

ABERDEEN CITY COUNCIL

COMMITTEE	Anti-Poverty and Inequality
DATE	11 March 2026
EXEMPT	No
CONFIDENTIAL	No
REPORT TITLE	Accessing Money Advice and Advisory Services
REPORT NUMBER	CORS/26/038
EXECUTIVE DIRECTOR	Andy MacDonald
CHIEF OFFICER	Michelle Crombie on behalf of Isla Newcombe
REPORT AUTHOR	Angela Kazmierczak
TERMS OF REFERENCE	1.12

1. PURPOSE OF REPORT

- 1.1 To update Anti-Poverty and Inequality Committee on progress made since March 2025 to improve equitable access to money advice and advisory services.

2. RECOMMENDATION

That the Committee: -

- 2.1 Note progress achieved in implementing actions to improve access to Money Advice and Advisory Services.

3. CURRENT SITUATION

- 3.1 In March 2025, the Committee considered findings from the city-wide *Accessing Money Advice and Advisory Services* questionnaire, which had been commissioned following earlier Committee direction and set out in previous reports, including *Accessing Money Advice Services* (June 2024) and *Accessing Money Advice and Advisory Services* (July 2024). These earlier papers established the need to better understand how residents navigate the advice system, the barriers they encounter, and the improvements required to support more equitable access. The survey confirmed that while overall awareness of support is low, the more significant challenges related to the complexity of navigating services, limited access routes and opening hours, long waiting times, and digital exclusion. Residents expressed a clear preference for face-to-face, walk-in and mobile outreach provision, indicating that traditional communication and digital pathways do not meet the needs of many households.

- 3.2 It is important to emphasise that advice services across the city remain extremely busy, and many residents do reach the help they need, reflecting the commitment and effectiveness of staff across the Council and partner organisations. The challenge is therefore not lack of demand, but the need to remove practical barriers, simplify pathways and ensure residents can move through the system more easily, with fewer repeat contacts and more timely, appropriate support.
- 3.3 Advertising services plays an important role in raising awareness, but evidence shows that this alone does not overcome the structural barriers residents face. Without simplified pathways, trusted points of contact and joined-up services, increased awareness risks generating additional demand without improving outcomes or reducing repeat contacts.
- 3.4 The findings from the citywide *Accessing Money Advice and Advisory Services* work are consistent with evidence from the Scottish Women's Budget Group, including its report on gender inequality and poverty in Aberdeen. This highlights that access to support is often gendered, with women, particularly those with unpaid caring responsibilities, more likely to experience financial insecurity and barriers navigating advice, benefits and support systems. This reinforces the importance of accessible, trusted and simplified routes into advice and income-related support.
- 3.5 While this report focuses on access to money advice and income maximisation, access to legal advice, including legally aided services, also forms part of the wider advice landscape, particularly where financial issues intersect with housing, debt or family circumstances. The Scottish Government has announced a [13 per cent increase in legal aid fees and fixed payments](#) from September 2026, alongside additional investment in traineeships and digital support for providers, intended to help stabilise the legal aid system. However, national partners continue to highlight ongoing pressures on legal aid provision, and any improvement in local availability is likely to take time as reforms are implemented.

4. WHAT HAS BEEN DELIVERED

4.1 Data-led Targeting to Support Early Intervention and Prevention

4.1.1 The Low-Income Family Tracker (LIFT) is being used as the Council's primary tool for proactive income-maximisation and early intervention. LIFT brings together Local Authority and Department of Works and Pension data to identify households who are likely to be entitled to financial support but not currently receiving it. Since March 2025, LIFT has been used to identify and contact households in relation to:

- Pension Credit
- Free School Meals
- Education Maintenance Allowance
- School Clothing Grants
- Discretionary Housing Payment

- Rent Assistance Fund

This has resulted in:

- 768 households contacted
- £497,660.37 in additional income

4.1.2 These outcomes demonstrate the value of moving from a reactive, self-referral model to a proactive, data-led approach. The Council has secured a further two years of Scottish Government Child Poverty Accelerator Funding, enabling continued operation of LIFT and the development of a locally owned, integrated intelligence system. This includes creating an internal version of the LIFT approach and intelligence model, which will expand the range of datasets that can be matched, strengthen alignment with the emerging Family Support Model, and provide a sustainable long-term approach to data led prevention. The funding will also support a targeted test of change for families with children who have Additional Support Needs (ASN), combining secure education data matching, codesign with families, and development of a prototype “Tell Us Once” model to reduce duplication and improve navigation for households who often face the greatest barriers to accessing support. The approach we are developing in Aberdeen has captured interest nationally for scalability across other Local Authority areas in Scotland.

4.2 Community, Outreach and Accessible Communication

Strengthening Access Through Place-Based Delivery

4.2.1 Access to money advice and income maximisation support has continued to improve through a combination of place-based delivery and trusted community channels. This approach enables residents to engage with services in ways that reflect their needs, preferences and personal circumstances, and supports earlier intervention to prevent financial issues from escalating. This reflects wider evidence, including from the Scottish Women’s Budget Group, which highlights the importance of accessible, trusted and relationship-based delivery models in supporting women and unpaid carers who may face greater barriers engaging with complex or centralised advice systems.

4.2.2 Analysis of service-user data, alongside Low-Income Family Tracker (LIFT) intelligence, shows a strong alignment between areas of highest need and areas of highest engagement with advice services. This provides assurance that the current place-based model is well targeted and supports continued development of outreach in priority locations.

4.2.3 Key developments include:

- Expanded outreach and walking provision, delivered directly in local community and partner venues.
- Growing the Financial Inclusion Team’s footprint across the city, making support more visible and easier to reach.
- Embedding provision in trusted, everyday locations, enabling earlier engagement and reducing stigma.

- 4.2.4 The Financial Inclusion Team has expanded its presence beyond existing community settings (Tilly Flat, Tillydrone Community Campus, Instant Neighbour and Greyhope Community Centre) to include the:
- Northfield Community Centre
- 4.2.5 The introduction of outreach at Northfield Community Centre directly responds to evidence of sustained demand in the Northfield/Mastrick North area, identified through both service-user data and LIFT analysis. This strengthens local access to face-to-face, relationship-based support and reduces reliance on city-centre provision.
- 4.2.6 In addition, the Team is exploring outreach through trusted city-centre partners such as Cyrenians on Summer Street. Although city-centre based, Cyrenians is a trusted third-sector partner with established relationships with individuals least likely to engage with statutory or locality-based services. This would support trauma-informed, relationship-based engagement, complementing ward-based outreach rather than duplicating it. If effective, the approach could be replicated with other trusted partners to further strengthen access for those who are hardest to reach.
- 4.2.7 This place-based approach operates alongside, and in partnership with, the wider advice network across Aberdeen, including Citizens Advice, CFINE SAFE, housing provider welfare services, national debt charities and other third-sector partners. Strong referral pathways ensure residents can access the most appropriate support, while targeted community delivery helps reach those who may otherwise face barriers to engagement.

Targeted and trusted Communications Channels

- 4.2.8 Alongside in-person advice, the service has continued to use targeted, trusted and accessible communication channels to reach residents who may not engage with formal Council communications. This includes:
- SHMU radio advice slots, enabling accessible, conversational advice in a format residents recognise and trust.
 - Targeted email campaigns, including messaging for families, income maximisation and benefit entitlement reminders.
 - Use of community newsletters, which reach households who rely on local sources rather than Council webpages.
 - Short advice videos, such as the unclaimed benefits, with further topics currently in development to support wider awareness and take-up.
- 4.2.9 This multi-channel approach ensures that information is reaching people who may not access Council websites or respond to traditional communications.

Improving Online Access Through the Council Website

- 4.2.10 In parallel, Aberdeen City Council's website is being updated to improve the user experience and discoverability of financial, benefits and cost-of-living support information.

4.2.11 Changes include:

- Organising information by life event or situation (e.g. having a baby, becoming unwell, losing a job), rather than by department.
- Embedding direct links to Easy Read, plain-language and alternative-format materials, ensuring people can immediately access formats that meet their needs.
- Improved navigation and searchability, supporting both residents and partner organisations to find accurate information quickly.
- A dedicated webpage bringing together information on [money advice and wider advice agencies operating across Aberdeen](#), providing a single, trusted access point and supporting clearer navigation into appropriate services. The page is used within targeted email benefit take-up campaigns.

Targeted Digital Communications and Entitlement-Check Campaigns

4.2.12 Targeted digital communications have demonstrated a strong and consistent association with increased engagement in benefit entitlement checks, particularly when messages are tailored to specific groups such as tenants and parents/carers.

4.2.13 In the week following targeted email campaigns, use of the online benefits calculator increased by an average of 829%, completed calculations increased by 1,024%, and the weekly value of benefits identified increased by 1,008% compared to the preceding weeks. Entitlement rates were already high and increased further, with an average uplift of 11.4 percentage points, indicating that communications were effectively reaching households likely to be entitled, rather than generating low-quality or speculative activity. The benefits calculator is hosted on the Aberdeen City Council website within the cost-of-living and financial support pages and is accessed directly through links included in targeted email, social media and digital campaigns.

4.2.14 This evidence is reinforced by social media activity. A targeted campaign delivered in January 2026 generated 832 clicks, significantly above typical engagement levels for Council posts, with over 92% of clicks directed to the benefits calculator. This demonstrates the effectiveness of clear, targeted messaging in prompting residents to take action.

4.2.15 Building on this evidence, a new 12-month communications plan will continue to proactively promote benefit entitlement checks and wider financial support. Activity will focus on targeted emails and digital campaigns designed to encourage early engagement, maximise household income, and support the Council's wider poverty prevention and financial inclusion objectives.

4.3 Financial Literacy and Capability Support

4.3.1 The Council continues to strengthen financial literacy and capability across the city through integrated employability, learning and financial inclusion activity. This work supports residents to better manage money, understand income from work, and improve financial resilience.

4.3.2 Recent developments include:

- Stronger links between employability and money advice, with ABZWorks keyworkers offering referrals to the Financial Inclusion Team as standard, and Financial Inclusion staff attending jobs fairs and training events.
- Financial literacy embedded within employability programmes, including finance modules, developed with input from the Financial Inclusion Team.
- Targeted support for parents, with all participants in the Grow, Save, Multiply programme completing certificated numeracy training and progressing to positive destinations, including employment and further education.
- Financial capability embedded in commissioned employability activity, including practical learning such as understanding payslips and managing income.
- Early financial capability for young people, with 16–17-year-olds engaged with ABZWorks supported to access bank accounts and manage a weekly training allowance.
- Community-based engagement with parents, informing the development of a Child Poverty Employability Plan and improving awareness of available financial support.
- Ongoing partnership working with specialist providers, including Money Ready, to deliver financial education sessions as required.

4.3.3 This coordinated approach ensures financial literacy and capability support is embedded across employability and learning provision, contributing to wider prevention and child poverty objectives.

4.4 Ensuring Resident Voice: Accessible Communication Survey

4.4.1 To ensure future service development reflects lived experience, the Financial Inclusion Team has completed an Accessible Communication Survey with residents and service users.

4.4.2 The findings confirm that residents value choice, clarity and trust when accessing information about money, benefits and financial support. They also reinforce the importance of delivering information through trusted organisations and familiar community settings, alongside clear and accessible formats.

4.4.3 The survey explored:

- Preferred information formats (e.g. print, video, Easy Read, audio, BSL)
- Trusted channels and organisations
- Where residents currently look for information
- Where they would prefer to receive information

- Which topics need to be explained in clearer or more accessible ways

Survey findings

4.4.4 A total of 216 residents and service users responded to the survey.

Key findings include:

- Multiple formats are required – no single format meets all needs.
 - 54% prefer online webpages
 - 51% prefer printed materials
 - 43% value plain-language formats
 - 41% prefer Easy Read information
 - 34% value captioned video or animation
- Trusted sources strongly influence engagement – residents are most likely to engage with information shared through organisations they already trust:
 - 92% trust Aberdeen City Council websites and services
 - 56% trust health partners (e.g. GPs and NHS services)
 - 55% trust Citizens Advice and other third-sector organisations
 - 25% trust community groups and word of mouth
 - 24% trust schools, and 18% trust libraries
- Accessibility remains essential – while fewer respondents rely on formats such as audio (6%) or British Sign Language (3%), these remain critical to ensure information is inclusive.

4.4.5 Overall, the findings reinforce the importance of delivering clear, accessible information through trusted statutory, health and third-sector organisations, supported by familiar community settings and relationship-based engagement.

4.4.6 These findings will inform the design and delivery of improvement activity being taken forward through the Fairer Futures Pathfinder and Community Planning Aberdeen.

4.4.7 To support ongoing monitoring and trend analysis, these questions will be incorporated into current and future City Voice questionnaires, enabling the Council to track changes over time, assess impact, and continuously improve how information and advice is communicated to residents.

5. NEXT STEPS

5.1 Improving access to money advice and income maximisation is an ongoing priority for Aberdeen City Council and Community Planning Aberdeen. Building on the improvements that have been made by the Council over the last six months, further work is planned through the following Council and partner initiatives, with a particular focus on earlier identification of need, clearer access routes and reducing barriers that prevent residents from moving from awareness to effective support.

5.2 Fairer Futures Pathfinder (Family Support Model)

- 5.2.1 Funded by the Scottish Government, the Council is piloting a family-centred, place-based model of support that integrates advice, education and lifelong learning, employability, health, housing, social work and third-sector services. The programme will introduce shared referral and triage pathways, strengthen early-help approaches, and support the co-location of multidisciplinary teams in community settings. The approach prioritises tackling inequalities by addressing underlying social determinants of health, improving access to money advice and income maximisation, and embedding community-led design.
- 5.2.2 Through the Pathfinder, the Council will build on the evidence outlined in this report by embedding money advice and income maximisation more consistently within early help and family support activity, strengthening warm handover and referral pathways, and supporting more joined up, place-based access to support.

5.3 Ask & Act: Integrated Prevention Pathways

- 5.3.1 Aberdeen City Council is working with Cyrenians, as lead delivery partner, and other key stakeholders including Health and Police Scotland to develop the Integrated Prevention Pathways pilot to support the forthcoming Ask and Act duties within the Housing (Scotland) Act 2025. As a national test, the pilot will identify what works, understand barriers, and inform an approach that can be scaled nationally.
- 5.3.2 The first phase will focus on housing advice, testing trauma-informed proactive enquiry and clearer referral pathways. Learning from this phase will inform a second phase exploring how the approach could strengthen access to financial advice and income-related support. Learning from this phase will inform a second phase exploring how earlier identification of risk and clearer pathways could also strengthen access to financial advice and income-related support, particularly where financial pressure is contributing to housing instability or wider wellbeing concerns.
- 5.3.3 The pilot is supported by the development of Ask:Enact, a digital tool, developed to support the pilot, which should enable frontline workers to identify risks earlier, make trauma-informed enquiries, and support clearer, more consistent connections into appropriate advice services through defined local referral pathways. The tool is intended to guide practitioners to existing partner agencies and their established referral systems, rather than capture personal data itself, with any required information recorded within those organisations' own systems. Through structured testing, the pilot is intended to generate practical evidence on different training approaches, effective protocols, and the conditions needed for successful national rollout, aligning with Aberdeen's wider prevention-focused approach.

5.4 Local Outcome Improvement Plan and Locality Plans 2026-36

5.4.1 Money advice and income maximisation will be integral to many of the system changes being proposed as part of the revised Local Outcome Improvement Plan and Locality Plans 2026-36, ensuring that households are better supported to achieve financial security as part of a whole-system, preventative approach. Embedding high-quality, accessible money support across priority areas will strengthen early intervention, reduce financial strain on low-income families, and enable partners to respond more effectively to the underlying drivers of poverty and inequality. By aligning income-related support with wider system redesign, Community Planning Aberdeen can maximise the impact of collective action, improve outcomes for residents, and ensure that financial wellbeing is recognised as a foundation for achieving improved outcomes for people and communities.

6. FINANCIAL IMPLICATIONS

6.1 There are no financial implications arising from this report.

7. LEGAL IMPLICATIONS

7.1 Section 52 of the Housing (Scotland) Act 2025 amends the duties contained in Housing (Scotland) Act 1987 in relation to homelessness. While these provisions are not yet in force, this report reflects some of the preparatory work being undertaken to ensure the Council complies with these duties.

8. ENVIRONMENTAL IMPLICATIONS

8.1 There are no environmental implications arising from this report.

9. 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?
Strategic Risk	Failure to improve access to advice and income-maximisation services may increase financial hardship, widen inequalities, and undermine delivery of LOIP priorities.	Implementation of place-based delivery, targeted take-up through LIFT, simplified navigation, warm handovers, and ongoing performance monitoring.	L	Yes
Compliance	N/A	N/A	N/A	N/A

Operational	Capacity pressures across advice services may impact ability to meet increased demand generated by data-led outreach, community-based provision, and the new ASN test of change.	Phased delivery model, use of triage pathways, improved referral quality, partnership deployment across FIT, ABZWorks, Pathfinder teams, and ongoing monitoring of caseloads.	M	Yes
Financial	Reliance on external grant funding (CPAF) for LIFT development and the ASN test of change may affect long-term sustainability.	Two-year confirmed Scottish Government funding; development of an internal LIFT model to reduce long-term costs; embedding data-led practice into core Council and Pathfinder structures.	L	Yes
Reputational	Failure to simplify access or to deliver the improvements expected may damage trust among residents and partner organisations.	Co-design with communities, transparent monitoring, strong partnership governance, improvement-methodology reporting.	L	Yes
Environment / Climate	No environmental risks identified	N/A	N/A	N/A

10. OUTCOMES

COUNCIL DELIVERY PLAN 2025-26	
Impact of Report	
<p>Aberdeen City Council Policy Statement</p> <p><u>Working in Partnership for Aberdeen</u></p>	<p>The proposals within this report contribute to the delivery of the following aspects of the policy statement:</p> <ul style="list-style-type: none"> • Improve access to fair and affordable financial support and advice, through expanded place-based availability of money advice, improved navigation, and targeted take-up via LIFT. • Reduce financial insecurity and cost-of-living pressures by ensuring residents receive the full range of financial entitlements and targeted early intervention.
<u>Local Outcome Improvement Plan</u>	

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.
Regional and City Strategies	The proposals within this report support several City Strategies, particularly the Children’s Services Plan and Local Housing Strategy, by strengthening early intervention, improving income maximisation for families, and reducing the risk of homelessness through targeted support. The expansion of place-based delivery aligns with the Council’s ambitions for accessible community services and optimising the use of existing assets. The programme also supports the Medium-Term Financial Strategy through preventative action that reduces crisis demand.

11. IMPACT ASSESSMENTS

Assessment	Outcome
Integrated Impact Assessment	No assessment required. I confirm this has been discussed and agreed with Michelle Crombie, Strategic Lead, Prevention and Community Empowerment on 20 January 2025.
Data Protection Impact Assessment	Not required.
Other	N/A

12. BACKGROUND PAPERS

- 12.1 [Accessing Money Advice Services June 2024](#)
- 12.2 [Accessing Money Advice and Advisory Services Aug 2024](#)
- 12.3 [Accessing Money Advice and Advisory Services March 2025](#)
- 12.4 [Scottish Women’s Budget Group – Aberdeen Gender Inequality and Poverty: Report and Recommendations November 2025](#)

13. APPENDICES

- 13.1 Appendix 1 – Full response to questionnaire along with demographics

14. REPORT AUTHOR CONTACT DETAILS

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