourage financial discipline through savings programs and offer financial education to help members make informed decisions.

## **Basic Bank Accounts**

- 3.28 The introduction of basic bank accounts in the UK followed legislative changes aimed at promoting financial inclusion and ensuring access to essential banking services for all citizens, particularly those who were previously underserved or excluded from traditional banking options. These accounts, which became more widely available after the changes, are designed to offer fundamental banking services without fees or the risk of overdrafts, catering especially to low-income individuals and those with poor credit histories. The legislative reforms mandated that major banks provide these accounts, ensuring that more people could manage their finances more effectively, receive payments, and participate in the economy. This initiative was significantly reinforced by the agreement between the UK government and major banks in December 2014,

which aimed to ensure that basic bank accounts were genuinely fee-free and available to those who needed them, effective from 1 January 2016.

- 3.29 In Aberdeen, bank branches are primarily located in the city centre, making them accessible to many, including those in deprived areas. However, residents in the most deprived zones, especially those further from the centre, may face challenges accessing face-to-face banking services. This underscores the importance of mobile and online banking for financial inclusion.
- 3.30 In Scotland, as part of the broader UK trend, online and mobile banking has significantly surpassed face-to-face banking. As of early 2024, 85% of UK adults use online banking, including web browsers and mobile apps. Mobile banking is particularly popular among younger demographics, with 85% of individuals aged 18-24 and 79% of those aged 25-34 using these services. Even older demographics are increasingly adopting digital banking, with 60% of those aged 55 and older now using these services. The reliance on face-to-face banking has declined, with traditional bank branch visits potentially dropping to 55% by the end of 2024 due to branch closures and the rise of digital banking.

### **Community Bank**

- 3.31 Aberdeen City Council has secured £60,000 for a feasibility study aimed at increasing self-employment and business start-up rates, as well as assessing the viability of establishing a Community Bank to support low-income households in Aberdeen. This initiative is designed to aid economic recovery. The study will involve engagement with Business Gateway, Credit Unions, and organisations supporting low-income groups, and is expected to be completed within six months.
- 3.32 The £60,000 budget will fund an external consultant and related services. The study will focus on Aberdeen city, with potential engagement in Aberdeenshire and Moray, targeting areas of higher deprivation. The project aims to identify support packages to boost self-employment and new businesses and explore the feasibility of a Community Bank providing ethical financial solutions to help low-income households access training and employment and supporting people out of debt.

### **National Providers**

- 3.33 In addition to allocating debt advice levy funding, the Scottish Government also provides support for national providers offering benefits advice, fuel advice, and other essential services. Here are some key points on how these services are supported and funded:

#### Benefits Advice

- 3.34 The Scottish Government collaborates with national providers to offer comprehensive benefits advice to citizens via phone and online delivery channels. These providers include:

- Citizens Advice Scotland (CAS): CAS offers a wide range of benefits advice and support services. They receive funding from the Scottish Government to ensure that individuals can access advice on entitlement, applications, and appeals.
- Turn2us: This national charity helps people in financial need gain access to welfare benefits, charitable grants, and support services.
- Advice Direct Scotland: They provide free, practical advice on a range of issues including benefits through their helpline and online resources.

### Fuel Advice

3.35 The Scottish Government collaborates with national providers to address fuel poverty and energy efficiency to citizens via phone and online delivery channels. These providers include:

- Home Energy Scotland: Funded by the Scottish Government and delivered by the Energy Saving Trust, this service offers free, impartial advice on reducing energy bills and improving energy efficiency.
- Citizens Advice Scotland (Energy Projects): CAS also runs specific projects focused on energy advice, helping individuals navigate energy tariffs, reduce bills, and access grants for home improvements.

### Debt Advice

3.36 The debt advice sector is supported through the debt advice levy, applied by the Financial Conduct Authority. The Debt Levy is applied to the financial services industry by the Financial Conduct Authority, based on the proportion of adults in each of the nations of the UK who are indebted in the previous year. The amount of funding available varies from year to year and the Scottish Government are currently exploring the availability of data at local authority level.

3.37 Key national providers include:

- StepChange Debt Charity: StepChange offers free, expert debt advice and money management services, funded partly through the levy.
- Money Advice Scotland: This organisation provides resources, training, and support to debt advice services across Scotland.
- Christians Against Poverty (CAP): CAP provides free debt help and local community support across the UK, including Scotland.
- Money Advice Trust: Through the National Debtline and Business Debtline offering free telephone and online advice.
- Citizens Advice Scotland: Supporting the provision of debt advice across the Citizens Advice Bureaux network (as part of Money Talk Team project)

## **Community Providers**

- 3.38 There are many communities and third sector organisations that provide initial advice and support on benefits and money matters, but few organisations can provide regulated debt advice.

## **Improvement Actions**

- 3.39 The following areas for improvement have been identified.
- Conduct targeted information campaigns to inform the public about financial and advice services, emphasizing confidentiality and non-judgmental support.
  - Community outreach programs to raise awareness about available services needing financial, civil legal aid, and fuel advice services by utilising local media, social networks, and community events to spread the word.
  - Engage community champions to promote advice services and share success stories, helping to build trust and reduce the stigma associated with seeking help.
  - Develop integrated service models that combine financial advice, legal advice, and other support services, such as mental health and housing advice, providing a comprehensive approach to tackling poverty and ensuring this is aligned with the emerging model of family support.
  - Consider how best to develop and host of an online “Aberdeen Hub” to improve access for people and improve efficiency of direct referral to services.
  - Apply for increased funding and resources through all available funding streams.
  - Develop capacity of community organisations, building on work of North East Scotland Advice Forum (led by ACC FIT team) to build capability around use of online benefit checker, referrals to regulated money advice and possible development of [money guiders](#) training and standards, for first line advice.

## **Next Steps**

- 3.40 A project will be initiated to take forward these areas for improvement and test changes to achieve an increase in awareness of services provided and address identified gaps. This project will work in collaboration with teams taking forward related improvement activity around benefits uptake and financial support as part of the Local Outcome Improvement Plan and Locality Plan.
- 3.41 Time will be taken to ensure all opportunities to align with the emerging family support model is maximised.

## **4. FINANCIAL IMPLICATIONS**

- 4.1 There are no current financial implications with the report as free promotion through our current social media team and our community partners would be utilised.

## 5. LEGAL IMPLICATIONS

5.1 There are no legal implications arising from this report.

## 6. ENVIRONMENTAL IMPLICATIONS

6.1 There are no environmental implications arising from this report.

## 7. RISK

Category	Risks	Primary Controls/Control Actions to achieve Target Risk Level	*Target Risk Level (L, M or H) *taking into account controls/control actions	*Does Target Risk Level Match Appetite Set?
<b>Strategic Risk</b>	There is a risk that failing to support people struggling to meet the increased cost of living could lead to longer term economic harm.	Delivery of recommendations to help mitigate the cost-of-living impacts for the most vulnerable, alongside work and support across services, partners and third sector.	L	Yes
<b>Compliance Operational</b>	n/a	n/a	n/a	Yes
<b>Operational</b>	The project delivery in this report requires some resource from the Council, but through partners	Strong partnership working with organisations identified will ensure this risk is minimised.	L	Yes
<b>Financial</b>	Increasing levels of debt to the Council and an increase in poverty levels.	The proposals in the paper will help improve engagement and efficiency of delivery of services to meet people needs	L	Yes
<b>Reputational</b>	There is a risk that failing to support people struggling to meet the cost of living could lead to reputational damage.	The delivery described in this report demonstrates a clear commitment to supporting people with the cost of living	L	Yes

<b>Environment / Climate</b>	No environmental risks identified	N/A	N/A	N/A
------------------------------	-----------------------------------	-----	-----	-----

## 8. OUTCOMES

<b>Council Delivery Plan 2024</b>	
	<b>Impact of Report</b>
<b>Aberdeen City Council Policy Statement</b>  <a href="#"><u>Working in Partnership for Aberdeen</u></a>	The proposals within this report contribute to the delivery of the following aspects of the policy statement:- Investigate how Aberdeen City Council could support the provision of fair and affordable banking, insurance and financial services, and the expansion of credit unions and advice services.
<a href="#"><u>Local Outcome Improvement Plan</u></a>	
Prosperous Economy Stretch Outcomes	Stretch outcome 1: 20% reduction in the percentage of people who report they have been worried they would not have enough food to eat and/ or not be able to heat their home by 2026.
Prosperous People Stretch Outcomes	Stretch outcome 12: Reduce homelessness by 10% and youth homelessness by 6% by 2026, ensuring it is rare, brief, and non-recurring with a longer-term ambition to end homelessness in Aberdeen City.

## 9. IMPACT ASSESSMENTS

<b>Assessment</b>	<b>Outcome</b>
<b>Integrated Impact Assessment</b>	No assessment required as this report primarily advises members of support available. Future targeted information campaigns will follow accessibility standards and communication best practices. I confirm this has been discussed and agreed with Andy MacDonald, Executive Director Corporate Services 13 May 2024.
<b>Data Protection Impact Assessment</b>	Not required.
<b>Other</b>	N/A

## 10. BACKGROUND PAPERS

[Accessing Money Advice Services CORS/24/149](#)

[Scottish Legal Aid Board 2022-23 Annual Report and Accounts](#)



## 11. APPENDICES

Appendix 1 – List of Advisory Services

## 12. REPORT AUTHOR CONTACT DETAILS

<b>Name</b>	Angela Kazmierczak
<b>Title</b>	Financial Inclusion Team Leader
<b>Email Address</b>	akazmierczak@aberdeencity.gov.uk

This page is intentionally left blank

## Appendix of Agencies

Please note that advice is defined by the Scottish National Standards for Information and Advice Providers which makes a distinction between the passive provision of information through availability of leaflets and the active provision of information by providing assistance to the individual seeking help. See more information on the three types of advice defined in the Standards Framework here

<https://www.slac.org.uk/advice-agencies/scottish-national-standards-for-information-and-advice-partners/types-of-information-and-advice-under-the-snsiap/>

### Debt/Money Advice

#### Aberdeen City Council Financial Inclusion Team

- **Location:** Marischal College, Broad Street, Aberdeen AB10 1AB
- **Outreach Locations:** Torry Hub (Greystone) every Monday 9 am to 12pm; Tillydrone Hub every Tues 9 am to 12pm, Tilly Flat every fortnight on a Tuesday 1pm to 4pm; Instant Neighbour second Friday of every month 9.15 am to 1.15pm
- **Contact:** 01224 069769
- **Services:** Provides free, confidential, and impartial advice on managing debts, preparing financial statements, and negotiating with creditors. They also offer outreach services at various locations.
- **Website:** [Aberdeen City Council Money Advice](#)

#### Aberdeen Citizens Advice Bureau (CAB)

- **Location:** 41 Union Street, Aberdeen AB11 5BN
- **Outreach Locations:** Powis Co9mmunity Centre Mon 10 am to 2pm; Torry Medical Centre Tuesday 10am to 2pm; Mastrick Community Centre Tuesday 10am to 3pm; Woodside Community Centre Wednesday 10am to 3pm and Northfield Community Centre Thursday 10am to 3pm.
- **Contact:** 01224 569 750
- **Services:** Provides free, confidential, and impartial advice on managing debts, preparing financial statements, and negotiating with creditors. They also offer outreach services at various locations.
- **Website:** [Aberdeen CAB](#)

#### Christians Against Poverty (CAP)

- **Contact:** 0800 328 0006
- **Services:** Provides free debt help and local support through community-based debt centres. They offer face-to-face debt advice and support individuals through their debt management processes.
- **Website:** [CAP UK](#)

## Grampian Housing Association – SMART

- **Location:** Huntley House, 74 Huntley Street, Aberdeen, AB10 1TD
- **Contact:** 01224 202934
- **Services:** Provides free, confidential, and impartial advice on managing debts, preparing financial statements, and negotiating with creditors. For Grampian Housing Association Tenants only.
- **Website:** [Grampian Housing Association](#)

## National Agencies

### National Debtline

- **Contact:** 0808 808 4000
- **Services:** Offers free and confidential debt advice via phone and online chat, including budgeting help and debt solutions.
- **Website:** [National Debtline](#)

### StepChange Debt Charity Scotland

- **Contact:** 0800 138 1111
- **Services:** Provides debt advice and solutions including the Debt Arrangement Scheme, Debt Management Plans, Protected Trust Deeds, Sequestration, Minimal Assets Process Bankruptcy, and Token Payment Plans, all tailored to Scottish residents.
- **Website:** [StepChange Scotland](#)

### PayPlan

- **Contact:** 0800 3161833
- **Services:** They provide either an online, debt solution tool, PlanFinder, along with access to telephone advice on solutions the Debt Arrangement Scheme, Debt Management Plans, Protected Trust Deeds, Sequestration, Minimal Assets Process Bankruptcy, and Token Payment Plans, all tailored to Scottish residents.
- **Website:** [PayPlan](#)

### Local Agencies

#### Aberdeen City Council Financial Inclusion Team

- **Location:** Marischal College, Broad Street, Aberdeen AB10 1AB
- **Outreach Locations:** Torry Hub (Greystone) every Monday 9 am to 12pm; Tillydrone Hub every Tues 9 am to 12pm, Tilly Flat every fortnight on a Tuesday 1pm to 4pm; Instant Neighbour second Friday of every month 9.15 am to 1.15pm
- **Contact:** 01224 069769
- **Services:** Offers advice on benefit entitlements, assistance with benefit claim forms, challenging benefit decisions, and representation at appeal tribunals.
- **Website:** [Aberdeen City Council Money Advice](#)

#### Aberdeen Citizens Advice Bureau (CAB)

- **Location:** 41 Union Street, Aberdeen AB11 5BN
- **Outreach Locations:** Powis Co9mmunity Centre Mon 10 am to 2pm; Torry Medical Centre Tuesday 10am to 2pm; Mastrick Community Centre Tuesday 10am to 3pm; Woodside Community Centre Wednesday 10am to 3pm and Northfield Community Centre Thursday 10am to 3pm.
- **Contact:** 01224 569 750
- **Services:** Provides free, confidential, and impartial advice on welfare benefits, including help with benefit claims, challenging benefit decisions, and representation at appeal tribunals
- **Website:** [Aberdeen CAB](#)

#### Community Food Initiatives Northeast (CFINE)

- **Location:** 2-4 Poynerook Road, Aberdeen AB11 5RW
- **Contact:** 01224 531386
- **Services:** Provides benefits and budgeting advice, assistance with crisis loans and community care grants, and support to ensure access to technology to manage benefits.
- **Website:** [CFINE](#)

#### Social Security Scotland

- **Location:** Local delivery service that provides in-person assistance at various locations in Aberdeen or virtual help.
- **Contact:** 0800 182 2222
- **Services:** Provides assistance to complete benefit forms for any Social Security Administered Benefits.
- **Website:** [Social Security Scotland Local Delivery](#)

## Grampian Housing Association – SMART

- **Location:** Huntley House, 74 Huntley Street, Aberdeen, AB10 1TD
- **Contact:** 01224 202934
- **Services:** Provides free, confidential, and impartial advice on welfare benefits, including help with benefit claims, challenging benefit decisions, and representation at appeal tribunals. For Grampian Housing Association Tenants only.
- **Website:** [Grampian Housing Association](#)

## Aberdeen Care and Repair

- **Location:** 4 Carden Place, Aberdeen, AB10 1UT
- **Contact:** 01224 625822
- **Services:** Provides free benefit checks along with advice and practical assistance to elderly and disabled people to allow them to continue to live within their own homes as independently as possible.
- **Website:** [Aberdeen Care and Repair](#)

## Maggie's Aberdeen

- **Location:** Elizabeth Montgomerie Building, Aberdeen Royal Infirmary, Aberdeen, AB25 2UZ
- **Contact:** 01224 645928
- **Services:** Provide individual advice on claiming benefits and other support available, including filling out application forms and throughout the claims process. Only for people with cancer or those caring for someone who does have it.
- **Website:** [Maggie's Aberdeen](#)

## Instant Neighbour

- **Location:** 5 St Machar Drive, Aberdeen, AB24 3YJ
- **Contact:** 01224 489955
- **Services:** Alongside emergency food provision, the Community Connector provides advice on welfare benefits, support with benefit claim forms, challenging benefit decisions, support with grant forms, budgeting advice, and signposting to other agencies. There is also access to technology where clients can apply for benefits, update CVs, apply for jobs and more.
- **Website:** <https://www.instantneighbour.co.uk/>

## Langstane Housing Welfare Advice

- **Location:** 680 King Street, Aberdeen, AB24 1SL
- **Contact:** 01224 423086
- **Services:** Provides benefit checks, assistance with claiming benefits and help with any benefit related issue. For Langstane Housing Tenants only.
- **Website:** [Langstane Welfare Advice](#)

## National Agency

### Age UK Advice Line

- **Contact:** 0800 678 1602
- **Services:** Provides advice on benefits and how to claim them along with other advice on financial services, health and wellbeing for older people and signposting to local agencies.
- **Website:** [Age UK](#)

## Pension Advice

### Pension Wise

- **Locations:** Available across the UK.
- **Contact:** 0800 138 3944
- **Services:** Free Guidance for people aged 50+ with defined contribution pensions on options like annuities, drawdown, and lump sums.
- **Website:** [Pension Wise](#)

Scottish Legal Aid Board has a Solicitor Finder tool to search for registered solicitors who may be able to provide advice and represent someone under Civil Legal Aid.

<https://www.slab.org.uk/new-to-legal-aid/find-a-solicitor/>

Below is a list of the main solicitors within Aberdeen.

### George Mathers & Co

- **Location:** 23 Adelphi, Aberdeen, AB11 5BL
- **Contact:** 01224 588599
- **Services:** Benefits including universal credit, Children's Cases, Complaints against profession ACTIVE, Consumer problems, Death related matters, Debt, money and tax, Family - divorce & separation, Family - contact & children, Family - domestic violence, Housing & homelessness, and Mental health
- **Website:** [George Mathers & Co](#)

### Mullen & Co Solicitors

- **Location:** 1 Marischal Square, Broad Street, AB10 1BL
- **Contact:** 01224 602287
- **Services:** Children cases and family cases.
- **Website:** [Mullen & Co Solicitors](#)

### Community Legal Assistance Office (CLAO):

- **Location:** Annexe, Migvie House, 23 North Silver Street, Aberdeen, AB10 1RJ
- **Contact:** 01224 402330
- **Services:** Provides help with housing and homelessness, certain types of debt, welfare benefits issues, child protection, and some family law matters
- **Website:** [\(CLAO\)](#).

### James & George Collie Solicitors

- **Location:** Aberdeen
- **Contact:** 01224 581581, [info@jgcollie.co.uk](mailto:info@jgcollie.co.uk)
- **Services:** Adults with incapacity and Power of Attorney
- **Website:** [James & George Collie](#)

### Blackadders Solicitors

- **Location:** Aberdeen
- **Contact:** 01224 588913, [Gareth.Masson@blackadders.co.uk](mailto:Gareth.Masson@blackadders.co.uk)
- **Services:** Adults with incapacity and Power of Attorney and family cases.
- **Website:** [Blackadders](#)



### **Grant Smith Law Practice**

- **Location:** Union Street, Aberdeen
- **Contact:** 01224 621620, [info@grantsmithlaw.co.uk](mailto:info@grantsmithlaw.co.uk)
- **Services:** Adults with incapacity and Power of Attorney, children's cases, consumer problems, death related matters, debt, money and tax and family cases.
- **Website:** [Grant Smith Law](#)

### **Aberdein Considine & Co Solicitors**

- **Location:** 5-7 Bon Accord Crescent, Aberdeen, AB11 6DN
- **Contact:** 01224 589700
- **Services:** Adults with incapacity and Power of Attorney
- **Website:** [Aberdein Considine & Co Solicitors](#)

### **Taggart Meil Mathers Solicitors**

- **Location:** 20 Bon Accord Square, Aberdeen, AB11 6DJ
- **Contact:** 01224 588020, [info@tmmsolicitors.co.uk](mailto:info@tmmsolicitors.co.uk)
- **Services:** Adults with incapacity and Power of Attorney, Death related matters and family cases.
- **Website:** [TMM Solicitors](#)

### **Ledingham Chalmers Solicitors**

- **Location:** Johnstone House, 52-54 Rose Street, Aberdeen, AB10 1HA
- **Contact:** 01224 408408
- **Services:** Adults with incapacity and Power of Attorney
- **Website:** [Ledingham Chalmers Solicitors](#)

### **Raeburn Christie Clark & Wallace LLP**

- **Location:** 12-16 Albyn Place, Aberdeen, AB15 7UH
- **Contact:** 01224 332400
- **Services:** Adults with incapacity and Power of Attorney and other Civil Legal Aid work on a case-by-case basis.
- **Website:** [Raeburn Christie Clark & Wallace LLP](#)

### **Bruce MacDonald & Co Solicitor**

- **Location:** 6 Albert Place, Aberdeen, AB25 1RG
- **Contact:** 01224 64332
- **Services:** Consumer problems, Death related matters, Debt, money, and tax.

### **Simpson & Marwick Solicitors T/A Clyde & Co**

- **Location:** 4 Carden terrace, Aberdeen, AB10 1US
- **Contact:** 01224 624924
- **Services:** Civil
- **Website:** [Simpson & Marwick Solicitors](#)

### **Mackinnon's Solicitors**

- **Location:** 14 Carden Place, Aberdeen, AB10 1UR
- **Contact:** 01224 632464
- **Services:** Civil
- **Website:** [Mackinnons Solicitors](#)

### **Murray Ormiston LLP**

- **Location:** 25A Carden Place, Aberdeen, AB10 1UQ
- **Contact:** 01224 478822
- **Services:** Children and Family cases.
- **Website:** [Murray Ormiston LLP](#)

### **Balfour and Manson Solicitors**

- **Location:** 6 Albyn Terrace, Aberdeen, AB10 1YP
- **Contact:** 01224 498080
- **Services:** Adults with incapacity and Power of Attorney; Consumer problems, Debt, money, and tax; Family cases; Housing and Homelessness And medical negligence.
- **Website:** [Balfour and Manson Solicitors](#)

### **Gilson Gray LLP Aberdeen**

- **Location:** Blenheim Gate, Blenheim Place Aberdeen AB25 2DZ
- **Contact:** 01224 011 700
- **Services:** Adults with incapacity and Power of Attorney and Family Cases.

### **Woodward Lawson Solicitors Aberdeen**

- **Location:** 7 Queens Gardens Aberdeen AB15 4YD
- **Contact:** 01224 619 330
- **Services:** Mental Health
- **Website:** [Woodward Lawson Solicitors](#)

## **Burnett & Reid Solicitors**

- **Location:** Suit A, Ground Floor, 9 Queens Road, Aberdeen, AB15 4YL
- **Contact:** 01224 644333
- **Services:** Adults with incapacity and Power of Attorney
- **Website:** [Burnett & Reid](#)

## **The Aberdeen Law Project (ALP)**

- **Location:** c/o School of Law, Taylor Building, The University of Aberdeen, AB24 3UB
- **Contact:** 01224 272434
- **Services:** Offers free legal advice and support across various areas, including housing, employment, charity, commerce, and consumer issues.
- **Website:** [The Aberdeen Law Project](#)

## **Shelter Scotland**

- **Location:** 29 Crown Street, Aberdeen, AB11 6HA
- **Contact:** 0808 800 4444
- **Services:** Housing and Homelessness
- **Website:** [Shelter Scotland](#)

## **Energy Advice**

### **Local Agency**

#### **SCARF**

- **Location:** 1 Cotton Street, Aberdeen, AB11 5EE
- **Contact:** 01224 213005
- **Services:** Offering free and impartial energy saving advice to help people lower their fuel bills along with providing information about grants and funding, energy efficiency improvements for the home, fuel debt and billing.
- **Website:** [SCARF](#)

#### **Aberdeen Care and Repair**

- **Location:** 4 Carden Place, Aberdeen, AB10 1UT
- **Contact:** 01224 625822
- **Services:** Provides free energy advice to older people who own their home.
- **Website:** [Aberdeen Care and Repair](#)

### **National Agencies**

## Home Energy Scotland

- **Contact:** 0808 808 2282
- **Services:** Offering free, impartial advice on energy saving, keeping warm at home, renewable energy, greener travel and cutting water waste.
- **Website:** [Home Energy Scotland](#)

## Energyadvice.scot

- **Contact:** 0808 196 8660
- **Services:** Offering free, practical advice and information on energy related matters to Citizen of Scotland.
- **Website:** [Energy Advice](#)

## Change Works

- **Contact:** [Online Referral Form](#)
- **Services:** Offering free, practical advice and information on energy related matters to Citizen of Scotland.
- **Website:** [Change Works](#)

## Credit Unions

### Grampian Credit Union

- **Location:** 250 Union Street, Aberdeen, ASB10 1TN
- **Contact:** 01224 561506
- **Services:** Provides access to savings, loans, pre-paid cards and insurance to their members.
- **Website:** [Grampian Credit Union](#)

### St Machar Credit Union

- **Location:** 433 Great Northern Road, Woodside, Aberdeen, AB24 2EU
- **Contact:** 01224 276994
- **Services:** Provides access to savings, loans, prepaid cards and insurance to people living or working in these areas of Aberdeen - Woodside, Tillydrone, Northfield, Seaton, Cummings Park, Sunnybank, Froghall, Old Aberdeen, Pittodrie, Hilton, Heathryfold, Printfield, and Middlefield
- **Website:** [St Machar Credit Union](#)

## Signposting

**Food Provision** – [Map of locations for help with food](#)

**Period Poverty** – [Map of locations for help with free period products](#)

**Scotland's Service Directory** – [List of health-related advice services throughout Scotland](#)

**Turn2US** – [An online grants search tool to be matched against grant may be eligible for.](#)

**ALISS** - [A Local Information System for Scotland Find services, groups and activities for health and wellbeing across Scotland.](#)

This page is intentionally left blank



## Anti-Poverty and Inequality Committee

### Visit to Cairncry Community Centre

Cornhill Shopping Arcade, Foresterhill Rd, Aberdeen AB16 5HL

**Date: 28 August 2024**

### Programme

Cairncry Community Centre is a voluntary-run Centre that has a variety of groups for people of all ages. It is managed by a committee of local residents and supported by a full time Centre Manager. The Committee meets monthly to discuss development ideas and service provision for all ages.

<https://www.cairncry-community-centre.co.uk/>

Time	Description
12.30pm	<p><b>Welcome and presentation by Joanne Curie, Chair Person and Sharon Forsyth, Café Manager</b></p> <p>Talk on what the Cairncry Community Centre does to serve the local community and how it works in partnership to combat Poverty.</p>
1.00pm	<p><b>Lunch in café area</b></p> <p>Committee members invited to have lunch in the café where they will be able to see how recent funding secured from the Prosperity fund/Common Good fund and fundraising has been used to refurbish the café.</p> <p>Chance for Committee to chat with community members and answer any questions.</p> <p><i>Please note that the café is free to all visitors to the centre but donations are accepted.</i></p>
1.30pm	<p><b>Discussion on tackling poverty</b></p> <p>How can the Council support community organisations to tackle poverty in the community and support financial sustainability. What is working well at the moment and where are there issues?</p>
2.30pm	<p><b>Close</b></p>

This page is intentionally left blank