Glasgow City IJB Integration Joint Board

Item No: 9

Meeting Date: **Wednesday 18 March 2026**

Glasgow City Integration Joint Board

Report By: **Duncan Black, Depute Chief Officer, Finance and Resources**

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Medium Term Financial Outlook 2026 – 2029

Purpose of Report:	This report outlines the Medium Term Financial Outlook for the Integration Joint Board (IJB) and has been prepared to support financial planning and delivery of the IJB's Strategic Plan.

Background/Engagement:	This plan has been developed to support financial planning and delivery of the IJB's Strategic Plan. This outlook has been developed taking into consideration the context for all services and Partner Bodies.

Governance Route:	The matters contained within this paper have been previously considered by the following group(s) as part of its development. HSCP Senior Management Team ☐ Council Corporate Management Team ☐ Health Board Corporate Management Team ☐ Council Committee ☐ Update requested by IJB ☐ Other ☐ Not Applicable ☒

Recommendations:	The Integration Joint Board is asked to: a) Approve the Medium Term Financial Outlook 2026 – 2029.

Relevance to Integration Joint Board Strategic Plan:

This report outlines the funding and expenditure requirements over the medium term to support delivery of the Integration Joint Board Strategic Plan.

Implications for Health and Social Care Partnership:

Reference to National Health & Wellbeing Outcome(s):	Not applicable at this time.

Personnel:	Any implication for Personnel can only be established once final funding allocations are known from Partner Bodies, and the implications for Personnel can be assessed.

Carers:	Expenditure in relation to Carers' services is included within this draft medium term financial outlook.

Provider Organisations:	Expenditure on services delivered to clients by provider organisations is included within this draft medium term financial outlook.

Equalities:	Not applicable at this time.

Fairer Scotland Compliance:	The expenditure on services supports the delivery of a Fairer Scotland.

Financial:	It has been recognised for a number of years that funding settlements are not keeping pace with the demand and inflationary pressures which are being faced within the health and social care system. This is borne out by this financial outlook which estimates a funding shortfall of £104m over the next three financial years. A financial framework is required to be put in place which is prudent and ensures that financial commitments are managed within the available resources. This will require the IJB to take difficult, yet proportionate decisions, to ensure that services are sustainable both in terms of meeting the demands of the population of Glasgow City but also be sustainable within the financial envelope which is available.

Legal:	The Integration Scheme requires Glasgow City Council and NHS Greater Glasgow and Clyde to consider budget proposals based on the Strategic Plan as part of their respective annual budget setting processes. This is required to include assumptions on a range of issues including but not limited to: • activity changes • cost inflation • efficiencies

	• performance against outcomes • legal requirements • transfer to or from amounts sets aside by the Health Board • adjustments to address equity of resource allocation

Economic Impact:	Not applicable at this time.

Sustainability:	The financial position of the IJB is dependent on the funding allocations received from the Council and the Health Board. The financial pressures facing the IJB is unprecedented and is reflective of both cost and demand pressures. The funding allocations received do not fully meet these pressures. This Medium Term Financial Outlook sets out the financial pressures facing the IJB over the next 3 year period. The 2026/27 proposed Budget outlines proposals to meet the gap in a sustainable way for 2026/27. The gaps for 2027/28 and 2028/29 will be addressed through the IJB's financial strategy, which is primarily predicated on the agreed Service Prioritisation programme. This programme is designed to ensure that after this 3 year period, the IJB's finances remain on a sustainable footing, whilst minimizing adverse impacts on strategic priorities and statutory duties. The Outlook also sets out the current and projected reserves position, with a view to achieving the 2% reserves target for Unearmarked General Reserves by the end of the 3 year period.

Sustainable Procurement and Article 19:	Not applicable at this time.

Risk Implications:	The Medium-Term Financial Outlook makes a number of assumptions about funding and expenditure requirements between 2026 and 2029. Sensitivity analysis is used to test the major assumptions made by the model and understand what the implications are if assumptions change. This effectively tests 'what if' scenarios and enables the IJB to determine the potential fluctuation which could exist within the modelling and will assist future planning.

Implications for Glasgow City Council:	The Integration Scheme requires Glasgow City Council to consider draft budget proposals based on the Strategic Plan as part of their annual budget setting processes.

Implications for NHS Greater Glasgow & Clyde:	The Integration Scheme requires NHS Greater Glasgow and Clyde to consider draft budget proposals based on the Strategic Plan as part of their annual budget setting processes.

Direction Required to Council, Health Board or Both	
Direction to:	
1. No Direction Required	☐
2. Glasgow City Council	☐
3. NHS Greater Glasgow & Clyde	☐
4. Glasgow City Council and NHS Greater Glasgow & Clyde	☒

1. Purpose

1.1. The IJB's Strategic Plan sets out the ambitions of Glasgow City IJB. However, it is important that this is set within the context of the funding which is available to support delivery, and medium-term financial planning is an important part of the strategic planning process.

1.2. Glasgow City IJB Medium Term Financial Outlook for 2026 – 2029 has been developed to support the delivery of the Strategic Plan.

2. Financial Context

2.1 The Medium Term Financial Outlook provides an opportunity for the IJB to gain an understanding of the financial climate in which it will operate over the medium term. This has been done by considering the impact of a range of factors, which are illustrated below and reflect the complexity of factors which can impact on IJB financial pressures.

2.2 The IJB is reliant on funding from Glasgow City Council and NHS Greater Glasgow and Clyde. These Partners' contributions are contingent on their respective financial planning and budget setting processes, as well as the financial settlements which each body receives from the Scottish Government. The budget setting process will also consider the level of savings which will be applied to the IJB by both Partner bodies.

2.3. The Integration Scheme requires Glasgow City Council and NHS Greater Glasgow and Clyde to consider draft budget proposals based on the Strategic Plan as part of their respective annual budget setting processes. The funding which is proposed to be delegated to the IJB from Glasgow City Council and NHS Greater Glasgow and Clyde for 2026-27 is reflected within this document. This is the subject of a separate report to the March IJB.

2.4. Funding assumptions beyond this are based on the best information available at this time.

2.5 Each year the IJB will face cost pressures as a result of range of factors including demand, inflation and changes in legislation/regulations. This outlook has assessed the key factors likely to impact over the medium term and provides estimates of cost and demand pressures over the next three years.

2.6 The assessment of both funding and expenditure identifies a shortfall in funding of £103m over the next three years and represents the scale of the challenge facing the IJB over the medium term. This excludes the significant additional cost of homelessness asylum, which the Council has committed to fund in 2026/27. The Outlook assumes similar commitment from the Council for asylum homelessness costs in years 2 and 3.

2.7 A financial strategy is proposed within this context. The scale of the financial challenge over the next 3 years is significant and the IJB has determined that a strategic approach is required through the approved Service Prioritisation programme. The overriding principle will be to protect core services which deliver care and protection to those who are assessed as requiring it and uphold our statutory responsibilities wherever possible.

3 Recommendations

3.1 The Integration Joint Board is asked to:

a) Approve the Medium Term Financial Outlook 2026 – 2029.

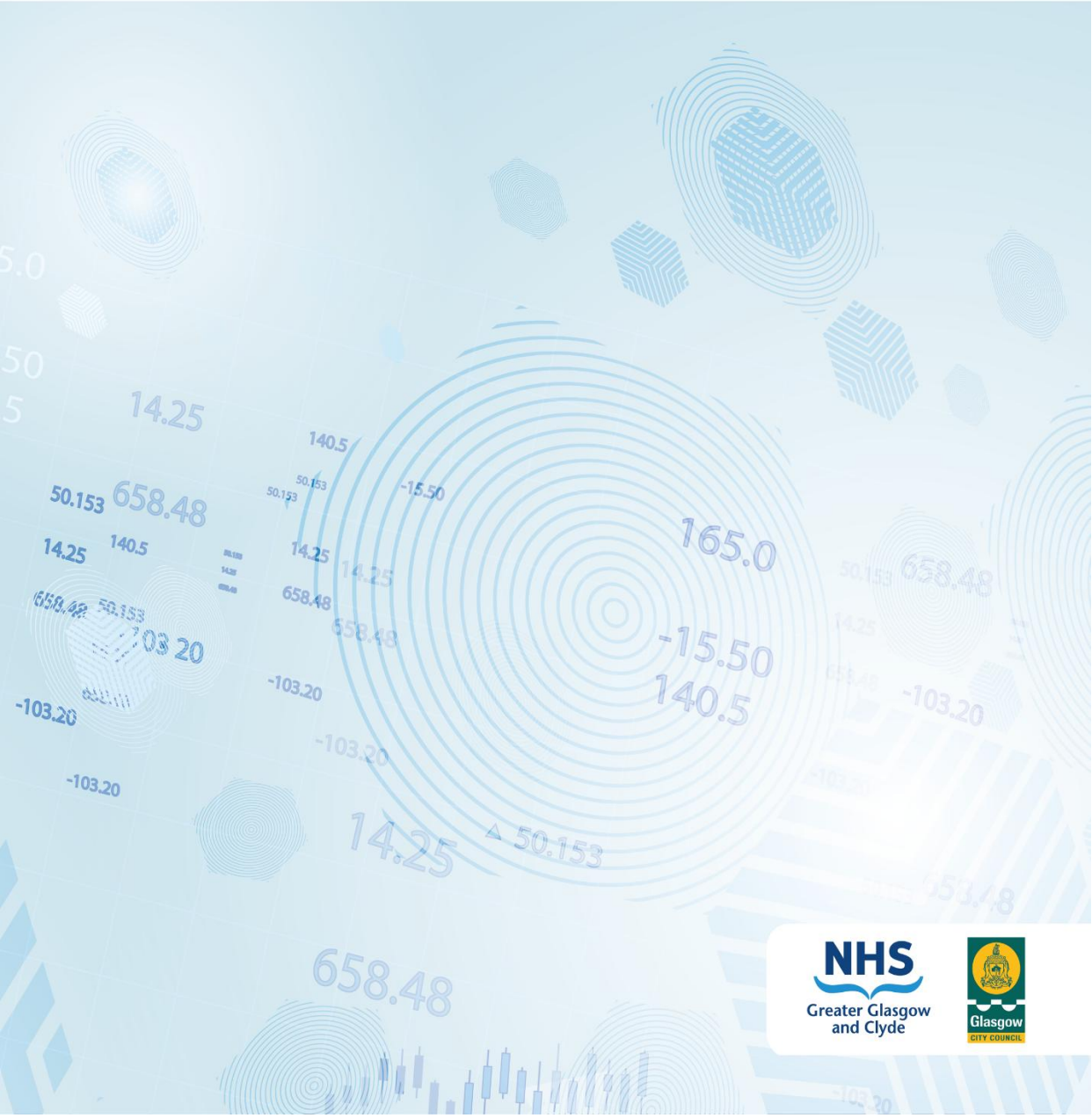
Direction from the Glasgow City Integration Joint Board

1	**Reference number**	180326-9
2	**Report Title**	Medium Term Financial Outlook 2026 – 2029
3	**Date direction issued by Integration Joint Board**	18 March 2026
4	**Date from which direction takes effect**	18 March 2026
5	**Direction to:**	Glasgow City Council and NHS Greater Glasgow and Clyde jointly
6	**Does this direction supersede, revise or revoke a previous direction – if yes, include the reference number(s)**	Yes (reference number: 190325-9) - supersedes
7	**Functions covered by direction**	All functions as outlined in the Medium-Term Financial Outlook.
8	**Full text of direction**	The Integration Scheme requires Glasgow City Council and NHS Greater Glasgow and Clyde to consider draft budget proposals based on the Strategic Plan as part of their annual budget setting processes. Both Partners are requested to consider this Medium-Term Financial Outlook as part of their annual budget process for 2026-27 and 2027-28.
9	**Budget allocated by Integration Joint Board to carry out direction**	Not relevant at this stage.
10	**Performance monitoring arrangements**	In line with the agreed Performance Management Framework of the Glasgow City Integration Joint Board and the Glasgow City Health and Social Care Partnership.
11	**Date direction will be reviewed**	31 March 2027

Glasgow City IJB Integration Joint Board

Glasgow City Integration Joint Board

MEDIUM TERM FINANCIAL OUTLOOK 2026-2029



Contents

1.	EXECUTIVE SUMMARY	2
2.	PURPOSE	3
3.	EXTERNAL IMPACTS	4
4.	LOCAL IMPACTS	12
5.	WHAT IMPACT DOES THIS HAVE ON OUR FINANCES OVER THE MEDIUM TERM	17
6.	OUR RESPONSE	22
7.	RISK AND SENSITIVITY	27
8.	APPENDIX ONE	29
9.	APPENDIX TWO	30

Executive Summary

Glasgow City Integration Joint Board (IJB) Medium Term Financial Outlook (MTFO) provides a medium-term view of the challenges and opportunities which face the IJB and considers what the implications of this are for the finances of the organisation. This is an essential piece of the strategic planning process which underpins the delivery of the IJB's ambitions and priorities. A robust medium term financial outlook will support strategic planning, balancing the financial impact of IJB policies and objectives whilst ensuring that the organisation remains financially sustainable. The MTFO is updated each year around the time of the annual budget.

It has been recognised for a number of years that funding settlements are not keeping pace with the demand and inflationary pressures which are being faced within the health and social care system. This is borne out by this financial outlook which estimates a funding shortfall of £104m over the next three financial years (2026-2029). This follows around £190m that has been removed from the IJB's budget over the past decade.

A financial framework is required to be put in place which is prudent and ensures that financial commitments are managed within the available resources. This will require the IJB to take difficult, yet proportionate decisions, to ensure that services are sustainable both in terms of meeting the demands of the population of Glasgow City but also be sustainable within the financial envelope which is available.

The financial strategy is proposed within this context. The overriding principle will be to protect core services which deliver care and protection to those who are assessed as requiring it and uphold our statutory responsibilities wherever possible.

The scale of the financial challenge over the medium term is such that a more fundamental and strategic review of service provision is required so that decisions can be taken on what the future shape of service provision looks like. The IJB agreed in 2025/26 to commence a Service Prioritisation Programme to this effect. The first tranche of reviews commenced during Q4 2025/26 and the programme will be the subject of future regular updates to the IJB. This financial strategy estimates the scale of the change which will be required to maintain financial balance over the short-medium term and will be used to inform this work.

There remains a high level of volatility across a number of areas including and not limited to demand, global price markets, inflation, and the cost-of-living crisis. For that reason, we will need to keep our financial strategy under review and make changes where necessary to ensure it is relevant and reflective of the environment in which we operate.

Purpose

Glasgow City Integration Joint Board (IJB) Medium Term Financial Outlook (MTFO) provides a medium-term view of the challenges and opportunities which face the IJB and considers what the implications are for the finances of the organisation. This is an essential piece of the strategic planning process which underpins the delivery of the ambitions and priorities as outlined in IJB's Strategic Plan. A robust medium term financial outlook will support strategic planning, balancing the financial impact of IJB policies and objectives whilst ensuring that the organisation remains financially sustainable.

The IJB is clear on what it wants to deliver, and this is focused on the key strategic priorities outlined below.

The IJB updates its MTFO on an annual basis to support the delivery of its Strategic Plan. The MTFO is key to translating the organisation's ambitions and constraints into deliverable options for the future. This update will consider the impact of a range of factors, which are illustrated below and reflect the complexity of factors which can impact on IJB financial pressures.

External Impacts

The MTFO cannot be completed in isolation and needs to be cognisant and responsive to a number of external factors which will impact on the IJB. As outlined below, the projections for economic growth in the UK and Scotland are modest in the medium term, and public bodies are therefore generally planning for flat cash or only muted uplifts in funding, which are unlikely to match the combination of pay and non-pay inflationary pressures, coupled with demand growth.

Economic

The Global, UK and Scottish economy impacts on the IJB in a number of ways. This includes the impact on what we pay for goods and services, the impact it has on the citizens of Glasgow and therefore the demand for services and the impact it has on the funding made available to us to deliver services.

(i) The Global Economy

Global growth over 2026/27 is expected to remain broadly steady, supported by resilient private sector activity, easing monetary conditions, and technological investment. The IMF's January 2026 World Economic Outlook Update projects global GDP growth of 3.3% in 2026 and 3.2% in 2027, noting that technology investment and financial conditions are helping offset trade-policy headwinds.

There is variation across regions. In the United States, forecasters expect continued resilience driven by consumer strength, improved financial conditions, and strong business investment, particularly in artificial intelligence and technology. Projections range between 1.8% and 2.8% GDP growth in 2026. Europe's outlook is more modest but steady at 1.1 to 1.3%.

At the time of writing, it is acknowledged that uncertainty remains in relation to the ongoing conflicts in the Middle East which could disrupt energy markets, key materials, and hit confidence and growth.

The biggest risk of the global economy for the IJB is on its prescribing budget. The procurement of drugs is subject to national UK contracts, with purchases taking place across global markets, with a range of factors impacting on price. The prescribing budget is around £160m per annum, so a relatively small percentage movement on costs can have a significant impact on strained IJB resources.

(ii) The UK Economic Outlook

The Office for Budget Responsibility (OBR) March 2026 Economic and Fiscal Outlook shows that UK GDP growth is now forecast to be 1.1% in 2026, revised down from the 1.4% expected in November, before rising to 1.6% in 2027 as underlying economic conditions stabilise and inflation continues to fall. Growth is then expected to remain at 1.6% in 2028, easing slightly to 1.5% in both 2029 and 2030, consistent with earlier forecasts.

Labour-market conditions are expected to soften in the near term, with unemployment peaking at around 5.3% in 2026 before gradually falling towards 4.1% by 2030, signalling improving conditions in the longer term.

(iii) Inflation

CPI inflation was upgraded to 3.5% for 2025, reflecting higher-than-expected price pressures prior to the 2026 forecast period. This upward revision was driven by persistent cost pressures in energy, food, and other domestic inputs.

Inflation is expected to fall to 2.3% in 2026 and stabilise at the Bank of England's 2% target thereafter as previous energy price spikes fall out of the annual comparison, helping restore real income growth and support consumer demand. However, geopolitical risks, including the conflict in the Middle East, continue to weigh on forecasts, with the OBR noting the potential for "very significant impacts" on global energy markets and UK inflation.

Geopolitical shocks aside, there is reasonable consensus that CPI inflation will return to the 2% target in 2027 and remain anchored around that level.

(iv) The Scottish Economic Outlook

Scotland's economic outlook over the next two years reflects a picture of gradually strengthening but still modest growth, shaped by easing inflationary pressures and improving financial conditions. According to the Scottish Fiscal Commission's forecasts Scotland's GDP growth is expected to pick up to 1.3% in 2026, rising from the 1.1% growth recorded in 2025. This outlook reflects the combined effect of easing cost pressures, falling inflation, and improved household purchasing power, supported by the Bank of England's shift toward lower interest rates. Growth is expected to remain at around 1.3% in 2027.

(v) Scottish Government Medium Term Financial Strategy

The Global, UK and Scottish economy impacts on the funding which is available for the Scottish Government to support delivery of services in the public sector.

The Scottish Government subsequently published its Medium-Term Financial Strategy on 25 June 2025 and provides a medium-term view of public finances in Scotland over the period 2025/26 to 2029-30.

The Scottish Fiscal Commission published its June 2025 Economic and Fiscal Forecasts alongside the MTFS and highlighted that the Scottish Government now had the information required to complete a full Spending Review. The SFC drew attention to the emergence of a significant "fiscal gap" between projected spending and available funding, estimating that day-to-day expenditure could exceed resources by up to £2.6 billion by 2029-30. It highlighted growing commitments on public sector pay, social security, demographic pressures, and climate-related costs.

Resource fiscal position 2025/26 to 2029-30*

(Figures in £million)	2025/26	2026/27	2027/28	2028-29	2029-30
Resource spending	52,623	54,938	57,132	59,453	61,723
Resource funding* (central scenario)	52,623	53,975	55,235	57,100	59,099
Resource Fiscal Gap	**-**	**(963)**	**(1,897)**	**(2,353)**	**(2,624)**

* Scottish Government MTFS 25/26-29/30

Total funding in 2026/27 will be £61.3 billion rising to £66.5 billion by 2029-30. The funding available for day-to-day spending next year is £54.0 billion, or £46.3 billion after social security spending is deducted. In 2029-30, £59.1 billion is expected to be available for day-to-day spending and £50.1 billion after social security spending. With the Scottish Government also now estimating that day-to-day spending will be likely to exceed the funding available by up to £2.6 billion in 2029-30 it has set out broad plans to control spending.

UK and Scottish Legislative and Policy Changes

The IJB will also be impacted by UK and Scottish Government legislative and policy changes and the impact of these need to be considered over the medium term.

(i) Care Reform (Scotland) Bill

Following Stage 2 proceedings relating to the amended National Care Services (Scotland) Bill, the legislation was renamed the Care Reform (Scotland) Bill, reflecting its revised scope. The core sections that would have created a National Care Service were removed, while other reforms were retained. The Bill was formally passed on 10 June 2025 and received Royal Assent on 22 July 2025, becoming the Care Reform (Scotland) Act 2025.

In legislative terms, the last 12 months have therefore seen the transformation of the original National Care Service vision into a more limited, reform-focused Act. New duties were placed on IJBs, including:

- Integrated Digital Care Record
- Right to breaks for unpaid carers
- Visits to or by care home residents (“Anne’s Law”)
- Duty to Prepare Carers’ Support Plans and Young Carers’ Statements
- Support Continuity of Services for Disabled People Who Move Areas

Both the development of an Integrated Digital Care Record and the rights to breaks for carers potentially have a significant financial impact on the IJB. While the duty to deliver a new digital care record sits with Ministers, the HSCP may face costs in relation to any new system, workforce training and operational support and information governance design and controls.

However, timescales are unknown at this stage. Similarly, replacement care, respite or short breaks provision creates potential demand-led cost exposure, particularly where carers currently receiving no or limited funded breaks now have an enforceable route. The Scottish Government is currently consulting on how the right to breaks should work in practice, which is due to conclude in June 2026. Depending on the outcome, this may create a significant new financial pressure.

(ii) Safe and Effective Staffing

The Health and Care Staffing (Scotland) Act 2019 was enacted in June 2022 and sets out duties for Health and Social Care Providers to provide safe, high-quality services to achieve the best outcomes for service users. In order to achieve high standards of care there is a requirement to ensure there are suitably qualified and competent staff working to provide the right care at the right time. These duties went live in 2024 and the HSCP Senior Management Team maintain oversight of implementation and compliance, reporting into an NHSGGC Oversight Group. Formal reporting requirements has focused initially on NHS services and in the practice of commissioning services.

Examples of mechanisms to monitor staffing levels across sites include daily staff meeting, daily huddles, and weekly system-wide huddles, as well as the use of a real time staffing tool. Investment in staff training and wellbeing is key to the workforce strategy in terms of retention and competence.

(iii) Primary Care

We use the term ‘primary care’ to describe those services that people often use as the first NHS point of contact for their health needs. These are usually provided by general practice, pharmacy, dentistry, optometry (the four main independent contractor and practitioner groups) in our local communities. In addition, primary care includes a range of professionals working in wider multi-disciplinary teams e.g., community link workers, pharmacy professionals, allied health professionals e.g. physiotherapists, occupational therapists, dieticians, podiatrists, advance nurse practitioners (ANPs), health support workers, practice managers, care co-ordinators, and social prescribers.

The Scottish Government has forecast that demand for primary care services is predicted to continue to grow, and if the system does not adapt or change, there will be a net increase in costs, driven by growth in the population, public demand and price pressures. The Scottish Government has committed to enhance primary care services.

NHSGGC’s Primary Care Strategy: 2024 -2029 sets out the health board's long-term vision and approach to primary care transformation across NHSGGC. The strategy provides a set of principles and commitments which will support the long-term future of primary care services to maintain and improve patient care. The health board's strategy is supported by Glasgow HSCP's primary care action plan, which is focusing on the following five areas of work:

- Support the longer-term sustainability of primary care services, for example by focusing on workforce planning to promote recruitment and retention.

- Within our overall Scottish Government funding, implement the requirements of the 2018 GP contract through our primary care improvement fund.
- Respond to the demographic changes in our patient population, for example, by working with city council planners to shape the future City Development Plan.
- Continue to improve the quality of services, for example by maximising the opportunities offered by technological innovation.
- Respond to the significant inflationary pressures that have at times affected the global prices for medicines, by continuing to improve the efficiency and effectiveness of our approach to prescribing

(iv) Mental Health

The IJB approved a refresh to Mental Health Strategy (2023-2028). The level of demand/need increased over the pandemic and although there is no evidence to date on the medium to longer term impact on psychiatric mental health services, the current and projected socio-economic factors will continue to have a negative effect on the non-psychiatric mental health of individuals suggesting a continued increase in overall demand for services. The scope of the strategy was expanded to include the wider complex of mental health services, addressing interdependencies and to better realise the benefits in adopting a whole-system approach across all client groups.

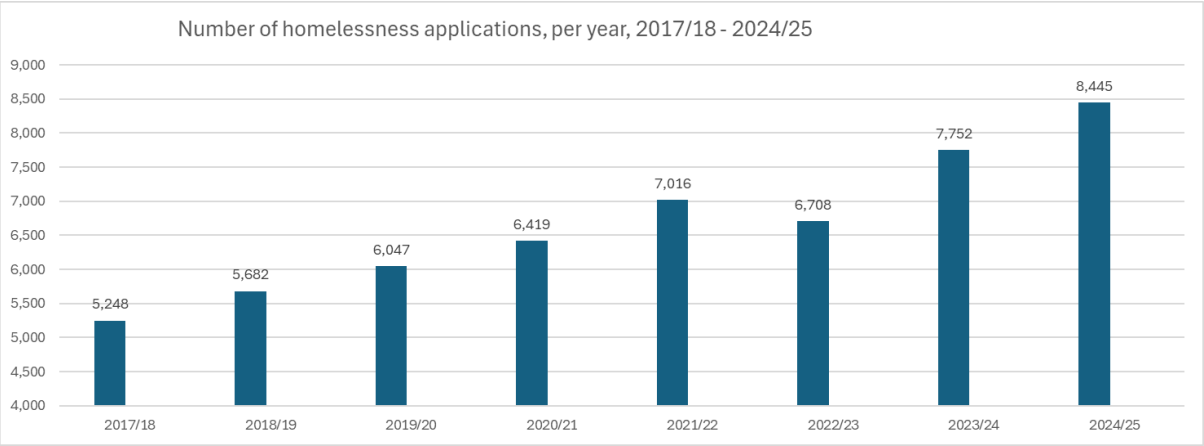
A financial framework is being developed in parallel to support a redirection of resource from the remodelling of inpatient beds to bolster development of community services in support of maximising independence / increasing community capacity and to further support development of planned public engagement following staff / public surveys and in-person sessions, and will lead to appraisal of options and public consultation.

The workplan includes a review of all patients in hospital for over one year, with a focus on discharge planning, a review of patient diagnosis, demographics and pathways in and out of hospital, and learning from acute delayed discharge work, to support the ambition to reduce mental health inpatient bed numbers across NHSGGC. It is anticipated that this work, alongside a focussed operational action plan, should help address the current significant budget pressures in mental health services.

(v) Home Office Asylum Seeking Decisions

Glasgow has been a proud dispersal city for more than two decades and Glasgow City Council has repeatedly affirmed its belief that asylum seekers are welcome in Glasgow and have added to the diversity of our city.

As illustrated below the volume of homelessness application has seen a considerable increase since 2017/18.



2300 households are now residing in hotel and bed breakfast accommodation across 56 different sites, which compares with 220 pre covid numbers and accounts for the significant increase in financial pressures .

As at December 2025, 48.5% of homeless applications in the city are from refugee households. Refugee households make up 60.2% of households in temporary accommodation and 63% of children in temporary accommodation are from refugee families.

In addition to those granted leave to remain whilst residing in Glasgow, Homelessness Services have also witnessed significant demand from households granted leave to remain from out with Glasgow, who are then travelling to the city to make an application for homelessness assistance.

There is limited additional funding from UK and Scottish Governments in relation to these pressures. The full year implications of this in 2025/26 is projected to be an overspend of £38m and will be closely monitored. If demand continues at the same levels, this pressure is forecast to increase to £56m, £73m and £91m in 2026/27, 2027/28 and 2028/29 respectively. This is reflective of demand being higher than capacity within the City to offer permanent housing offers. The Council has committed to funding the budgetary pressures arising from asylum in 2025/26 and have given a similar undertaking to fund the 2026/27 projected overspend. Officers across the HSCP and Council continue to work closely to identify all options for mitigation and prevention, including the development of a HSCP 10 year temporary accommodation plan, but the scale of the challenge is such that the financial implications for the city are unsustainable in the medium term.

(vi) Minimum Pay Settlement – Adult and Children Social Care Workers in Commissioned Services

In recent years the Scottish Government has recommended minimum pay settlement for adult and children social care workers in commissioned services. This has been supported by additional funding. It has been assumed if the

Scottish Government continues with this policy commitment that funding will be put in place to meet the associated costs.

(vii) Getting it Right for Every Child (GIRFEC)

Getting It Right for Every Child means ensuring that children, young people and their families receive the right help at the right time from the right person, and that needs are met at the earliest point, in line with the recommendations of the Christie Commission and the emphasis on shifting the balance of care from crisis response to earlier intervention. The publication of the refreshed Policy Statement in 2022 illustrates the continued commitment to implementing GIRFEC and strengthening early and effective responses to meet children, young people and families' individual needs, with the Child Poverty Pathfinder and Whole Family Wellbeing work providing an opportunity to further strengthen the full and effective implementation of GIRFEC.

(viii) The Promise

The Promise of the Independent Care Review suggests that transformational change is key to fulfilling the commitment to providing effective early intervention and prevention approaches to support children, young people and their families, which involves shaping services round families' needs, perspectives and preferences. Keeping the Promise fundamentally means supporting families – and brothers and sisters – to live together within their homes and communities, maintaining connections with peers, schools, using strengths-based and trauma informed approaches. This involves working with families' strengths, and seeing families as experts in their own lives, as a basis for promoting meaningful change to support families to stay together. Where this is not possible, these principles are being applied to identify the changes which would help families to get back together to maximise extended families' wellbeing outcomes through support for kinship carers, the Nurture programme in Children's Houses, and the development of the Families for Children service. The principles of the Promise fully align with GIRFEC and the aim to deliver effective earlier intervention and prevention approaches.

(ix) United National Convention on the Rights of the Child (UNCRC)

The United Nations Convention on the Rights of the Child (Incorporation) (Scotland) Act 2024 means that UNCRC is now incorporated into Scottish law, with the need to embed and uphold children's rights across all public services and progress the "best interests of the child" in all situations. The principles of UNCRC are reflected in GIRFEC and the Promise.

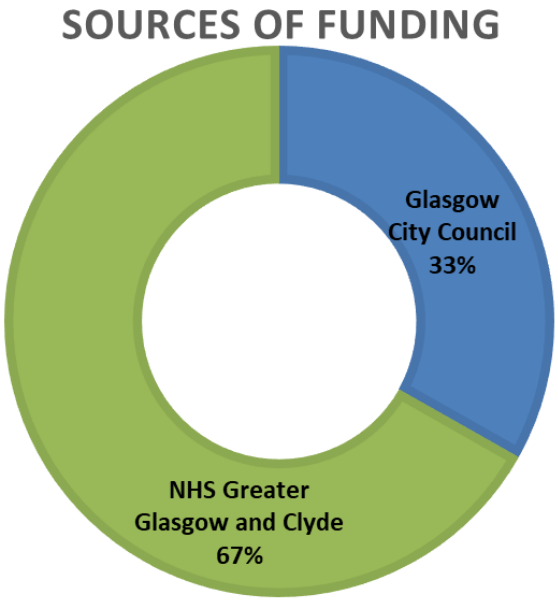
(x) Scottish Child Abuse Enquiry

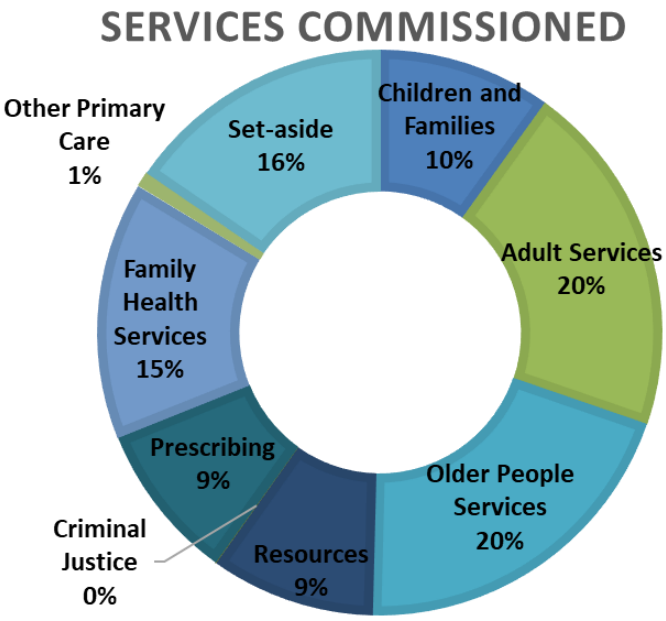
The Scottish Child Abuse Inquiry is reviewing the abuse of children in care. The inquiry was set up in October 2015 and continues to hear evidence. The Limitation (Childhood Abuse) (Scotland) Act 2017 provides victims of alleged child abuse, which includes sexual abuse, physical abuse, physical abuse and emotional abuse dating back to September 1964, the right to pursue personal injury claims. The Redress for Survivors of (Historical Child Abuse in Care) (Scotland) Act 2021 also established a financial redress scheme to provide tangible recognition, acknowledgment, and apology relating to the harm resulting from historical child abuse in residential care settings in Scotland. The financial implications of the recommendation of the inquiry and any personal injury claims continue to be monitored however they are unable to be quantified at this time. As a result, it is difficult to make financial provision, which represents a risk for Glasgow City Council. This will continue to be kept under review and financial provision will be made when more information becomes available.

Local Impacts

Our Budget

Glasgow City IJB delivers and commissions a range of health and social care services to its population. This is funded through budgets delegated from both Glasgow City Council and NHS Greater Glasgow and Clyde. The funding available to the IJB in 2025/26, to take forward its commissioning intentions in line with the Strategic Plan, is £1.7bn. The following charts provide a breakdown of where this funding comes from, and how it is split over the range of services the IJB commissions.





Population, Health, and Deprivation

Population, health, and deprivation impact on demand that is experienced in all of our services and can often result in higher support levels than experienced in other parts of Scotland. Some of the key characteristics which distinguish Glasgow City from the rest of Scotland are shown below.

Population And Projections

Total Population

Glasgow City Population

622,050

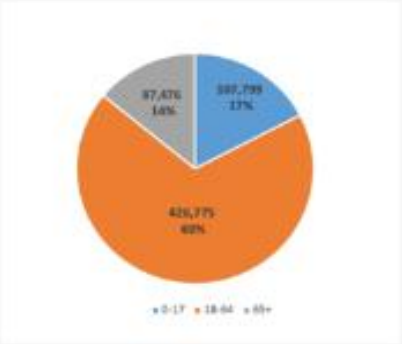
representing **11.4%** of Scotland's population

Population by Age-Band

17% of Glasgow's population are aged 0-17 (**107,799**)

69% of Glasgow's population are aged 18-64 (**426,775**)

14% of Glasgow's population are aged 65+ (**87,476**)



Population Projections to 2034

- The total population of Glasgow is forecast to increase by almost **14,900** (**2.3%**) between 2024 and 2034. Within this expected increase is a **6.0%** decrease in the child population, a **0.3%** increase in the adult population and a **22.3%** increase in the older people population.
- A smaller overall population increase of **1.1%** is expected for Scotland over the same 10 year period, encompassing decreases in the child and adult populations (**7.5%** and **2.3%** respectively) and an increase in the older people population of **19.0%**.

Life Expectancy And Mortality

Life Expectancy is the average number of years a person would expect to live from birth:

Life Expectancy at Birth

73 years ♂ — Life Expectancy for a Glasgow male

compared to **76.5** for a Scottish male (a difference of **3.5** years)

78.2 years ♀ — Life Expectancy for a Glasgow female

Compared to **80.7** years for a Scottish female (a difference of **2.5** years)

Healthy Life Expectancy is the average number of years a person would expect to live in a state of self-assessed good or very good health from birth:

Healthy Life Expectancy

The number of years lived in self assessed good health.

54.8 years ♂ — Healthy Life Expectancy for a Glasgow male

Compared to **60.4** years for a Scottish male (a difference of **5.6** years)

56 years ♀ — Healthy Life Expectancy for a Glasgow female

Compared to **61.1** years for a Scottish female (a difference of **5.1** years)

Poverty And Deprivation

Scottish Index of Multiple Deprivation

- A disproportionately high percentage (**43.7%**) of all people in Glasgow live in areas that are among the **20%** most deprived data zones in Scotland.
- The percentage of Glasgow children aged 0-17 living in these areas is higher than for all people, with **51.8%** living in the **20%** most deprived data zones.

Income

- **33.5%** of Glasgow children aged 0-15 are living in relative low income families compared to **21.3%** of children in all Scottish families.
- **19.3%** of all Glasgow people are classed as income deprived compared to **12.1%** of all Scots.

Service Demand

All People

- Glasgow has a higher healthy birth weight rate (**87.1%**) than Scotland (**84.6%**).

  61.0% of Glasgow adults are overweight (BMI of 25 or higher) whilst **27.0%** are obese (BMI of 30 or higher) compared to the respective figures for Scotland of **65.0%** (overweight) and **29.0%** (obese).
- **8,117** people or **2.2%** of the Glasgow adult population aged 30+ are estimated to have dementia.
- **53.5%** of Glasgow P5-S6 pupils (excl. S4) eat breakfast every weekday, with **57.9%** of boys doing so compared to **49.4%** of girls. The figures for Scotland are higher with **56.9%** P5-S6 pupils having breakfast daily (**62.3%** boys and **51.3%** girls).
- **30.8%** of Glasgow P5-S6 pupils (excl. S4) do vigorous physical activity every day compared to **26.7%** for Scotland. Rates for males are higher than for females both for Glasgow (males **34.6%** and females **27.2%**) and Scotland (males **30.2%** and females are **23.3%**).
- **29.0%** of adult males, **16.0%** of adult females and **22.0%** overall in Glasgow, have hazardous / harmful levels of alcohol consumption, lower than the Scotland figures of **31.0%** (males), **16.0%** (females) and **23.0%** overall.
- There are an estimated **11,869** to **18,060** problem drug users within Glasgow (aged 15-64). This represents approximately **20%** of the Scottish total, which is disproportionately high when compared to Glasgow's **12.6%** share of Scotland's 15-64 population.
- **25.0%** of Glasgow adult males and **18.0%** of Glasgow adult females are current smokers.
- Almost a third of P5-S6 Glasgow school pupils (**31.7%**) report getting the recommended nine hours or more of sleep per night – slightly more than the comparative rate of **29.6%** for Scotland.
- The Glasgow rate of teenage pregnancies of **31.5** per **1,000** population (females aged 15-19) is higher than the Scotland rate of **25.0** per **1,000**.
- The Glasgow looked after children rate of **1.7%** children aged 0-17 is **42%** higher than the Scotland rate of **1.2%**.
- **37.9%** of Glasgow's older people aged 65+ who have high levels of care needs, live at home. This is **1.2** percentage points higher than the **36.7%** for Scotland overall.

The Prioritising Clinical Pathways in Primary Care Report (September 2024) noted that the size of the NHS Greater Glasgow and Clyde population has increased more rapidly than Scotland as a whole. Within Glasgow over the next 20 years there is expected to be a 6% increase. Although population projections across all the Board areas predict a negative change resulting from more deaths than births (reduction of 45,543 residents) the overall Scottish population is forecast to increase due to net inward migration from the rest of the UK (+20,715)

and from overseas (92,689) with Glasgow City seeing the majority of the projected overseas migration. This suggests there will be a dramatic shift in the population demographics.

Projections estimate a 21% increase in people aged 65 – 74 years, and a 62% increase in over-75s between 2018 and 2043. Expected population ageing will result in additional burdens on services that must be planned for and resourced.

Areas with ageing populations are likely to have higher burdens of disease. Areas with a higher burden of premature mortality, including areas of increased deprivation will also demonstrate higher disease burden. Glasgow City has the highest rates within Scotland, reflecting both demographics and the size of its population, accounting for 52.8% of the population, despite having the lowest population of over 65s in Scotland which indicates a significant burden of premature morbidity and mortality.

Impact on Demand

The above data on population, health and deprivation demonstrates the increasingly challenging environment within which the IJB operates. This translates into increased demand for services and also an increase in the complexity of presenting needs. This is exacerbated by funding levels which are not keeping pace with the increased levels of demand for service which the IJB is being asked to meet.

What Impact Does This Have on Our Finances Over the Medium Term?

The financial position for public services continues to be challenging, a clear strategy is imperative to ensure that the IJB remains financially sustainable over the medium term.

The Accounts Commission, through the work of Audit Scotland, recognises that IJBs are facing significant financial sustainability challenges:

> *"Despite a real-terms increase in funding, Scotland's Integration Joint Boards (IJBs) are in a critical financial position. With increasing cost pressures and the total level of reserves now lower than the budget gap forecast, IJBs need to take decisive action and make difficult decisions about services"* Accounts Commission IJBs Financial Bulletin 2024/25 (February 2026)

The Commission also recommends that IJBs and their Partners need to set out how services will be made financially sustainable and how future demand can be managed through investment in prevention in the medium and long term, including consideration, for example, what services are delivered, how and to whom those services are delivered, and charges for services.

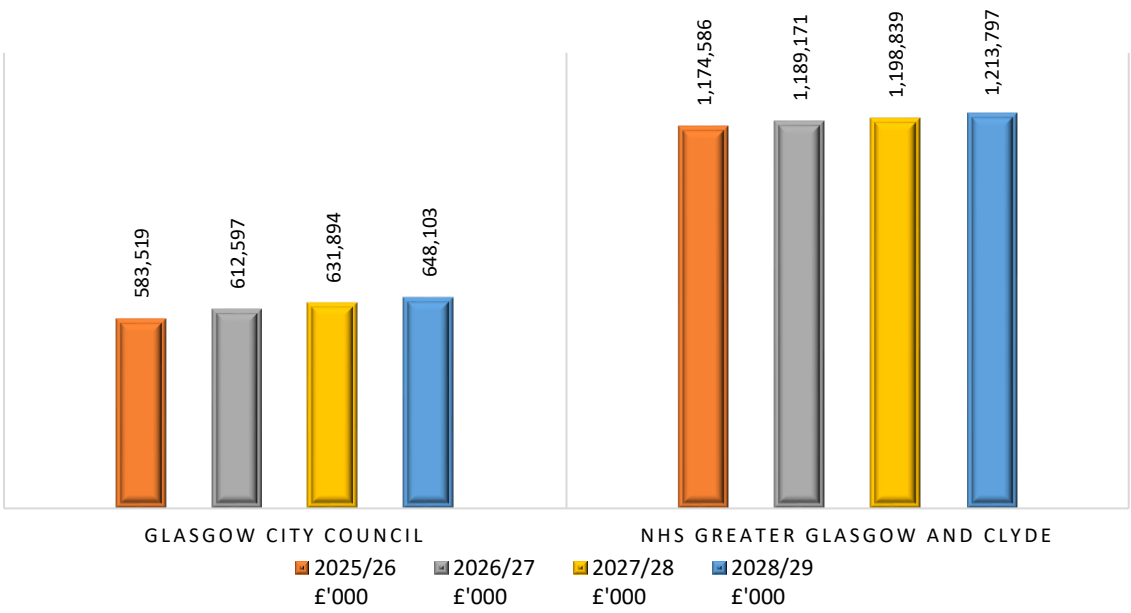
This therefore emphasises the importance of medium and long-term financial planning for making well-informed decisions aligned to strategic priorities. It also can be used as a tool to assist with effectively managing services in an environment of continuing financial challenge.

Recognising the Local and National Context highlighted in this document, this section translates this for the IJB into the financial context that it will operate in over the Medium Term, and how this should be considered throughout the decision-making process.

Funding Estimates

The two main sources of funding for the IJB are NHS Greater Glasgow and Clyde and Glasgow City Council. This funding will be impacted by their respective financial planning and budget setting processes, and the funding settlements that they receive from the Scottish Government.

The MTFO makes assumptions about future funding contributions from Partners based on information which is currently available. Using this information, it is forecast that Health Board funding is likely to increase by £25m between 2026/27 and 2028/29. Council funding expected to increase by £36m over the same period, which reflects the additional Scottish Government funding awarded and the £5.4m uplift approved by Glasgow City Council as part of its 2026/27 budget, with no further increase built in for 2027/28 or 2028/29. In 2026/27 Scottish Government uplift funding of £23.7m was provided to support payment of Scottish Living Wage to adult and children's services providers and the uplift of free personal care. Similar uplifts are assumed for years 2 and 3 in the MTFO and reflect that these will be passed through. No further assumptions about future funding or commitments have been made and so the Council funding uplifts in the MTFO are essentially flat cash, excluding these provider Scottish Living Wage pass-throughs.

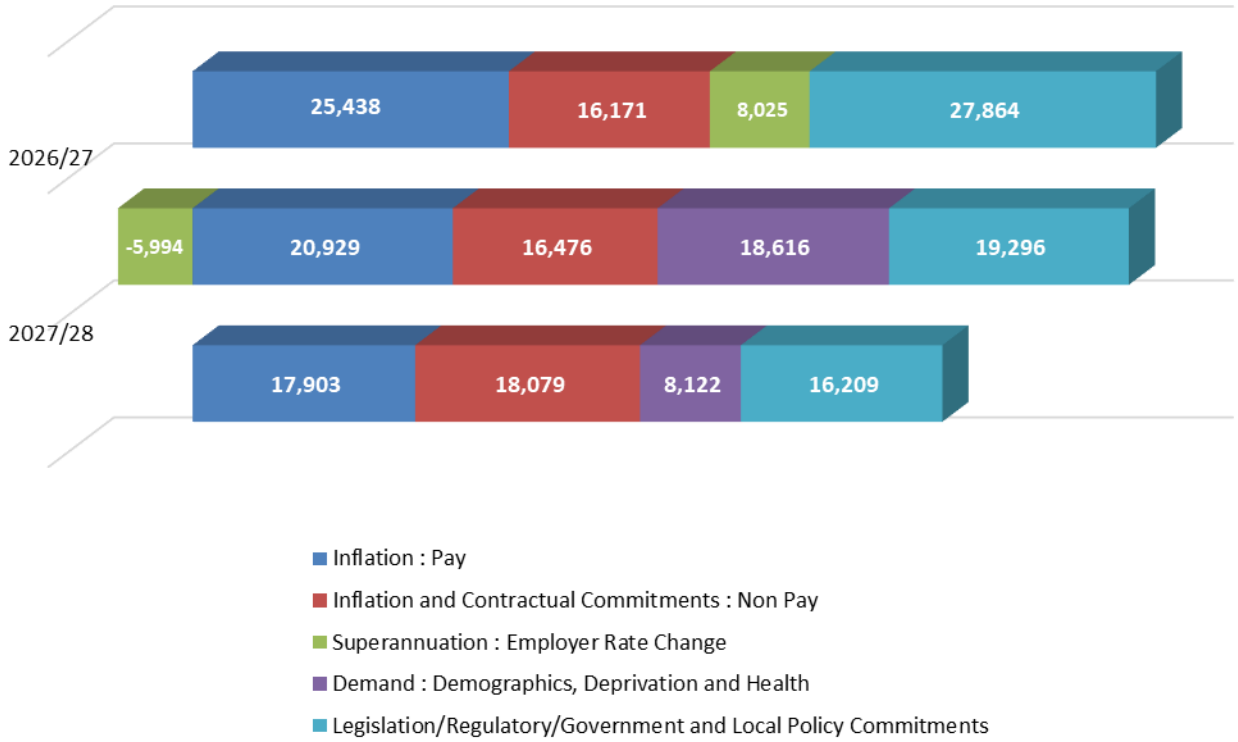


Expenditure Requirements

IJBs are currently facing a range of cost pressures which need to be considered over the medium term. Glasgow City IJB is no different, experiencing:

- rising demand and increasing complexity of care as a result of the impact of demographic, health, poverty and deprivation challenges in the City, which were exacerbated by the COVID 19 pandemic and cost of living crisis
- inflationary cost pressures, making it more expensive to maintain the same level of services
- the impact on costs because of changes in legislation and/or national decisions

Evaluating the key factors likely to impact over the medium term it is estimated that the IJB will face cost and demand pressures of £207m.



The key areas are:

(i) Inflation – Pay

Employee costs represent 39% of the IJBs gross budget, excluding set aside. Inflationary pressure in this area is a significant pressure for the IJB. Pay inflation has been built in over the medium term reflecting the public sector pay policy outlined by the Scottish Government. This policy does not apply to all services but represents the best estimate for forecasting across the medium term.

Changes to national insurance employer contributions came into effect from 1st April 2025. There was some funding provided by Scottish Government in 2025/26 but this was not sufficient to cover the full uplift in costs. The £2.8m gap in funding for Council services has been built into base budget for 2026/27.

At this stage the IJB is being advised to assume full funding for community health services. Any shortfall in funding represents a significant risk to the IJB.

As noted above, an assumed uplift in Scottish Living Wage is built into 2027/28 and 2028/29 based on recent year's awards. It is assumed that these uplifts to be paid to commissioned providers will be fully funded by the Scottish Government.

Glasgow City Council continues to work on the Equality Act compliant Job Evaluation scheme and pay structure. This is a significant programme of work that will see changes to rates of pay for some Council employees. The MTFO assumes any financial consequences arising from the settlement of the job evaluation scheme and pay structure will be fully met by Glasgow City Council.

(ii) Inflation and Contractual Commitments – Non-Pay

Inflationary pressures reflect anticipated annual increases to payments to third parties and in the main reflect anticipated increases linked to contracts including the cost of prescriptions within primary care services. Current planning assumptions are that non pay inflation and contractual commitments equate to £16m in 2026/27. Thereafter there is an average of £17m per annum for 2027/28 and 2028/29. Inflationary and contractual pressures continue to be volatile which represents a risk to the IJB which is further explored in the risk section of this outlook.

Special consideration needs to be given to the significant fluctuations in prescribing pressures in recent years. The current forecast outturn against the £160m prescribing budget is an underspend of £8m, after additional inflationary uplift was assumed as part of the 2025/26 budget. However, increases in prices and volumes have been lower than expected and rebates have been higher. Currently there is no strong indication of any significant change to the current position moving into 2026/27 therefore no inflationary uplift has been provided for. Looking further ahead into 2027/28 and 2028/29, it is recognised that the current pricing represents a low tide mark, with little prospect of any further reductions. Therefore, the pricing risk is assumed to be on the adverse side, especially considering the potential impact of geopolitical disruption on the global economy. On that basis, 10% inflationary allowance has been built into the MTFO for years 2 and 3. This will be kept under close review due to the quantum in question.

(iii) Superannuation – Employer Rate Change

The Strathclyde Pension Fund (SPF) actuarial valuation of 2023/24 resulted in a reduction to the value of employers' contributions from April 2024 in recognition of the funding levels of SPF. This is a long-term reduction in the employers' contribution rate of 1.8%, reducing from 19.3% to 17.5% and a short-term two-year greater reduction to 6.5%.

The IJB agreed a strategy as part of its 2024/25 budget to smooth the impact of the pressure which will impact in 2026/27 when employer superannuation rates for council services increase back up to 17.5% following the temporary decrease to 6.5%. This results in a pressure of £26m moving into 2026/27.The strategy smoothed this pressure over the 3 years, with the residual net pressure in 2026/27 of £8m. This has been successful in allowing one-off contributions to General Unearmarked Reserves of £17m.

The next SPF actuarial valuation will take effect from April 2027. Although current funding levels in the SPF remain positive it is not until the next valuation is concluded that the actual rates will be known. Given the favourable funding levels, an assumed reduction of 2% in employers' superannuation contribution has been built in from 2027/28, equating to a £6m saving from 2027/28. This will be revisited once the outcome of the actuarial valuation and contribution rates are finalised.

(iv) Demand

This outlook has considered the local and national context of Glasgow City and how this is impacting on demand for services. Historically services have managed this demand, through the transformation of services, which has enabled gains in productivity and effectiveness to secure delivery of more services from the money they have received. Services will continue to be reviewed through the IJB's Service Prioritisation programme, however, it is unlikely that demand can be fully met from existing budgets.

Longer term modelling considers demographic projections, increases in demand and complexity of need being experienced in services and identifies a forecasted 3% increase per annum in demand over the medium term. If financial settlements continue to lag behind inflationary and demand pressures, then the ability to meet this demand represents a significant risk to the IJB. This pressure is further explored in the risk section below.

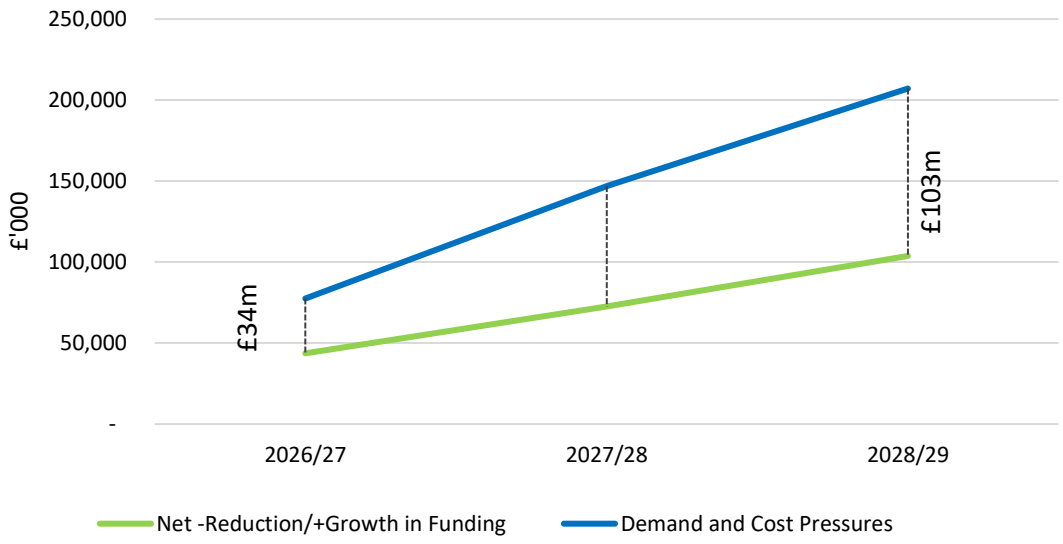
(v) Legislation/Regulation/Government and Local Policy Commitments

The IJB is subject to legislation, regulation, government, and local policy changes which can have cost implications and have been explored in detail above. This outlook assumes that any new statutory or policy burdens during the lifetime of this outlook will be fully funded by the Scottish Government, although this is not guaranteed.

Also as noted at above, the MTFO assumes that the significant pressures arising from asylum homelessness applications will be funded by the Council.

Impact on Our Financial Position

This assessment provides a forecast of the financial position for the IJB over the medium term and identifies a **shortfall in funding of £103m**.



Our Response

It has been recognised for a number of years that funding settlements are not keeping pace with the demand and inflationary pressures which are being faced within the health and social care system. This is borne out by this financial outlook which estimates a funding shortfall of £103m over the next three financial years.

A financial framework is required to be put in place which is prudent and ensures that financial commitments are managed within the available resources. This will require the IJB to take difficult, yet proportionate decisions, to ensure that services are sustainable both in terms of meeting the demands of the population of Glasgow City but also be sustainable within the financial envelope which is available.

A financial strategy is proposed within this context. The overriding principle will be to protects core services which deliver care and protection to those who are assessed as requiring it and uphold our statutory responsibilities wherever possible, in line with our strategic objectives.

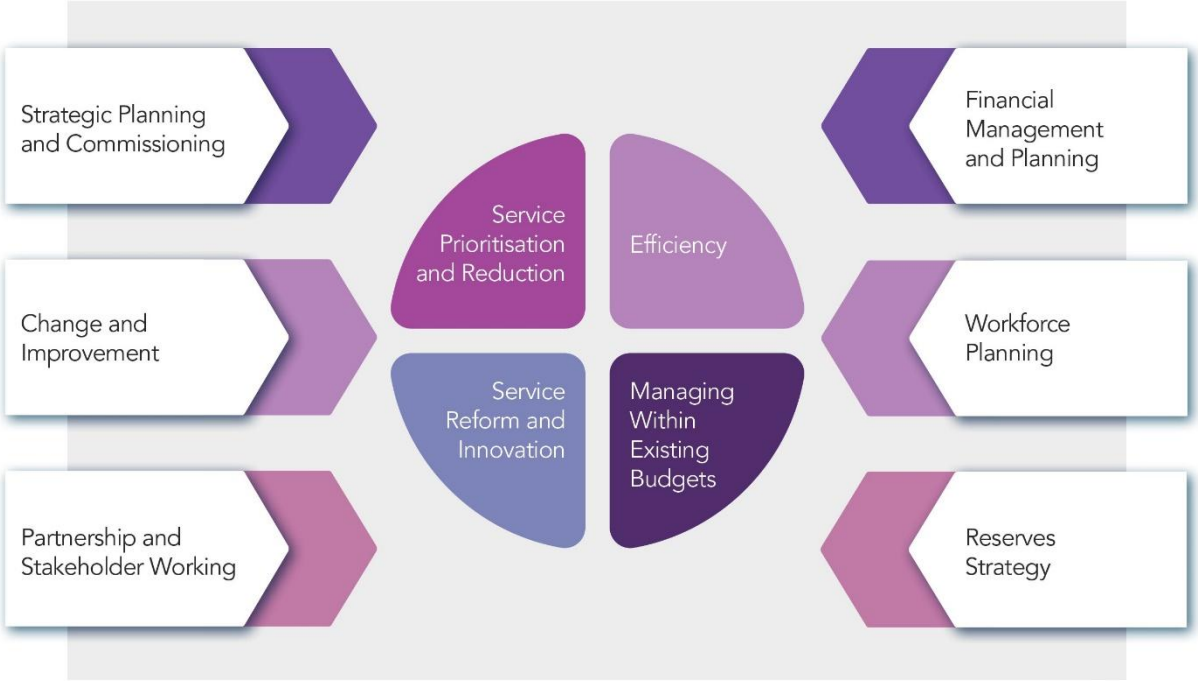
Service Prioritisation

The scale of the financial challenge in future years is such that a more fundamental review of service provision is required so that decisions can be taken on what the future shape of service provision looks like. In response, the IJB has agreed the development of the Service Prioritisation programme. The Board has received reports recently in September, November and January outlining the 3-year approach. The Service Prioritisation programme is designed to meet a significant proportion (£80m) of the financial deficit outlined in the MTFO. A comprehensive model derived from the HM Treasury Green Book has been developed, coupled with a robust

governance structure. The HSCP has restructured to reflect the importance of this programme and relevant teams have attended detailed training on the application of the model.

The Service Prioritisation programme commenced the first tranche of reviews in Q4 2025/26, therefore it was recognised that a prudent estimate needed to be taken as to the levels of savings the programme was likely to achieve from 1 April 2026 relating to the 2026/27 Budget forecast. As a result, the financial strategy for setting the 2026/27 Budget incorporates a hybrid approach of assumed savings from the Service Prioritisation programme (£10m), utilisation of reserves and specific target savings in order to meet the residual budget gap.

Our Medium-Term Financial Strategy therefore has 4 core components which collectively support the transformational change required to deliver financial balance whilst delivering safe and sustainable services. This strategy is set out in the diagram below and cannot be delivered without working closely with all our partners and stakeholders to secure a future which is sustainable and meets the needs of our communities. This is underpinned by strategic planning and commissioning, robust financial management, a prudent reserves policy and work force planning to ensure our resources are used in the most effective way to deliver services and the vision for the IJB.



Savings Proposals

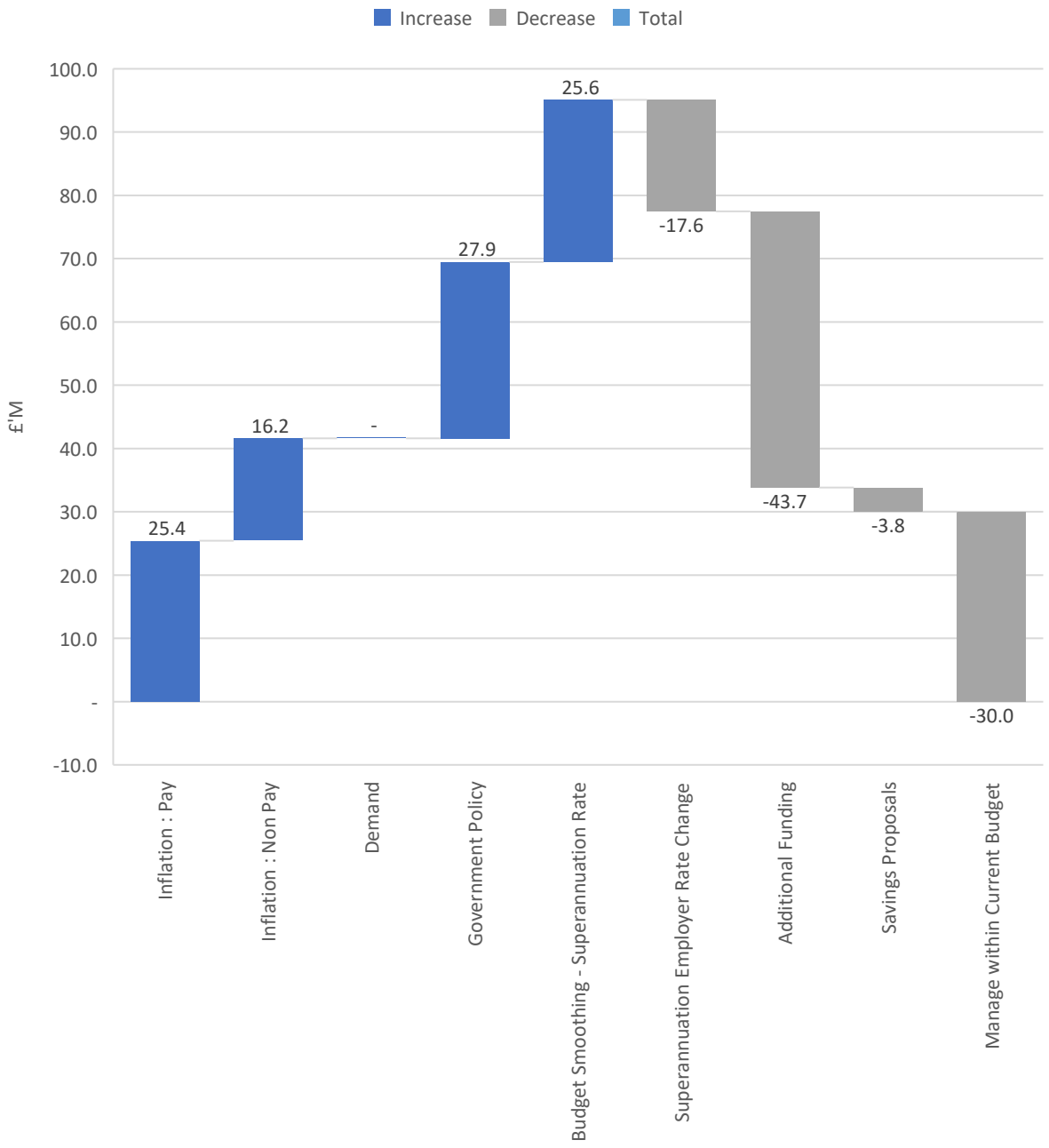
The IJB has a statutory duty to deliver Best Value in its use of public funds and as part of this remains committed to keeping under review the cost-of-service delivery and the sources of income which are available to fund services. Over the Medium Term this will include maximising income opportunities, considering spend to save opportunities and keeping our cost base under review to identify opportunities for efficiencies.

In 2026/27 savings totalling £3.8m of savings are being proposed by the IJB.

Manage Within Existing Budgets/Other Measures

In recent years it has not been possible to fully bridge the funding gap with savings alone. This has required a number of pressures to be managed within existing budgets or secured through other measures such as turnover savings or use of general reserves. For 2026/27 these measures total £19.6m.

Overall Budget Strategy



Reserves

At 1 April 2025 the IJB had Unearmarked General Reserves of £24.2m (1.4%). The budget strategy for 2025/26 included a non recurring contribution to the reserve of £8.3m via the Council superannuation smoothing strategy outlined above.

The latest forecast outturn position for 2025/26 estimated an adverse outturn variance of £3.6m. This will be confirmed through the year end accounts and audit process. However, if this is the closing position, then this would result in a revised Unearmarked General Reserve of £28.9m (1.7%), subject to audit.

The proposed 2026/27 budget includes utilisation of £10m of Unearmarked General Reserves reflecting the timing required for Service Prioritisation to deliver savings during the year. That being the case, the projected closing Unearmarked General Reserves as at 31 March 2027 are £18.9m (1.1%).

Unearmarked General Reserves	**£millions**
Balance 1 April 2025	24.2
Budgeted contribution 2025/26	8.3
2025/26 forecast adverse outturn variance	-3.6
Projected balance 31/3/26	28.9
Use of balances proposed in this report	-10.0
Projected Unearmarked General Reserve 31/3/27	**18.9**

The IJB has a policy to target 2% for Unearmarked General Reserves. Holding General Reserves significantly below the 2% target level represents a significant risk to the IJB with concerns already being expressed by external audit. Reserves are a key component of the IJB's funding strategy. Unearmarked General Reserves are not held to meet any specific liability and offer the IJB some flexibility to deal with unforeseen events or emergencies. It is also important for the long-term financial stability and the sustainability of the IJB that sufficient Unearmarked General Reserves are held in reserve to manage unanticipated pressures from year to year.

When setting the budget for 2026/27 it should be recognised that there are a number of risks which may require access to general reserves to mitigate against these:

- The budget includes a savings programme of £23m for delivery (excluding draw from reserves). This will be challenging to deliver fully in one year.
- Prescribing budgets remain volatile especially in relation to pricing. Every 1% pressure on this budget represents a risk to the IJB of £1.6m. Given the current projected underspend position of the prescribing

budget of £8m, and the current projections on price and volume not materially changing in the short term modelling, no uplift in prescribing budgets have been provided for as a pressure in the 2026/27 budget. However, there is an earmarked prescribing reserve of £2.7m which would be used in the first instance to offset any overspends.

- It is estimated that £3.0m of 2025/26 savings will remain outstanding for delivery as per the latest tracker report.
- There is no specific allowance for significant general inflationary pressures, for example due to geopolitical developments.
- Planning assumptions for pay awards have been made in line with the public sector pay policy and the budget assumes any additional pay award within health will be fully funded by the Health Board.
- There is an ongoing review of the Greater Glasgow and Clyde Integration Schemes, which includes a review of hosted services, including how the financial risk and reward is accounted for. The outcome of this review is not yet known.

The IJB currently holds £35.2m of Earmarked Reserves. These are held for specific purposes as set out below. A full review of Earmarked Reserves will be undertaken as part of the 2025/26 outturn review and any proposals to reallocate will be brought back to the IJB for approval. For the purposes of the MTFO, these Earmarked Reserves should be considered as not available for general contingency matters that may arise.

Earmarked Reserves 2025/26	**£m**	Notes
Scottish Government Funding	10.5	Funding for specific activities to be used or carried forward
Prescribing	2.7	Ring fenced contingency
Capital, property and infrastructure	13.9	Capital investment, support of Property Strategy, unplanned repairs and maintenance
ICT investment	5.5	Includes planned replacement of key SWS applications
Required budget carry forwards	2.6	Partner's monines and Budget carry forwards for commitments future year(s)
Total	**35.2**	

Risk and Sensitivity Analysis

The medium-term financial plan is a financial model and as such has risks associated with it.

Impact of local and national factors over/under estimate	Public expectation about service delivery	Impact of IJB decisions on Partner Bodies and impact of Partner Body decisions on the IJB
Failure to accurately reflect income and expenditure pressures	Failure to identify future pressue such as a change to national policy	Failure to deliver savings timeously

As an organisation the IJB needs to be aware of these risks but should not become risk adverse when developing its future plans. The IJB recognises strategic risks through the IJB risk register. This is used to ensure significant risk is identified and effective actions implemented that reduces these risks to acceptable levels whilst securing service delivery within available resources.

Sensitivity analysis is used to test the major assumptions made by the model and understand what the implications are if assumptions change. This effectively tests "what if" scenarios and enables the IJB to determine the potential fluctuation which could exist within the modelling and will assist future planning.

It should be recognised that the current operating climate for IJBs is extremely volatile, and this does increase the risks associated with the forecasting within this model. The table below shows the low, medium and high forecasts which exist within the modelling. The financial forecasts within this plan are based on the medium scenario.

Sensitivity Analysis - Low Scenario	2026/27 £000's	2027/28 £000's	2028/29 £000's
Inflation : Pay	25,438	20,929	17,903
Inflation and Contractual Commitments : Non Pay	12,937	13,181	14,463
Superannuation : Employer Rate Change/Budget Smoothing	8,025	- 5,994	-
Demand : Demographics, Deprivation and Health	-	12,410	5,415
Legislation/Regulatory/Government and Local Policy Commitments	27,864	19,296	16,209
Total	**74,264**	**59,823**	**53,990**

Sensitivity Analysis - Medium Scenario	2026/27 £000's	2027/28 £000's	2028/29 £000's
Inflation : Pay	25,438	20,929	17,903
Inflation and Contractual Commitments : Non Pay	16,171	16,476	18,079
Superannuation : Employer Rate Change/Budget Smoothing	8,025	- 5,994	-
Demand : Demographics, Deprivation and Health	-	18,616	8,122
Legislation/Regulatory/Government and Local Policy Commitments	27,864	19,296	16,209
Total	**77,498**	**69,323**	**60,314**

Sensitivity Analysis - High Scenario	2026/27 £000's	2027/28 £000's	2028/29 £000's
Inflation : Pay	27,134	27,906	23,871
Inflation and Contractual Commitments : Non Pay	19,405	19,772	21,695
Superannuation : Employer Rate Change/Budget Smoothing	8,025	- 5,994	-
Demand : Demographics, Deprivation and Health	-	24,821	10,830
Legislation/Regulatory/Government and Local Policy Commitments	27,864	23,156	20,261
Total	**82,428**	**89,659**	**76,657**

Appendix One

	2026/27 £000's	2027/28 £000's2	2028/29 £000's
Children and Families	184,707	189,838	194,950
Adult Services	386,319	407,180	427,467
Older People Services	376,732	391,449	406,007
Resources	179,746	192,665	194,723
Criminal Justice	2,690	2,994	3,457
Prescribing	158,388	174,227	191,649
Family Health Services	259,287	259,287	259,287
Other Primary Care	16,250	15,804	16,217
Set-aside	271,484	271,484	271,484
Total	**1,835,604**	**1,904,927**	**1,965,240**
Funding			
Glasgow City Council	612,597	631,894	648,103
NHS Greater Glasgow and Clyde	1,189,171	1,198,839	1,213,797
Total	**1,801,768**	**1,830,732**	**1,861,899**
Estimated Funding Gap (Cumulative)	**33,835**	**74,195**	**103,341**
Estimated Funding Gap (In Year)	**33,835**	**40,359**	**29,147**

Appendix Two

	2026/27 Proposals £000's	2027/28 Target £000's	2028/29 Target £000's
Savings Proposals			
Review of Intensive Services - Team Leader Post	75		
Merging of Host Family Services / 16+ Management Structure	31		
Reprovisioning Whole Family Wellbeing Fund (Commissioned Support)	150		
Realigning Family Nurse Partnership Spend	200		
Review of Family Functional Therapist Services - 1 Post and License	38		
Realigning Adoption Services	150		
Review of Glasgow Emergency Out of Hours Services	18		
De-registration of Services within Operations & Governance	600		
Review of Health & Social Care Connect and Health Services	81		
Review of Justice Social Work - Positive Outcomes Project	155		
Review of Care Home Management Structure	350		
Review of Alcohol and Drug Services	221		
Alcohol and Drug Services Posts Realigned to Justice Services	190		
Maximising Income from Third Parties	400		
Review of Local Area Co-ordination Teams	245		
Review of Commissioned Services within Adult Services	309		
Review of Budgeted Establishment Within Support Services	423		
Spend to Save - Net Income Recovery within Support Services	100		
Increase Charges to Service Users by 4.8% 2026/27	70		
Savings Proposals : Total	**3,806**	**-**	**-**
Managing Within Existing Budgets/Other Measures			
Service Prioritisation Programme	10,000	40,359	29,147
Recurring Turnover Savings	9,000	-	-
Use of General Reserves	11,029	-	-
Managing Within Existing Budgets : Total	**30,029**	**40,359**	**29,147**
Total Proposals	**33,835**	**40,359**	**29,147**