



Agenda Item 5

Towards a Fairer Falkirk 2019 – 2024

Falkirk Council

Title: Towards a Fairer Falkirk 2019 – 2024

Meeting: Executive

Date: 19 February 2019

Submitted By: Chief Executive

1. Purpose of Report

- 1.1 The purpose of the report is to seek approval of the refreshed poverty strategy 'Towards a Fairer Falkirk 2019 - 2024' and to address the Executive's decision on 15th January 2019 in response to the motion considered by it on Universal Credit.

2. Recommendations

2.1 Executive is asked to:-

- (1) Approve the strategy 'Towards a Fairer Falkirk 2019 -2024';**
- (2) Agree the five commitments for Falkirk Council; and**
- (3) Recommend to Council that that £40k is allocated at the budget setting to continue the Holiday Food Initiative for 2019/20.**

3. Background

- 3.1 Falkirk Council approved its first poverty strategy, 'Towards a Fairer Falkirk' in March 2011. The purpose of this ten year strategy was to reduce inequalities between the wealthiest and poorest in our communities in order that everyone can have a better life. The strategy included a number of commitments to address poverty including the introduction of a poverty impact assessment process to allow us to understand the impact of our decisions on our most vulnerable communities.
- 3.2 Since the strategy was approved we have made considerable progress in terms of addressing poverty including:
- Carrying out Equalities and Poverty Impact Assessments for all significant changes in service or budget.
 - Undertaking a change programme to replace our One Stop Shop service with Advice and Support Hubs and community outreach.
 - Supporting the establishment of Conduit Scotland to provide affordable credit and encourage take up of support.
 - Providing food and activities to children and families in need during school holidays (Appendix 1).
 - Supporting people claiming Universal Credit through the provision of personal budgeting support, digital support and additional funding for Scottish Welfare Fund crisis grants.

- Increasing public online access within communities and providing 'digital skills for life' training to the public to help people do more online
- Increasing the school clothing grant to £120 a year per child.
- Implementing an online Entitlement Calculator allowing the public and frontline staff to easily undertake an income maximisation check to make sure each individual is getting all the benefits that they are entitled to.
- Setting up an eviction panel to consider any eviction that raises concern(s). This panel includes representation from the Fairer Falkirk team and allows us to review our decision, identify any opportunities to do more for that individual case, and inform future practice.
- Developing a new charges and concessions policy that includes free concessions for people in receipt of means tested income related state benefits. This policy was updated and refreshed recently and will be applied for all new charges from October 2018 and existing charges as part of the budget setting. Any charge that does not adhere to this policy must be justified as part of the Equality and Poverty Impact Assessment for that charge.

3.3 Our first poverty strategy was developed in the expectation that there would be significant changes to the social security system that were likely to increase poverty and the strategy was developed to address the impact of these changes. The changes to the benefit system brought about by the Welfare Reform Act 2012 and the Welfare Reform and Work Bill 2015 will result in an estimated £60m reduction in the Falkirk economy once fully rolled out.

3.4 Since adopting our first strategy we have worked to understand the full impact of these changes and the areas where we can make a difference. Our refreshed strategy (Appendix 2) will continue our work 'Towards a Fairer Falkirk', acknowledging the progress that we have made whilst recognising that there is a lot more that we need to do.

4. Towards a Fairer Falkirk 2019-2024

4.1 Falkirk's Community Planning Partnership identified 'addressing the impact of poverty on children' as one of its four key priorities, whilst 'our area will be a fairer and more equal place to live' is one of six outcomes of the partnership's Strategic Outcomes and Local Delivery plan. Additionally reducing the impact of poverty on children and their families is one of the outcomes of Falkirk Council's Corporate plan.

4.2 In 2017 we established a Fairer Falkirk Partnership to oversee our work around poverty, help us achieve the above outcomes and support the refresh of our strategy. This partnership group includes representatives from Falkirk Council, Falkirk Community Trust, the Falkirk Foodbank, Salvation Army, CVS Falkirk, Citizen's Advice Bureau, Aberlour and the NHS. The group have provided guidance to a number of our activities, including our work to make food and activities available to children during school holidays. Additionally this group have guided our strategy refresh by

- inputting into the development of the themes
- supporting our engagement with communities and
- collectively developing our action plan.

Our refreshed strategy is a strategy for ourselves and our Community Planning Partners recognising the greater impact that we can have through working together.

- 4.3 Our strategy was developed in consultation with our partners, our frontline staff and people in our area who are living on a low income. It builds on the views gathered through this consultation whilst our action plan (Annex 3) details steps that we will take to address the issues raised.
- 4.4 Our refreshed strategy focuses on mitigating the impact of poverty on individuals, families and communities. This is supported by and supports other key strategies that rightly focus on improving the chances people have of moving out of poverty. These are recognised in the strategy in Annex 1. The work undertaken as part of delivering on this strategy will link into our work on locality planning – especially in the consideration of how we address inequalities throughout our area.
- 4.5 Our refreshed strategy and action plan are based around four themes:
- Fairer Access to Services
 - Fairer Money
 - Fairer Culture
 - Fairer Childhood

5. Motion to Executive

- 5.1 The following motion was agreed by the Executive on 15th January 2019:

Council agrees that child poverty is on the rise and that Universal Credit and benefit sanctions have led to a rise in foodbank use and the increased poverty in our area.

Council also acknowledges that due to welfare reform more people are struggling to sustain their tenancies.

Council therefore agrees to ask the Chief Executive to:-

1. *Consider how services are delivered across the council area with particular emphasis on sustainability of tenancies, income maximisation and inequalities, so that our anti poverty strategy can be fit for purpose at this time of increasing hardship for our citizens, and*
2. *Report back to the Executive on the outcome of this review*

- 5.2 In order to fully address the motion, it is important to recognise the work that has taken place following approval of our previous poverty strategy. As previously referred to, this strategy and underpinning actions were developed in anticipation of the impact of the changes to the social security system. We identified at that time that we needed to make sure our services focused on providing those most in need with the support they need when they needed it.
- 5.3 To address this we undertook a review of services that provided advice and support across the Council area. This review included research with people

who should be using our services but did not in fact do so i.e. those supported by foodbanks, the salvation army etc.

- 5.4 The findings of this review led us to redesign our frontline services to ensure they are focused on supporting those who need our help the most - our Advice and Support Hubs and Outreach service. This service is targeted at addressing inequalities by specifically supporting people in or at risk of poverty by:

- Identifying what support they require
- Making sure they are getting the benefits they are entitled to, maximising their income
- Helping them to make the most of the income they have through money and debt advice
- Linking them into other advice and support suitable for their specific circumstances

In addition to our Advice Hubs, the refreshed strategy and action plan seek to address inequalities by identifying alternative ways that people can access support. These actions are to mitigate the impact of poverty on individuals, families and communities.

Maximising people's income is a particular focus for our Advice Hubs but also working alongside the Citizen's Advice Bureaux and our Entitlement Calculator - which enables individuals and staff to easily check that a person is getting the benefits they are entitled to. Additionally, both Falkirk Council's Community Advice Services and the Citizen's Advice Bureaux provide specialist welfare benefits support as required. Work has been done over recent years to make sure this is a complementary service with both the Council and CABs working closely together.

- 5.5 In terms of sustaining tenancies, we understand how living on a low income makes it hard for people to maintain their tenancies. There are a variety of reasons for this including the need to pay rent. In particular, setting up a home on a low income can be particularly challenging. Lack of money to establish a home can prevent people from moving into a new property. However this in turn can exacerbate money issues as benefits are not payable on the new property until they are living there, but the tenant is still liable for the rent.

- 5.6 A variety of support is available to help people establish and maintain tenancies including:

- Housing support
- Scottish Welfare Fund Community Care grants
- Social work support
- Third sector support

- 5.7 To improve the sustainment of tenancies we have developed a project plan through the Council of the Future. This will focus on the customer's journey and how we can improve tenancy sustainment. The recent Housing Services restructure will provide more front line staff to focus on early intervention including scheduling more frequent visits to pick up any issues. In addition we will be developing a new Housing Options approach which will include undertaking interviews with prospective housing applicants. This will allow us

to pick up any concerns surrounding sustaining or maintaining a tenancy and put the appropriate support and measures in place.

- 5.8 We recently submitted our Rapid Rehousing Transition Plan to Scottish Government which will focus on the prevention of homelessness. This will have an impact on the sustainment of tenancies as prevention work is expanded. This will include working with our partners to ensure that vulnerable clients who are at most risk of losing their tenancies are provided with tailored support that meets their needs for as long as they want it.

The strategy recognises that there is more that we can do and sets out an action plan that will make sure that over the life of the plan we seek to improve the lives of people most in need. This plan will be reviewed annually with reports back to the Community Planning Partnership and Members on progress.

6. Towards a Fairer Falkirk Action Plan

- 6.1 The strategy will be implemented by Falkirk Council and its partners by taking forward the actions detailed in the action plan (Annex 3). Many of the actions detailed in the action plan are already underway. The action plan will be reviewed annually by the Fairer Falkirk Partnership to ensure that progress is being made. This review will also consider what additional actions should be taken forward and whether the current actions are still valid.
- 6.2 Progress will be reported to Members and also to Community Planning Partners on an annual basis.
- 6.3 We propose, if approved by the Executive, that the Council make specific commitments in support of this strategy. This underpins the priority within the Corporate Plan to address poverty and also means that there are specific and tangible deliverables that result from Falkirk Council adopting this strategy. As such it is proposed that the Executive consider the following as our commitments :
- Make it everyone's job to do their bit to mitigate the impact of poverty across the Falkirk Council area
 - Make food and activities available to families in need during the school holidays
 - Work with lone parents to understand their needs and what we can do to address these
 - Help people maximise their income by supporting people to claim all the benefits that they are entitled to
 - Work together with partners to help people to make their house a home. This could include furniture and basic essentials such as cleaning products and lightbulbs as well as addressing support requirements that will help with sustaining a tenancy.

7. Implications

Financial

- 7.1 Our work to support people living in or at risk of poverty is funded via our Fairer Falkirk Fund. We are refocusing that fund to ensure that the work it supports aligns with our refreshed poverty strategy. Going forward the fund will support the provision of advice and support and work that aims to mitigate the impact that poverty has on individuals, families and communities. The areas of spend within the Fairer Falkirk budget are shown in Appendix 3.
- 7.2 Over the last two years we have provided food and activities to children and families during the school holidays. This was delivered in partnership with the Falkirk Foodbank, Falkirk Community Trust and a number of local community groups. This work was funded by a one off provision of £75,000 for 2017/18. Appendix 1 provides an evaluation of summer 2018, when we provided 17,612 meals at a cost of £1.87 per meal.
- 7.3 The Executive is asked to recommend to Council that an additional £40,000 is allocated at the budget setting meeting to continue the Holiday Food Initiative for 2019/20.

Legal

- 7.4 There are no legal implications arising from this report.

Risk

- 7.5 There is a significant risk of increased poverty to people in our area due to the changes to the social security system. It is likely that poverty and child poverty will increase in our area. We are limited in what we can do to lift people out of poverty and therefore our strategy focuses mainly on actions to mitigate the impact of poverty on individuals, families and communities in our area.

Equalities

- 7.6 An equality and poverty impact assessment has been carried out for the strategy and associated action plan. No negative impacts were identified. It is expected that the strategy and associated actions will have a positive impact on people living on a low income. Equally a number of protected characteristic groups will benefit from the actions contained in this report as they are more likely to live in poverty.

Sustainability/Environmental Impact

- 7.7 There are no sustainability/environment implications arising from this report.

8. Conclusions

- 8.1 This report provides an updated poverty strategy, 'Towards a Fairer Falkirk' and an action plan to deliver on this strategy. This sets out a clear direction for the Council and partners in seeking to support those in poverty when they need that support most.
- 8.2 In revising the strategy and the actions underpinning that, we have sought to address the issues raised in the motion agreed by the Executive at its last meeting. Indeed these are at the heart of strategy. We need to maximise income. Our commitment must be that our services are organised to meet the needs of those most vulnerable and living in poverty. Our Housing Services is changing the way it delivers its services to make sure that not only are we supporting people into tenancies but that they can sustain these. We recognise the need to go beyond that to make sure that houses become homes.
- 8.3 Achieving our Corporate Plan outcome of reducing the impact of poverty on children and their families will require commitment from all services of the Council. We need to make sure that it is part of everyone's job to do their bit to mitigate the impact of poverty: from school staff considering poverty when asking pupils for money, to customer service staff considering the challenges of living on a low income when dealing with customer, to all staff considering the financial situation of their colleagues before starting office collections for celebrations. Providing all our staff with a basic understanding of life in poverty will help ensure that we treat all our citizens respectfully without judgement thereby reducing stigma for those in poverty.

Chief Executive

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Date: 06 February 2019

Appendices

Appendix 1 – Summer food programme- evaluation

Appendix 2 – Towards a Fairer Falkirk 2019-24

Appendix 3 – Fairer Falkirk Budget

List of Background Papers:

The following papers were relied on in the preparation of this report in terms of the Local Government (Scotland) Act 1973:

- None



Falkirk Council's Summer Food Initiative 2018

'Holiday Hunger' is a real problem for families living in Falkirk who are entitled to free school meals during term time. Welfare reform changes are causing anxieties and concern that some families will struggle to meet the cost of providing extra meals during school holidays, pushing more families into food poverty.

"Experiencing food insecurity as a child is a fundamental violation of their rights: it impacts negatively on physical health, mental health and developmental outcomes. It is quite simply unacceptable that children are going hungry during the holidays".

During summer 2018, £32,925 was made available from the Fairer Falkirk Partnership. The aim was to mitigate the impact of holiday hunger by providing children and families, who would normally receive free school meals, food and the opportunity to participate in sport and activities during the summer holidays.



Achievement

- 174 children received a weeks sports coaching with breakfast, lunch and snacks provided. (Fig1)
- Increased community involvement to co-produce services to address food poverty during the summer holidays. (Fig2)
- 3 tones of food (285 boxes) sourced & distributed to 255 families providing 960 people with access to food over 10 days = 1140 meals provided. (Fig3)
- Reductions in the risk of food insecurity for 2770 children and young people. (Fig4)
- **17,612 meals provided to 3735 children and families.** (Fig5)

Aim

- Support 'holiday clubs' in our community targeted at children who receive free school meals (although not exclusive to avoid stigma);
- Provide free activities for children that includes lunch and a snack;
- Provide food boxes and / or supermarket vouchers

Results

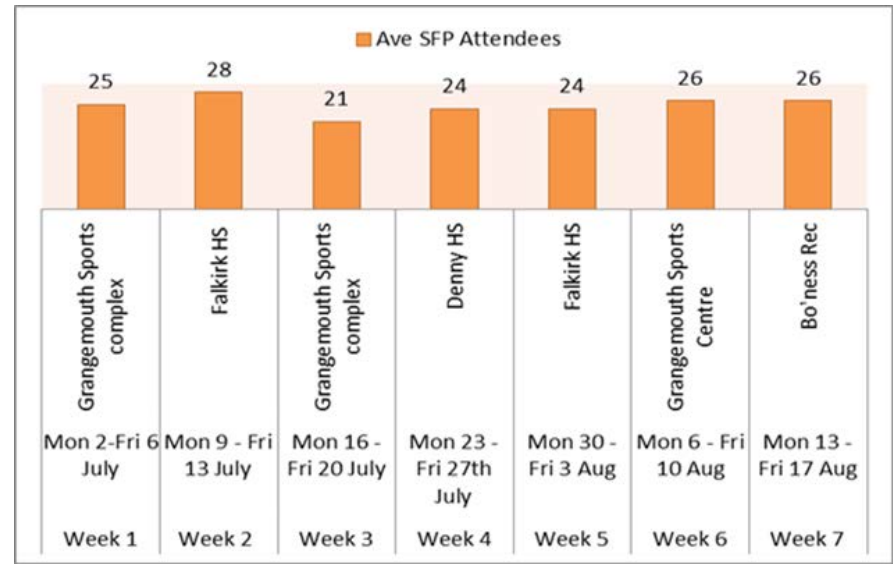


Fig1

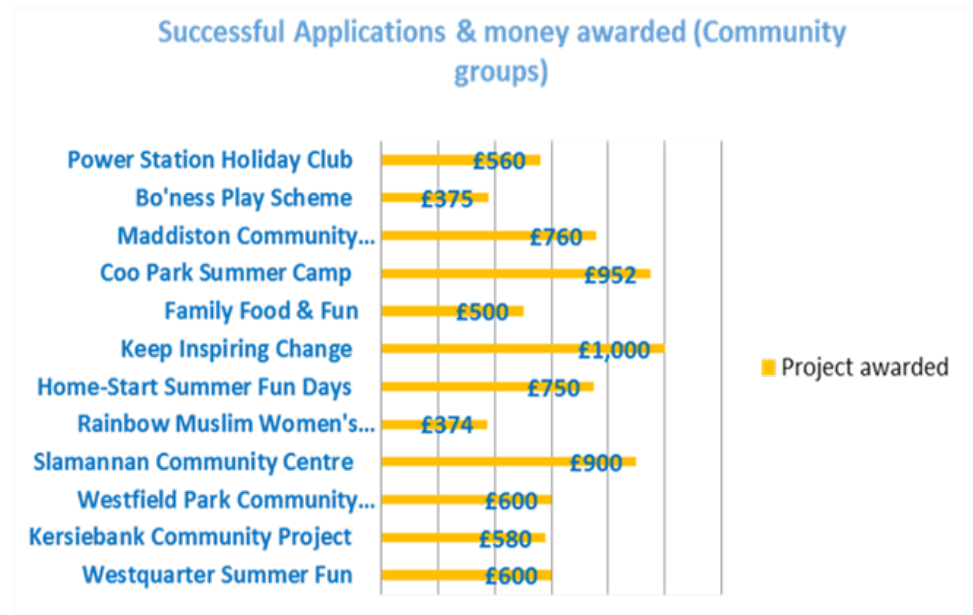


Fig2

Method

- **£7,951** was made available to community groups providing holiday clubs throughout summer 2018. Holiday Clubs were defined as “projects that provide families with meals and opportunities to engage in the community during the school holidays”. (Fig2)
- **£10,402** was given to Community Learning and Development (CLD) who provided activities, food and holistic support to local communities throughout the Falkirk Council area. As well as coordinating food box deliveries and transport.
- **£8,087** was given to Falkirk Food Bank to provide a family of 4 with 10 days worth of food over the summer holidays. In addition to the food box, CLD provided £5 shopping voucher.
- **£6,485** was awarded to Falkirk Community Trust (Active School's) to work alongside primary and secondary schools to identify children and families on low income, with the aim of providing a weeks sport coaching. (At no cost to the family).

No of Families Reached By Area (Food Box)

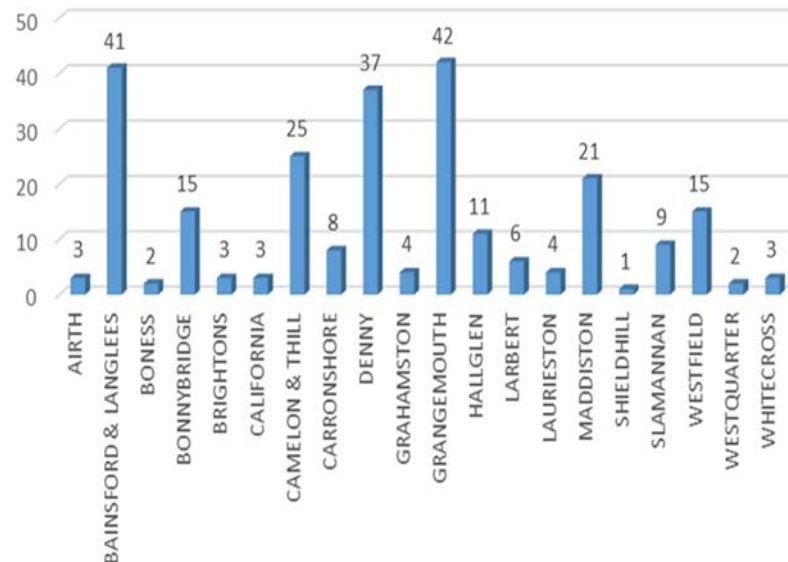


Fig3

Participating Children & Young People

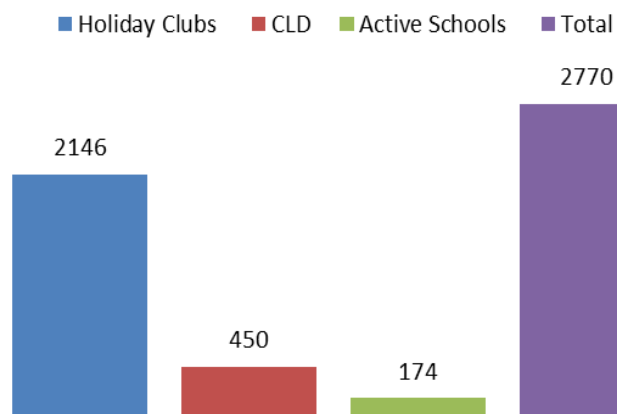
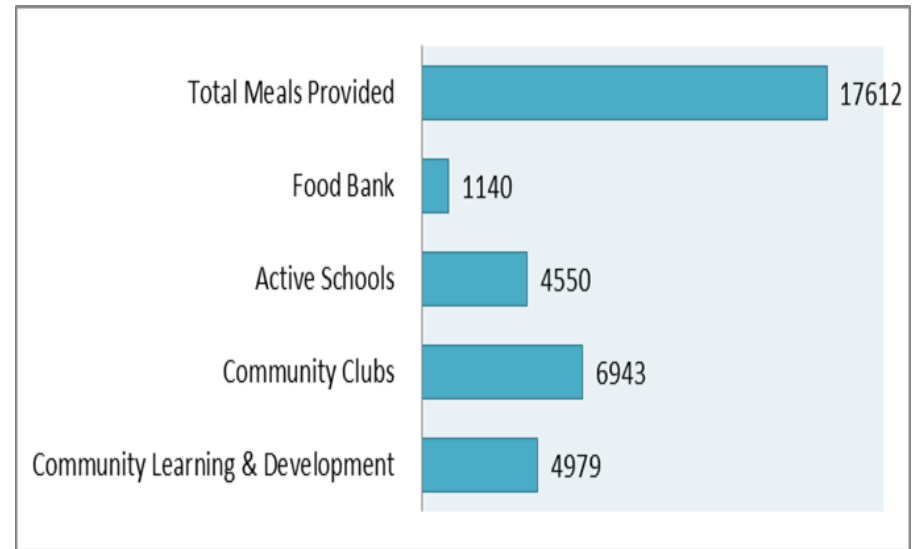


Fig4

Feedback

- ‘We wanted to engage the youth in our community in a positive manner throughout their summer holidays. We started up “Healthy Cooking for Kids” where kids were actively involved in preparing a healthy meal using fresh ingredients. By doing so, the children not only had fun making things they love to eat, but also were learning that eating healthy is a lifestyle that can be effortless and will not necessarily break the bank. We believe that by providing the children with a friendly space under the watch of their parents, we were able to raise awareness to both the kids and the adults about the importance of leading a healthy lifestyle in a fun-filled way’.
- ‘We set out to provide fun and leisure time activities focusing on families and young people from the local area who otherwise might not be able to afford to provide these activities’.

Fig5



‘We had a very small number of children who attend without appropriate swimming clothing. When this happens staff are empowered to provide equipment from the items for sale in our sports centre at no charge – arm bands/costumes . This is done with minimal fuss and allows the children to fully participate without any stigma’

Feedback (Cont'd)

- 'One parent fed back that the camp had helped her daughter deal with her separation issues. With her 9 year old daughter normally becoming upset when she was left alone. By the end of the week the girl actively wanted to come back with her new friends and it was easier for mum to leave and go to work'.
- 'Staff highlighted on a daily basis that there were new friendships throughout all the groups of children. With no barriers in participation evidenced once again'.
- 'As always we have a lot of positive feedback from the parents of children attending for free around the involvement of swimming on a daily basis. They mention how their children enjoy this greatly and don't normally get the chance to do this as often'
- 'We received positive feedback from our colleagues in social work that the programme has provided families with support throughout the holidays. Also that it allows some children to gain independence without being impacted by a sibling who is supported in high tariff care with the family. (We have noticed that social work sometimes have an existing relationship with a number of the children that are offered places in the programme. (Highlighting the success of the targeting between school staff and Active Schools team)'
- 'Children who are in a family refugee rehoming project – got to make friends with children in the area – where they couldn't go out as parents were nervous of them integrating'.

Feedback (Cont'd)

- 'We offered a range of different foods to allow the children to try them. Fruits were a big push, as not many children liked fruit. They did enjoy trying them and said they would have some again. We also tried to offer an alternative to bread. We felt that we made a substantial difference to children we thought needed good healthy food due to poverty in our area'.
- 'We identified 25 parents struggling with a variety of difficulties who needed support to access the Foodbank, CAB, Health etc. Parents were referred to the appropriate agencies with support from staff and volunteers to ensure they were able to easily access this'.
- 'Through the summer program we have engaged with 16 new families who wish to continue coming to our groups and events and 2 adults are looking to join our committee. We have developed a better relationship with other community groups and are looking into ways to work in partnership with them'.
- **'The committee set out to provide activities and events for children and families from a priority area promoting fun and healthy activities. The feedback the committee have received has been very positive with many in the community praising the committee and Falkirk council for their efforts an confirming how successful the summer fun programme was'.**

“ People are said to be **living in poverty** if their income and resources are so inadequate as to preclude them from having a standard of living acceptable in the society in which they live.”

Falkirk Council and
Community Planning partnership

FAIRER FALKIRK
2019-2021 Strategy

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Foreword

Fairer Falkirk

sets out the ambition for Falkirk Council and the Community Planning partnership to understand and address the impact of poverty on individuals, families and communities in our area.

Poverty impacts hugely on day to day living, from finding money for food and fuel and worrying about how to deal with unexpected events like a washing machine breakdown. But more than that, the stress of living in poverty affects an individual's ability to make rational decisions and to lead a fulfilled and successful life. Over the longer term, the detrimental impact of poverty on mental and physical health, aspiration and achievements is all too clear. Children growing up in poverty are more likely to suffer from poor health and are less likely to achieve their potential, both at school and in future employment and life chances.

Through this strategy we seek to identify and address the things we can do that will make a difference. Neither the Council nor our partners are able to eliminate poverty and our ability to lift people out of poverty is limited. We can however support people to increase their chances of moving out of poverty and reduce the impact that poverty has on their lives day to day. This strategy is therefore focused on mitigating the impact that poverty has on individuals, families and communities in our area. By reducing the impact that poverty has on day to day living today we can reduce the longer term impact that it has on aspirations, achieves and health, particularly for today's children who are the parents of the future.

To achieve this, our strategy focuses on four key themes, fairer money, fairer access, fairer culture and fairer childhood. It is underpinned by an action plan that partners have contributed to, detailing the steps we will take to deliver across each of these themes.

We have worked together as partnership over a number of years to understand the impact that poverty has. This strategy is informed by that understanding and the personal experience of people in our area living in poverty.

Councillor, Cecil Meiklejohn
Leader of Falkirk Council

Introduction

Too many

people in Falkirk live in poverty. Towards a Fairer Falkirk (2011- 2021) was Falkirk Council and Community Planning Partners strategic response against rising poverty and inequality in the Falkirk Council area. It set out Council and partners' commitments and efforts towards reducing poverty and the impact of poverty on individuals, families and communities within our area.

In our society, everyone should have a dignified life. This revised strategy has been developed through engagement and by the involvement of communities and partners. It takes account of the policy context underpinning the strategy, seeks to understand the extent of poverty in Falkirk, and outlines our approach to mitigating the impact of poverty on individuals, families and communities in our area

The Strategic Context - national

This strategy is consistent with the package of policies and strategies, which drive the work of public sector agencies in Scotland, including:

- *The United Nations Convention on the Rights of the Child (UNCRC)*
- *The Children and Young People (Scotland) Act 2014. Parts 1 - 18*
- *The Community Empowerment (Scotland) Act 2015*
- *Education (Scotland) Act 2016*
- *The Carers (Scotland) Act 2016*
- *Child Poverty (Scotland) Act 2017*
- *Getting it Right for Every Child (GIRFEC)*
- *Universal Health Visiting Pathway in Scotland 2015*
- *The Public Bodies (Joint Working) (Scotland) Act 2014,*
- *The Fairer Scotland Action Plan (2016), and*
- *The new Socio-Economic Duty, which requires all public bodies to put reduction of poverty and inequality at the heart of their decision making.*

Strategic Context - local

Falkirk Council Corporate Plan 2017-2022 sets out the Council's vision for our area and our priorities, against the backdrop of shrinking public resources. This plan sets out three priorities for the Council over the coming four years, one of which is addressing the impact of poverty. Each service of the Council sets out in their five year service plans the actions they are going to take forward to achieve this priority. This strategy reflects on these commitments and takes them forward to ensure we ease the pressure on those in poverty and achieve the impact we want in this area.

The Strategic Outcomes and Local Delivery (SOLD) Plan 2016-2020, which is Falkirk Council's equivalent of Local Outcomes Improvement Plan, identifies addressing the impact of poverty on children and their families as priority for the Falkirk Community Planning Partnership and thus all partners in that partnership.

This strategy and its accompanying work plan does not sit alone. This strategy supports and is supported by a range of complementary strategies being taken forward by partners. These include:

- *Closer to Home - Social Work Plan*
- *Corporate Parenting Plan*
- *Mental Health Strategy 2017 - 2027*
- *Falkirk Council & Citizens Advice Bureau Joint Working Agreement*
- *Falkirk CLD Action Plan 2018-2021*

More information on the linkages between this strategy and related strategies of which the above are part, can be found in Annex 1.

Vision, Definition, and Impact

Our vision

is for an inclusive and fairer Falkirk, with equality and equity of opportunity for all. We want to make sure that everyone enjoys the benefits of living and working in this area and that people are not excluded or disadvantaged because of poverty.

We will work closely with partners and our communities to achieve this vision.

Definition

What is Poverty?

Poverty is a complex concept. In its broadest sense it can be described as follows:

"People are said to be living in poverty if their income and resources are so inadequate as to preclude them from having a standard of living acceptable in the society in which they live."¹

In the UK, there are currently three definitions of poverty in common usage: absolute poverty, relative poverty, and social exclusion.

Absolute poverty - People whose income and resources are below a necessary level to maintain basic living standards - food, shelter housing etc. People are in absolute poverty if they are living in households with income below 60% of the 2010/2011 median, adjusted for inflation. This gives a measure of poverty that is constant over time and allows us to assess the number of people in poverty over time.

Relative poverty - People are in relative poverty if they are living in a household with income below 60% of median household income in the current year. This includes primary and secondary poverty.

Primary - Insufficient income to meet basic needs - even if every penny is spent wisely;

Secondary - Insufficient disposable income to buy necessities - or where income cannot meet basic needs due to outgoings.

Social exclusion - What can happen when individuals or areas suffer from a combination of linked problems such as unemployment, poor skills, low incomes, poor housing, high crime environments, bad health, and family breakdown².

For the purposes of this strategy, when the term 'poverty' is used, it will refer to relative poverty. This measure essentially looks at inequality between low- and middle-income households.

Poverty is more complex than just lack of income. Public authorities have always looked at those who have low incomes in terms of poverty, but more and more we have come to understand secondary poverty i.e. those whose income cannot meet their basic needs due to their outgoings. This is not necessarily about people not managing money properly but can be a result of lack of choice and penalties for being poor.

As public servants we must seek to address the needs of those who lack income or whose income does not meet their basic outgoings. The consequences of both can be catastrophic on individuals, families and communities. It's not for us to judge why or how people are in poverty but rather support them through difficult times and circumstances.

Vision, Definition, and Impact

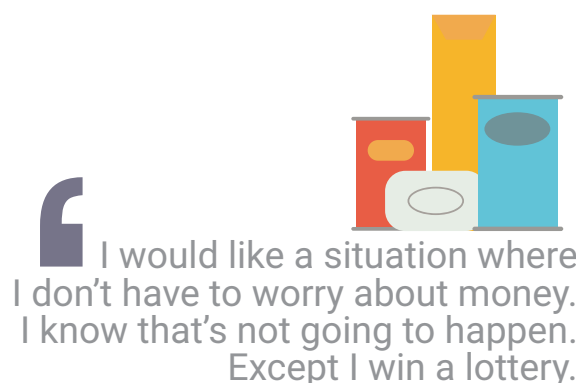
The impact of poverty

Poverty goes beyond the lack of money to pay for goods and services. Conversations with people in our areas consistently stress to us that the impact of poverty is more than material deprivation. People spoke about constantly relying on foodbanks to get by, and inability to afford things that are “essential” in everyday life. For example:

- Meeting unexpected expenses
- Affording a telephone, mobile or smart phone
- Attending a children's birthday party
- Affording to have or run a washing machine
- Not having arrears on mortgage or rent payments
- Affording to keep the home adequately warm
- Being able to participate in an activity or social event once a week; or
- Being able to afford transport to get about.

The impact of poverty can mean:

- More risk of social isolation and strained relationships within families
- Poorer health over the course of a lifetime impacts on life expectancy: professionals live, on average, 8 years longer than unskilled workers
- Living in fuel poverty.
- Poorer mental wellbeing
- Lower expectations, aspirations and motivation
- Pay more for purchasing goods, borrowing, servicing debt, basic groceries etc. Evidence suggests that being poor costs the average low income household £490 a year. However, it can be as much as £1,190 for some people³.



I would like a situation where I don't have to worry about money. I know that's not going to happen. Except I win a lottery.

I feel like the cost of living is too much. With two children there's no way my money is going to go further, no matter how you maximise it, we have to **rely on foodbank.**

We have to prioritize food and heating.

Being in poverty has a number of consequences for individuals and families. It affects people and their relationships fundamentally. People who are poorer are more at risk of isolation and having family breakdown. This can have a significant long term impact on individuals and families - often meaning more reliance on public services.

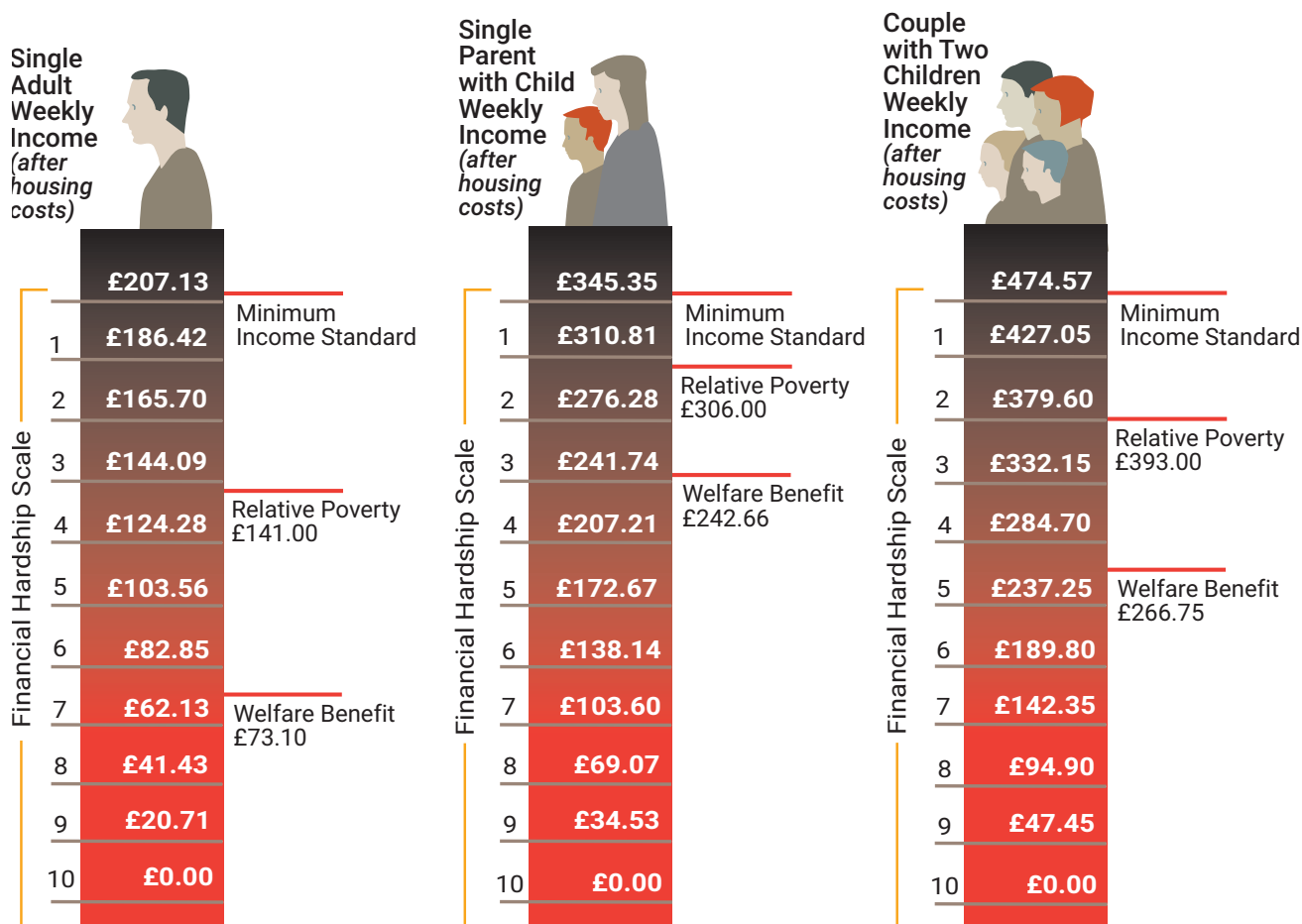
Being in poverty has all sorts of consequences but can have a catch 22 effect, as debt can become both a consequence of being in poverty, and a cause of poverty.

To provide an understanding of the impact of poverty on peoples' everyday life, we have developed a financial hardship scale. The Financial Hardship Scale takes into account weekly income from benefits, after housing costs, compared with income at the 'relative poverty' levels, and the Minimum Income Standard (MIS) based on 2017 figures.

Income from benefits money from income related benefits including universal credit, employment and support allowances, other incapacity benefits, income support, and tax credit.

Minimum income standard (MIS) the level of income the UK public thinks is needed for an acceptable minimum living standard today.⁴ This includes a wide range of items from household goods such as toasters and toothpaste, to aspects of social participation such as Christmas presents and weekly social activities.

The Financial Hardship Scale



The financial hardship scale helps our understanding of what it means to live in poverty for different households, based on income available to them. For example, it shows that households, who receive income related benefits, are living way below the relative poverty threshold. And, while poverty in the UK tends not to be absolute, the experience of people living on a low income does not reflect this.

This illustrates the scope of poverty within our communities. Whilst it is not possible to determine the number of people in our area living at each point on this scale a snapshot analysis of Community Advice Services cases showed people were living at various points on the scale, including several individuals and families in the Falkirk area at point 10 on the Financial Hardship Scale with no income at all.

The financial choices people have to make at level 8 are considerably harder than those at level 2. While, providing someone with budgeting and debt advice may not lift that person out of poverty, even moving up a level or two on the scale could have a significant impact on an individuals ability to manage and make choices.

Consider a single adult household, who has £73.10 per week excluding housing cost. This example represents typical weekly spend that a single person household might incur then sets that beside what they will get on Universal Credit. The figures opposite exclude rent and other housing related cost, e.g. house insurance.

Universal Credit	£73.10
Council Tax	£8.75
Gas	£5.00
Electricity	£5.00
TV licence	£3.42
Mobile phone	£9.72
Public transport (work, school, shopping etc)	£10.83
Food and milk	£32.50
Total spend	£75.22

By spending modestly as shown above, the person on Universal Credit will over spend each week. To keep on budget, choices have to be made between food, heating, transport, etc.

This example shows that poverty is not a lifestyle choice and that people experiencing poverty struggle to get by each day, and will trade-off food to either keep warm, or send their children to school.

Poverty in Falkirk

Over the

last 20 years, the population in Falkirk has grown consistently, more than double the national rate - from 143,340 in 1997 to 160,130 in 2017. Despite growth, we know there are a number of groups within the population who are at significantly greater risk of entering or remaining in poverty, including:

- Households affected by long term health problems or disabilities
- Lone parent families
- Larger families
- Ethnic minority groups
- Offenders and ex-offenders
- People affected by drug and alcohol use
- Care experienced people



There is all these talk about wanting **children to eat right**, and healthy food, but they are that expensive.

To go and make them a fresh dinner from scratch, you have to triple the amount you could spend. So your option is tins of beans, meatball and may be sweet corns.



Child Poverty

1 in 5 children live in poverty

Being a child in poverty can result in isolation, stigma and low aspirations. Growing up in poverty can mean missing out on warm clothes, after school clubs and activities, things that can have a big impact. 4,443 children live in SIMD 20% most deprived areas in Falkirk (thats 14.8%).

4,680 children live in low income families in Falkirk.

Income needed to stay out of poverty.

Couple with 2 children	£20,500
Single Parent with 2 children	£15,200

The Scottish Government Poverty & Income Inequality for Scotland 2014-15 states that in Scotland, families in low income are most likely to be in poverty.

Working Tax Credit is designed to top up the earnings of people who work and have a low income.

Income needed to stay out of poverty

Number of working families receiving WTC & CTC	2,700
Number of working families receiving CTC only	1,600

3,362 pupils are entitled to free school meals.

Meals are about £2 and water is 37p in schools, if a child needs £2.50 a day, that is £50 a month. Many children prefer to go to shops for lunch with their friends.

489 pupils receive EMA's

Pupils aged 16-19 who attend school or work under an Activity Agreement are eligible to receive Education Maintenance Allowance if their parent(s) earn less than £24,421 (with 1 dependent) or £26,884 (with more than one dependent).

This is expected to grow due to greater publicity and easier application process.

4,454 receive School Clothing Grants

Falkirk Council provide School Clothing Grants of £120 per child to 4,279 children.

Research has found that clothing for school can cost about £129.50 for a child. Two polo shirts cost £10, Two pairs of trousers cost £12, School shoes £14 and a coat £20.

Families in Debt

273 families received debt advice from Falkirk Council or the Citizen's Advice Bureaus in Falkirk in 2017/2018. 166 were lone parent families and 107 were couples with dependants.

116
Lone
Parents
Families

107
Couple
with
Children



**17,935 families receive
Child Benefit**

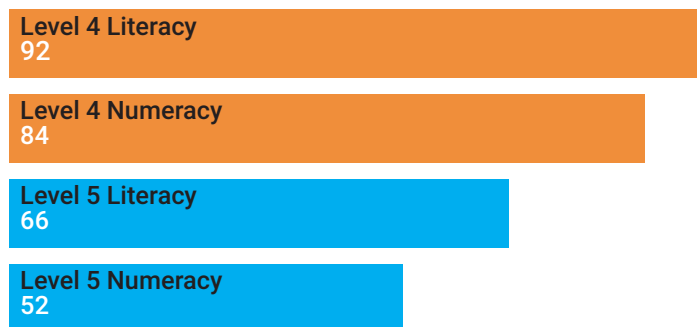
**8,595 benefits claimants
with two or more children**

Education and Opportunities

Living in poverty can mean lower qualifications and opportunities, this is demonstrated by comparing the most and least deprived areas of Falkirk and the differences in the level of literacy and numeracy.

The attainment gap is also significant, with those in the most deprived areas achieving an average tariff score of 408, 472 points lower than those in the least deprived areas who achieve 878 on average.

Living in 30% most deprived areas



Living in 30% least deprived areas



Sources: SIMD 2016, Scottish Government, National Records Scotland, DWP, Falkirk Council Children's Services, Debt Advice Services, Finance.

Poverty within Groups

8,602

Single Pensioners

Single pensioners are more likely to experience poverty. 37% of older households experience fuel poverty in Falkirk.

The Joseph Rowntree Foundation have reported that if all pensioners took up the benefits they are entitled to, pensioner poverty would end.

24,458

Households affected by long term health problems or disability

Physical and mental health are closely linked to poverty. It can be harder to find work and the stress of lower income can have a negative impact on health.

Over 50% of welfare reforms affect disabled people.

2,953

People from an ethnic minority background

Poverty is higher among ethnic minority groups.

Discrimination limits opportunities and can lead to greater barriers to finding work.

Social isolation relates to a higher risk of poverty.

8,800

Households with no one working

The risk of poverty is much higher among people living in households with no one working than those where one or more adults are in work.

6,900

Households estimated experiencing In Work poverty

6.6% of households with at least one person claiming Working Tax Credits.

23,857

Receive Single Adult Council Tax discount

Projections of this group predict this number will increase to 30,668 by 2041. This is the fastest growing group within Falkirk.

Poverty within Groups

4,942

Lone Parent Families

Lone parents are more likely to live in poverty and experience in-work poverty than couple families.

2,224

Families with 3+ children

Large families are more likely to have characteristics linked to poverty.

660

Aged 16-24 unemployed

This is 4.1% of the population aged 16-24. Youth unemployment can lead to long term unemployment and reduced life chances.

Other Vulnerable Groups

15,165

Offenders and ex-offenders

1,700

People affected by drug and alcohol use.

1,102

People submitted full homeless applications.

Sources: NOMIS, NRS, Falkirk Council: Finance, Criminal Justice, Housing, Substance Misuse, Census 2011

Financial Management

Almost 1 in 5 people live in poverty

Relative income poverty, where a household has less than 60% of contemporary median income is one way of defining poverty in the UK. 18.3% of people in Falkirk are below the 60% median after housing costs. 16.7% are considered to be material deprivation.

22,362 live in the 20% most deprived areas in Scotland

Income Inequality

The Scottish Government Poverty & Income Inequality for Scotland 2014-15 states that in Scotland, families in low income are most likely to be in poverty. The graph below shows what you need to earn after housing costs to keep out of poverty.

Two adults £12,700

A couple with 2 children £20,500

A single parent with 2 children £15,200

A single adult £7,300

Employment

Unemployed 4.2%

Employed 68.3%

Self Employed 6.8%

58% of people in poverty live in working households

More and more people experiencing poverty are in work. Ensuring employers pay the living wage, jobs are sustainable and there is in-work progression, all help to secure a person's future and ability to plan ahead for themselves and their family.

Managing Financially

92%

of people living in Falkirk feel they are managing well, quite well or alright financially.

25%

of households in Falkirk don't have savings.

13%

of households in 2016 had a net annual income of less than £10,000.

6%

of adults in Falkirk do not have access to a bank or building society account.

Crisis Grants

Crisis Grants are available to people who have access to no money for food or energy as a result of a one-off unexpected emergency.

4,938

people received Crisis Grants in 2017/18.

2,635

single people received Crisis Grants that year.

3,109

Children live with those who received Crisis Grants. 1,380 Single parents, 322 couples.

805

16% have a disability

Money and Debt

1,150 new clients received advice from Debt Advice Services and Citizens Advice Bureau from April 2017 to March 2018.

Single Adults **65.8%**

Lone Parents **14.4%**

Couple with no Children **10%**

Couple with Children **9.3%**

Unable to work due to ill health **33.6%**

Full time employment **19.9%**

Part time employment **12.1%**

Self employed **3.7%**

89% of Debt Advice clients had an income of less than £20,000. 62% had an income of less than £10,000. The national average salary is £23,150.

Mental ill health **24.3%**

Physical disability **14.7%**

Long term illness **13.4%**

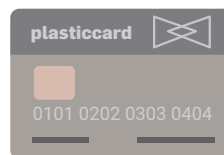
Other (including addiction) **4.8%**

Learning disability **1.8%**

None **41%**

Sources: Scottish Government, Scottish Household Survey, Falkirk Council Debt Advice Services, SIMD 2016, Nomis, Joseph Rowntree Foundation

Living in Poverty



When I turned 18, I got store card and my bank said oh you've got a student account, do you want an overdraft on that, I said why not. They offered me overdraft £500 overdraft.

When I went over it, they offered to increase the overdraft £1,500. The freedom ... and I had no concept that I will pay it back, and before I know it, I was in debt. Then keep consolidating it. That's why I am in this situation. **I can't get any credit**, and I can't get student loan, to better myself.

Life in

poverty is complex. Peoples' lived-experience stories highlight money worries, lack of access and stigma of having less as the main issues impacting on them.

Money worries: Although, more people are now aware of services that can provide help and support to them, this does not mean that people feel able to access them when they have money worries. People often feel that they need to manage without support. Spiralling debt, due to cost of essential bills, and complexity of navigating the benefit system make people afraid to access the support that might help them deal with those very problems.

We also know that people in poverty have less choice of financial products. They have less access to planned and agreed overdrafts, bank accounts etc. They are less likely to have savings and access to lending when they need extra money.

Access to services and opportunities: Poor access to services is both a cause and a consequence of poverty. Being in poverty makes it more difficult to access services due to costs such as transport, phone and internet access. Being unable to access services such as welfare benefits and debt advice can increase

poverty. Whilst there are services available to help people in poverty, people may be unaware of them or how they should access them.

Stigma of poverty: Experiences of accessing services can sometimes highlight a 'culture of stigma' against people in poverty. People often feel that those they deal with are not helpful or supportive' when they are struggling or stressed. This results in people being less likely to seek help further impacting on their sense of worth.

Impact of poverty on children: Children and young people are significantly disadvantaged when living in poverty. Often parents do without to make sure their children don't. We know that children know this, and are affected by this sacrifice. We also know that children lower their expectations and often exclude themselves from activities at school, friends over to the house and taking part in sports, art and other activities outwith school. The result of this is that children have less opportunity and stimulus during important developmental years.

People told us that if the stigma of poverty is addressed, they will have better access to services and opportunities, and will be able to access the support and help they need to address some of their money worries.

A detailed report of the consultations we undertook on lived-experience of poverty is included in Annex 2.

Our Intervention - So what are we going to do?

Fairer Falkirk

builds around four interconnected themes: Fairer Money, Fairer Access, Fairer Culture and Fairer Childhood. These themes reflect what people told us can have a significant effect on mitigating the impact of poverty on individuals, families and communities in our area.

Additionally, the whole family approach will be used where appropriate in the development of the actions that underpin this strategy.

The Whole Family Approach

We propose a whole family approach to addressing the needs of individuals, families and communities. This takes into account the needs of the whole family, where relevant, while providing support specific to individuals. This approach means that we understand the impact of actions on everyone in the family and not just address the needs of children without understanding the needs of parents, carers etc. We know that being in poverty places stresses on families that we must understand if we truly are to improve outcomes.

It cannot be assumed that resources are shared evenly within the family. For example, evidence suggests that women can get less than a fair share, while children's needs are often prioritised.⁵

The aims of the whole family approach are to:

- identify families with the greatest need;
- provide the right support at the earliest opportunity;
- address the range of needs within a family through accurate identification and co-ordination of a family wide response; and
- strengthen the capacity of family members to support each other

Services that take a whole family approach can benefit from establishing how the needs of other family members affect their principal 'client' and how meeting those needs might benefit their client.

It is essential that the family is engaged in, and consents to any intervention that seeks to meet wider family needs. As a key objective, the whole family approach involves enabling families to find and implement their own solutions when appropriate.

For example, money advice services could have both couples on-board when providing financial advice to families - if this is practical and appropriate to do so. This could address the saver-partner versus spender-partner phenomenon of money management, which often affects budgeting in the family.

Theme 1: Fairer Money - Income maximisation and financial capability

More people in Falkirk are now in work than ever before. However, more now earn less than the income needed to afford an acceptable standard of living. This is caused by a combination of factors, namely: rise in part-time, low paid and uncertain work (zero hour) contracts.

High school stuff, they don't **teach children life skills**. A lot of the children growing up in houses in poverty, they didn't have any clue about taxes, benefit, so they go through the same cycle.

We need something fundamental with education. I was 16 in homeless accommodation had to deal with these things, I never learn in school.



Particularly, current levels of in-work poverty mean that more families in Falkirk will need income maximisation and financial capability related support, to mitigate the impact of poverty. The goal of fairer money is to help people understand how much they can get in their circumstance, and how to make the most of the money they have. This includes:

- making sure individuals and households in Falkirk are receiving all the benefits they are entitled to
- providing targeted financial advice and support to people at risk of poverty,
- provision of debt management advice to stabilise existing debt, in order to afford essential expenditure, and
- making sure people have access to appropriate financial products and services that can reduce their outgoings

**Theme 2:
Fairer Access - making access to services and opportunities joined up, relevant and specific to an individual's needs**

People in poverty often find it harder to access appropriate advice and support. This can be that services are difficult to access or they are also under significant stress when trying to access those services. We must therefore make sure that we target our services at those who need that support most and make it as easy as possible to access those services.

By ensuring that our services are easily accessed and targeted, we can make sure that people have access to the advice and support that they need. This includes taking services out into communities where we know people are more at risk of poverty and using 'trusted professionals' such as nursery nurses or health visitors to encourage take up of support services.

**Theme 3:
Fairer Culture - an inclusive and stigma free Falkirk**

The impact of poverty is greater than a lack of money. People living in poverty often describe encountering various forms of stigma, prejudice and discrimination. The stigma associated with living in poverty can cause people to feel socially excluded and ashamed. This in turn can lead to people not claiming the support and benefits that they are entitled to, thereby pushing them further into poverty.

In addition, failure to fully understand and consider poverty when designing and delivering services can increase the impact of poverty. For example charity donations for 'dress down' days in school can have a significant impact on families living in poverty, particularly if they have several children at that school.

Fairer Culture recognises the stigma associated with poverty and aims to make sure services are aware of societal influences that can create barriers to access, opportunities, and participation. This includes the often unconscious and unintended consequences of service delivery, which may reinforce the stigma of poverty.

**Theme 4:
Fairer Childhood - Reducing the negative impact of poverty on children and reducing child poverty in future**

Growing up in poverty doesn't just affect a child's educational outcomes. Children living in poverty are more likely to experience poor health, have more absence from school, be more likely to be overweight and have poor dental health. Their opportunities are also impacted with children in poverty taking part in fewer activities, being unable to pay for school trips, have friends over for tea or go on holidays.

Children cannot control their circumstances but usually have a good understanding of them and will adjust their expectations accordingly. They learn not to ask their parents for basic things. Children growing up in poverty are likely to leave school earlier and earn less throughout their life.

We need to address the impact of poverty on children now to improve outcomes for our future individuals, families and communities.

Delivering on the vision

In order to achieve our ambition to support individuals, families and communities in poverty, all partners must work together to address the issues set out this strategy. We understand that moving people out of poverty is not always achievable but what we can do is make sure that we are not further disadvantaging people by our actions and the way we deliver our services.

We must do everything we can to support people when they are at their lowest and make sure that the lasting damage of doing without is minimised.

An action plan will underpin this strategy and will be updated each year to make sure we are making a positive difference to individuals, families and communities. The annual action plan is Annex 2 of this strategy.

1: European Commission, *Joint Report on Social Inclusion 2004*

2: Bradshaw, J. and Gordon D., Levitas R., Middleton S., Pantazis C., Payne S., and Townsend T. (1998), *Perceptions of Poverty and Social Exclusion: Report on Preparatory Research*, Bristol: Townsend Centre for International Poverty Research, University of Bristol

3: www.turn2us.org.uk/About-Us/News/What-is-the-poverty-premium

4: www.jrf.org.uk/report/minimum-income-standard-uk-2018

5: Goulden C, D'Aray C 2014. *A Definition of Poverty*. London: Joseph Rowntree Foundation.

Strategy Context

Towards

a Fairer Falkirk 2019 - 2024

focuses on addressing the impact poverty has on individuals, families and communities. To address poverty itself, we must look to longer term interventions at a national and local level that will take people out of poverty in a lasting and sustainable way. Locally we will do this through a range of interventions that help lift people out of poverty.

Integrated Children's Services Plan 2017 - 2020

Our Community Planning Partnership aims to give all our children the best possible start in life. By providing opportunities and raising aspirations we can make sure that our children and young people have the best chance later in life. This goes beyond academic attainment to build resilient young people who have skills that support them throughout their lives. This plan sets out our ambition for children and young people and how we will support them to have the greatest start in life.

Inspiring Active Lives: A Culture and Sport Strategy for Falkirk 2013 - 2023

We recognise poverty goes beyond lack of money and extends to lack of opportunity. This strategy sets out the ambition for the Falkirk areas and the need to provide opportunities for everyone to reach their full potential. Providing a range of culture and sport activities helps people to:

- Learn and develop new skills
- Be effective contributors
- Enhance their sense of wellbeing
- Be more active and
- Strive for achievement in all parts of their lives.



I think there should be some mandatory training not just for people with mental health, but for customer service. If you are having a really bad day, or partner has died or mum has died.

They don't know what's going on in your life.

Economic Strategy for Falkirk 2015 - 2025

We know that the best way for people to move out of poverty is into well paid, secure employment. Employment not only gives people a sense of worth and improves wellbeing, it provides financial security allowing people to cope with crisis and changes in circumstances. This strategy focuses on how investment in the area through our work in the Grangemouth investment zone, can benefit those most disadvantaged. We will seek investment in our area where it has a positive benefit to individuals, families and communities in greatest need.

Falkirk Health and Social Care Partnership: Integrated Strategic Plan 2016 - 2019

Poverty increases the support needs of many people. Poverty related health inequalities are often a driver of breakdown in personal resilience leading to dependence and support need. Addressing the impact of poverty through signposting and advice around income maximisation is an important part of our interventions. The implementation of the Towards a Fairer Falkirk strategy and action plan provides an opportunity to review and improve existing anti-poverty practice in Social Work Adult Services.

Local Housing Strategy 2017-22 Housing and access to a home is important for everyone. However poverty can mean a struggle to:

- Pay rent,
- Keep your home warm
- Furnish your house in a way that makes it a home

This strategy sets out our priorities with regards to housing, recognising that the supply of affordable housing is only part of the solution. The strategy identifies groups who are likely to have issues with accessing and sustaining tenancies and sets out how the Council and Registered Social Landlords will work together to support people including:

- People with specialist housing needs caused by a disability,
- Gypsy traveller communities,
- Care experienced young people,
- Asylum seekers
- People who have suffered from domestic abuse.

Shaping the Future: NHS Forth Valley Health Care Strategy 2016 - 2021

This strategy sets out the expectation that we will address health inequalities and support people to take responsibility for their own health and care. We know that health and life expectancy are generally poorer for people who live in areas of deprivation.

A Thriving Forth Valley 2017-2021

This health improvement strategy sets out the challenge in terms of improving the health of people in our area.

Towards a Fairer Falkirk recognises the role of the above strategies in addressing poverty and does not duplicate their aims or actions. Instead it is focused on mitigating the impact that poverty has on individuals, communities and families in our area.

Appendix: Report of FFP stakeholder engagement

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1. Introduction
2. Summary Findings
3. The Engagement Process
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 - Sanctions
 - Staff attitude
 - Financial and life skills education
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 - Lack of support for people during life transitions
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1. Introduction

This report is the output of a series of stakeholder engagement events conducted by Falkirk Council, on behalf of the Fairer Falkirk Partnership between August and September, 2018. The main objective was to gather evidence in support of the Fairer Falkirk strategy review, ensuring that views of key stakeholders, including members of the public are taken into account in developing the Fairer Falkirk poverty strategy. The engagement included stakeholder workshops, staff survey, and community focus groups. The report is structured as follows: summary findings, the engagement process, results, and conclusions.

2. Summary findings

Findings from the consultations are consistent with existing evidence regarding current issues affecting people experiencing poverty. Both the survey of frontline staff, and conversations with people in the community, highlighted some of the key factors keeping people in poverty including; spiralling debt due to the cost of essential bills, issues with navigating the social security benefit system, barriers accessing support services and transport, stigma around mental health and the burden on families associated with the cost of the school day and childcare.

Money worries: although more people are now aware of available support services, issues are about money worries and debt and benefits advice support.

Complexity of navigating the social security system: people highlighted their dissatisfaction with the social security system, across the various consulted groups. Particularly, people had a negative perception of Universal Credit, due to difficulty navigating the new system, delays and waiting time for first payment.

Financial education: one other issue raised by participants relates to how easily young people and low-income families transition into debt through access to unsecured loans, store cards, and overdrafts. Participants called for more financial education, perhaps integrated into early learning, to give children and young adults the life skills they need to avoid poverty.

Access: evidence from frontline staff showed that more people are now presenting for services and there have been year on year increases in numbers of people accessing service support. However, more people are presenting with mental health and wellbeing related issues, highlighting a new area of worry for families. Also, people discussed bus transport issues for families residing in specific areas of Falkirk, resulting in those from low income families having to choose between providing a bus fare or food for their children.

Stigma: People discussed how 'fear of sanctions', meant people would present for DWP appointments, whether or not their circumstances allow, else they risked facing further financial hardship, due to benefit support being withdrawn, leaving them 'scraping to survive'. Across the consulted groups, people told stories of a 'sanction regime' affecting wellbeing and mental health.

People's experience of poverty showed that living in poverty, by extension life in benefit is not a lifestyle choice. The evidence shows that people are willing to find a route out of poverty, and would take up work where the conditions and incentives to transition out of benefits into work are favourable and accessible.

Participants' stories showed how sometimes staff attitudes towards people experiencing poverty, particularly those already known to services come across as 'unhelpful and unsupportive'.

3. The Engagement Process

To ensure that the consultations were wide and inclusive, we engaged with different groups in our area, using a variety of methods and media. Firstly, we engaged with members of the Fairer Falkirk Partnership (FFP), and key officers working in the area of poverty, in a workshop style event. Attendees shared their views about the proposed themes. The group's contributions were captured, and key recommendations included in the SOLD Poverty Action Plan (Annex 3).

Secondly, we undertook a survey of frontline staff, in public and third sector organisations, directly providing services to individuals, families, and communities, to get their views about the issues affected people experiencing poverty in Falkirk. The summary results are in section 5.1.

Thirdly, we captured lived experience of poverty from Falkirk citizens, who volunteered time to tell us about their experiences. This specific evidence has been anonymised for privacy reasons, and reported in section 5.2.

Fourthly, we carried out a further engagement event with third sector partners. The event was held at CVS Falkirk and attended by Conduit Scotland, Denny Community Flat, Forth Valley Migrant Support Network, Lighthouse Service Cyrenians, Forth Valley Sensory Centre, Debt Advice service, Signpost Recovery - Falkirk (CJS) Criminal Justice Signpost, and VCV. This particular event allowed us to seek further input into developing the strategy, and considered whether there are new issues to be considered in the strategy. We have included a simple test summary in section 5.3.

4. Results

5.1 Poverty in Falkirk Survey Results

The survey results are based on 105 responses. Survey respondents came from two key sectors - the public sector 76.19% and the voluntary sector 22.86%. Service Types

The results confirm the arrays of service and support activities of survey respondents. The top two services were financial support and benefits (52 %), and general advice (37.14%).

Service Users

We asked respondents about the various factors having effect on, and/or keeping people in poverty. This specific question was targeted at staff who provide benefit and debt advice, and as well as those providing hardship relief funding.

What are the main reasons why service users access your service?

%	Option
44.76%	Managing debt
42.86%	Difficulty paying essential bills
41.90%	Advice about benefits
40.95%	Immediate crisis
39.05%	Housing problems
36.19%	Hunger and/or food poverty
34.29%	Homelessness
30.48%	Advice about mental health and well being
29.52%	Budgeting advice
27.62%	Isolation and loneliness
24.76%	Affordability of heating their home
24.76%	Employment/unemployment advice
22.86%	Education and training advice
21.90%	Other
19.05%	Difficulties affording or accessing transportation
18.10%	Advice about physical health
10.48%	Advice on applying for credit and loans
7.62%	Affordability of childcare
6.67%	Not Answered
4.76%	Advice about pensions

Top of the list are managing debt, difficulty paying essential bills, benefit advice, housing issues, immediate crisis, hunger and food poverty.

Factors having major effects on service users

We asked respondents about the various factors having effect on, and/or keeping people in poverty. This specific question was targeted at staff who provide benefit and debt advice, and as well as those providing hardship relief funding.

The results show the various issues and factors respondents identify as having a major effect on, and keeping people in, poverty. The main factors highlighted include cost of essential bills, benefits, mental health, and cost of childcare. Pension was the least impacting factor, as reported by respondents.

Service users' awareness of available support services

We asked frontline staff how aware they are of support services. Many frontline staff are aware of available services, including referral protocols to access other services. Up to 60% are aware of Falkirk Council and partners' services, 33% are somewhat aware, while only 4% are not aware. In terms of voluntary sector services, 47% are very aware, while 45% are somewhat aware. 52% of frontline staff are very aware of referral protocols, while 39% said people are somewhat aware.

	Very	Some what	Not at all	Not Answered
Aware of Falkirk Council services available to support your service users	60.00%	33.33%	3.81%	2.85%
Aware of other voluntary, private and public services available to support your service users	46.67%	44.76%	5.71%	2.86%
Aware of how to refer your service users to other available services	52.38%	39.05%	4.76%	3.81%

Important Issues to mitigate poverty

We asked frontline staff how important it is for the Fairer Falkirk strategy to address the following?

% Most important issues to address

84.76%	Impact of poverty on children
80.00%	Improving access to services for the most vulnerable within the area
77.14%	Maximising the income of households that rely on benefits
76.19%	Reducing levels of food poverty
75.24%	Impact of poverty on health and wellbeing
72.38%	Impact of poverty on communities
72.38%	Reducing the stigma of poverty
70.48%	Prioritising disadvantaged communities when designing and delivering services
63.81%	Reducing levels of debt
62.86%	Impact of poverty on housing
61.90%	Increasing knowledge of financial products and services and their potential consequences

Reducing the impact of poverty on children and their families, improving access to services, maximising household income, and reducing levels of food poverty were among the top of the priorities suggested.

4.2 Lived experience of poverty

We engaged Falkirk residents in open conversations, to understand lived experience of poverty in our area. Peoples' experiences reveal the complex nature of poverty, and associated factors that affect people. Below are the top issues raised:

Work and training

Participants spoke about a lack of incentive to get people into work. Many were of the view that they were in poverty because they could not get into work, and where they could work, income from employment is not enough to cover basic daily needs. It was suggested that this is the reason for rising in-work poverty, and the increase in the number of people receiving benefits.

"The council and government are trying to get people off benefit, but doing nothing to help people not to start in benefit situation. I am in a low income family, my husband works, and I didn't. For the 2 years I was trying to get into work, but I couldn't. Even though my husband works, we weren't any better off than in benefit. We couldn't get any help, no support getting into work, and I couldn't get to work because of the childcare cost. It worries me that I don't qualify for all the funding to help people out of benefit, because they say my husband made £10 more above the threshold. It has affected me for years, I'm trying to better myself, increase my income." (Participant DF51).

The lack of incentive was further echoed by another participant, who emphasised the impracticalities of job search practice, which mandates people to complete 35 hours of job search a week, and how that impacts on children's welfare.

"If you are a single mother, you are meant to look for job 35 hours a week and you are supposed to take a job within 90 minutes of where you live. If I get an 8 o'clock job, I have to leave home about 6am to be on time. Don't know where to keep my child at 6.00am. Nurseries are not open at that time." (Participant DF48).

Universal Credit

Across all the groups we consulted, distrust was expressed regarding the benefit system. Most of the concerns were about the new Universal Credit system, and the processes surrounding moving into this new system.

"Oh ... universal credit, the delay and wait is worrying, as you have to rely on family members and foodbank. I get depressed by it". (Participant KF44).

"With universal credit you're always catching up, before you even get started, you're already in debt" (Participant, CF39)

Another participant mentioned how confusing the system has become for all claimants, specifically for people with a disability.

"Nothing is clear cut about the benefit system. People get confused, especially when it comes to disability." (Participant CF51).

The view that Universal Credit was getting people into some kind of 'debt trap' was persistent.

"I got a letter that says I have been put to Universal Credit, and that I have got 6 weeks to wait. But, they can give me advance payment, and I have to payback. So before you even get your first payment of universal credit, you are in debt. And, then it's paid 4 weekly. You will have a week or two with no money. You have all these tickets, food ticket, bills, gas, electricity, etc to pay. Honestly, universal credit is a nightmare, it's a joke." (Participant, DF48)

When asked what can be done to address the problem, participants suggested a review of the current Universal Credit system to avoid the risk of a 'debt trap'.

"I'd like them to look again at how universal credit works. Starting people at point of debt is not helping them. Because you're constantly in debt from the time you start." (Participant, CM32)

Transport practices

People spoke about a bus transport system that they felt discriminates against children, due to where they live.

"Because our house is a quarter mile from bus stop, I have to pay £4 everyday for each of my 3 kids to get to school, everybody from other side of the street ... get to use bus pass to school. It's been like that for the years, I'm 42. Sometimes, I'd rather send them to school than to have decent meal, as I know they get some hot food at school, and learn something for the future." (Participant, DF42).

Sanctions

People told stories of about how sanctions leave them 'struggling to survive'.

"I have been a carer for my dad for 2 years, and he went permanent into hospital, I got my carers' allowance suspended. At the time, when you get carer allowance, you get income support. Because my carer allowance was suspended, my income support was also suspended. So, I was living off my child's income credit, and my child benefit. So, I had £80 per week to support me and my daughter - that was it. I was like, surely there's something else I can get, but I was told nothing there for me, because I have been suspended." (Participant, DF29).

Others expressed a 'fear of sanctions', whereby to avoid being sanctioned, they will attend appointments, even when they face challenges to meet these demands.

"The day after my dad past away, I still had to go to Department for Work and Pensions appointment, and to do my job search as normal. I said, I should just go, as you never know. When I was there, and she asked 'how is your dad?' I said he passed away yesterday. She turned and said, why are you in this office? She said why you didn't send me a message and tell me?. You didn't need to come up here. But I was scared, I could get sanctioned. Because, I was sanctioned for taking my son to hospital, when I had nobody to help, so I was not going to put my children in that state again." (Participant, CM31).

Staff attitude

Participants mentioned 'staff unwillingness to help people' including the view that such attitude was 'deliberate, to deny people in low income, access to benefit, and benefit entitlements'.

"My main concerns are when you get out to services, they muddle the waters a bit, and they don't want to tell you what you're entitled to. You have to chase that up. That's why citizens' advice and services like that are overrun. (Participant, CF53)"

Another participant referred to it as 'attitude against working poor'.

"You feel they don't understand, and it's like a stigma, having someone work in the family and needing help. I'm not on benefit, but I keep telling everyone, my husband works, but we are barely getting on. We are better off in benefit than working. Every time I phoned up they're like your husband works, what are you seeking help for? It's that attitude from everybody against working poor" (Participant, DF32)

Specifically, participants were of the view that staff body language, whether face to face, on the phone, shows unwillingness to help.

"There are not many people in the benefit sector that are willing to help. The body language is like they don't want to help you. You do get the odd person you speak to and they feel bad about your circumstance and want to help, but from my experience every time I phoned up, it took me ... First I phoned up about my assessment, because I have to go for my medical assessment etcetera. At this point in time, I wasn't leaving my house; I couldn't even get out of my house because of my mental health. I phoned up to see if there is something they could do, if there was a centre nearer to my house, because I had to go to Dunfermline. So when I phoned up, the person on phone eh ... they even got to the stage they got me physically break up crying. They were really like if you don't go, you don't get you money. It was really nasty." (Participant, DF33)

Participants felt that there was a 'lack of understanding' of peoples' situation, particular in relation to mental health.

"See people you speak on the phone, right. I just feel like everybody is so quick to dismiss you, especially if you present mental health. They don't know how to deal with you, no clue what you're passing through. They put that barrier that you just can't get any further. It's like they are doing it on purpose. I know they're not. But it's the stigma about mental health issues." (Participant, CF37)

"I think there should be some mandatory training not just for people with mental health, but for customer service. If you are having a really bad day, or partner has died or mum has died. They don't know what's going on in your life, but just being that cheeky. It has been the case whenever I phoned the benefit office, they are always cheeky and rude. (Participant, DF51)

"I have never had a benefit officer on phone, none has ever been helpful. They really odd, if you don't get it you don't get your money. For me that sets me up for my situation, my son sets off, and we are in a terrible situation." (Participant, CF32)

Financial and life skills education

People spoke about the need for financial and general literacy skills, to support getting back to job, and help reduce number of young families in debt.

"You see some of the application forms to fill? They are an absolute nightmare. Some says upload your CV. I was really young when I left school, no one thought us about CV, when I went job search and they said, I should make a CV. (Participant, CM32)

Poverty trap

The view about living in a poverty trap was consistent across the consulted communities. One participant spoke of her inability to change the situation, and that she and family had to rely on foodbank to get by.

Another participant spoke about how living in poverty impacts the wellbeing of her children.

"There is all these talk about wanting children to eat right, and healthy food, but they are that expensive. To go and make them a fresh dinner from scratch, you have to triple the amount you could spend. So your option is tins of beans, meatball and may be sweet corns. Baked beans have got all the vitamins, but this sets them off." (Participant, KM51)

Lack of support for people during life transitions
People also spoke of a general lack of support to people going through life transitions.

"If people are starting over again (for example splitting from a partner), it is almost impossible to get a new house. The allocation system seems unfair. You no longer are awarded points on medical grounds it seems certain categories of people will never be allocated houses." (Participant, CF54)

5. Third Sector Perspectives

We engaged third sector partners to gauge their views regarding proposed themes, and whether there are areas we needed to reconsider. Partners were in support of proposed themes. We summarise below issues that were identified by the third sector group, that were identical to views expressed by the Fairer Falkirk Partnership:

Fairer Money

1. Encourage employment where possible, this can help people's self-esteem and wellbeing.
2. The wait between application and receipt of funds should be addressed as it putting people in poverty
3. Investigate impact of online application to UC on people with no access and ability for IT

Fairer Access

1. Access to information in useful formats needed
2. Access to housing service for homeless people
3. More outreach work required in areas where one stop shops are closing down

Culture

1. There is much stigma experienced by persons known to services, when accessing services
2. Drug and alcohol addition seems embedded into the culture, this is spiralling into a cycle of multi-generational conditioning, awareness raising of the dangers at early ages from school age through to parenthood is needed
3. Underlying hatred with minority groups, migrants, single parents - some education is needed around acceptance of these groups to help reduce crime, social exclusion

6. Conclusions

This document provides the findings of a series of stakeholder engagement events undertaken by Falkirk Council, on behalf of the Fairer Falkirk Partnership between August and September, 2018. The main objective was to gather supporting evidence in development of the Fairer Falkirk (poverty) strategy. Findings of the engagements show that life in poverty is both complex and challenging. People do not voluntarily choose to rely on benefit; where they could, they would prefer to work and support their families.



Falkirk Council

Poverty in Falkirk – Report of FFP stakeholder engagement

October 2018

Document in support of Fairer Falkirk Strategy

Iyke Ikegwuonu Jr

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2. Introduction

This report is the output of a series of stakeholder engagement events conducted by Falkirk Council, on behalf of the Fairer Falkirk Partnership between August and September, 2018. The main objective was to gather evidence in support of the Fairer Falkirk strategy review, ensuring that views of key stakeholders, including members of the public are taken into account in developing the Fairer Falkirk poverty strategy. The engagement included stakeholder workshops, staff survey, and community focus groups. The report is structured as follows: summary findings, the engagement process, results, and conclusions.

3. Summary findings

Findings from the consultations are consistent with existing evidence regarding current issues affecting people experiencing poverty. Both the survey of frontline staff, and conversations with people in the community, highlighted some of the key factors keeping people in poverty including; spiralling debt due to the cost of essential bills, issues with navigating the social security benefit system, barriers accessing support services and transport, stigma around mental health and the burden on families associated with the cost of the school day and childcare.

Money worries: although more people are now aware of available support services, issues are about money worries and debt and benefits advice support.

Complexity of navigating the social security system: people highlighted their dissatisfaction with the social security system, across the various consulted groups. Particularly, people had a negative perception of Universal Credit, due to difficulty navigating the new system, delays and waiting time for first payment.

Financial education: one other issue raised by participants relates to how easily young people and low-income families transition into debt through access to unsecured loans, store cards, and overdrafts. Participants called for more financial education, perhaps integrated into early learning, to give children and young adults the life skills they need to avoid poverty.

Access: evidence from frontline staff showed that more people are now presenting for services and there have been year on year increases in numbers of people accessing service support. However, more people are presenting with mental health and wellbeing related issues, highlighting a new area of worry for families. Also, people discussed bus transport issues for families residing in specific areas of Falkirk, resulting in those from low income families having to choose between providing a bus fare or food for their children.

Stigma: People discussed how 'fear of sanctions', meant people would present for DWP appointments, whether or not their circumstances allow, else they risked facing further financial hardship, due to benefit support being withdrawn, leaving them 'scraping to survive'. Across the consulted groups, people told stories of a 'sanction regime' affecting wellbeing and mental health.

People's experience of poverty showed that living in poverty, by extension life in benefit is not a lifestyle choice. The evidence shows that people are willing to find a route out of poverty, and would take up work where the conditions and incentives to transition out of benefits into work are favourable and accessible.

Participants' stories showed how sometimes staff attitudes towards people experiencing poverty, particularly those already known to services come across as 'unhelpful and unsupportive'.

4. The Engagement Process

To ensure that the consultations were wide and inclusive, we engaged with different groups in our area, using a variety of methods and media. Firstly, we engaged with members of the Fairer Falkirk Partnership (FFP), and key officers working in the area of poverty, in a workshop style event. Attendees shared their views about the proposed themes. The group's contributions were captured, and key recommendations included in the SOLD Poverty Action Plan (Annex 3).

Secondly, we undertook a survey of frontline staff, in public and third sector organisations, directly providing services to individuals, families, and communities, to get their views about the issues affected people experiencing poverty in Falkirk. The summary results are in section 5.1.

Thirdly, we captured lived experience of poverty from Falkirk citizens, who volunteered time to tell us about their experiences. This specific evidence has been anonymised for privacy reasons, and reported in section 5.2.

Fourthly, we carried out a further engagement event with third sector partners. The event was held at CVS Falkirk and attended by Conduit Scotland, Denny Community Flat, Forth Valley Migrant Support Network, Lighthouse Service Cyrenians, Forth Valley Sensory Centre, Debt Advice service, Signpost Recovery - Falkirk (CJS) Criminal Justice Signpost, and VCV. This particular event allowed us to seek further input into developing the strategy, and considered whether there are new issues to be considered in the strategy. We have included a simple test summary in section 5.3.

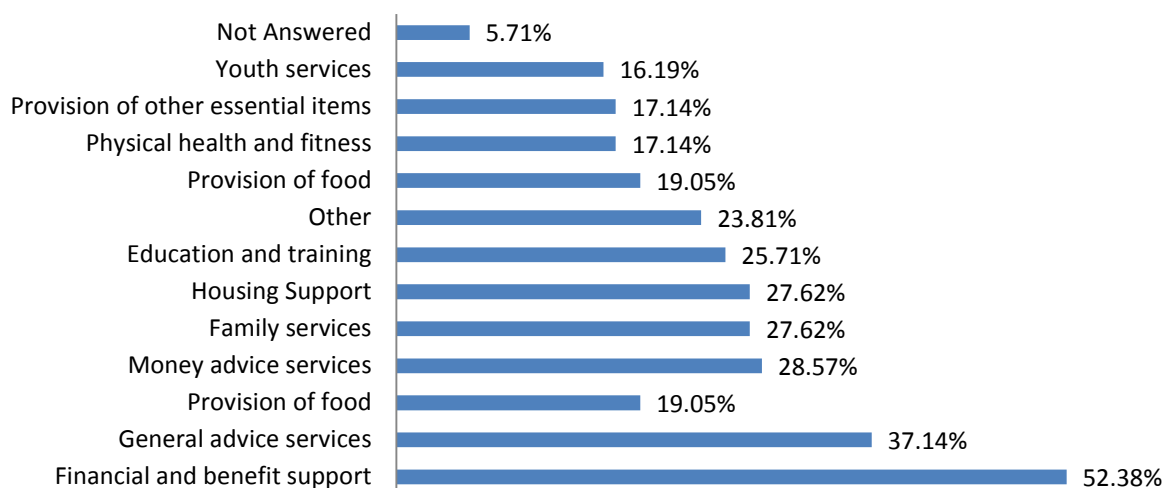
5. Results

5.1 Poverty in Falkirk Survey Results

The survey results are based on 105 responses. Survey respondents came from two key sectors – the public sector 76.19% and the voluntary sector 22.86%.

Service Types

We asked respondents what types of service and support their organisation provides



The results confirm the arrays of service and support activities of survey respondents. The top two services were financial support and benefits (52 %), and general advice (37.14%).

Service Users

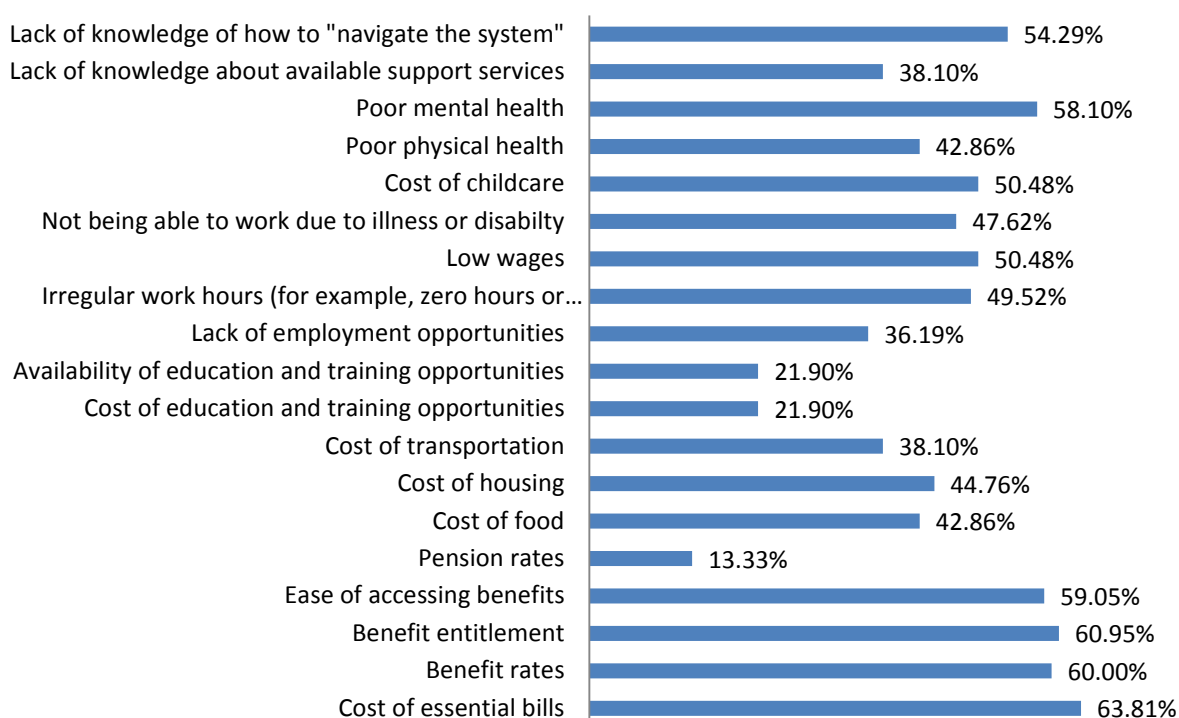
We asked respondents about the various factors having effect on, and/or keeping people in poverty. This specific question was targeted at staff who provide benefit and debt advice, and as well as those providing hardship relief funding.

What are the main reasons why service users access your service?	
Option	%
Managing debt	44.76%
Difficulty paying essential bills	42.86%
Advice about benefits	41.90%
Immediate crisis	40.95%
Housing problems	39.05%
Hunger and/or food poverty	36.19%
Homelessness	34.29%
Advice about mental health and well being	30.48%
Budgeting advice	29.52%
Isolation and loneliness	27.62%
Affordability of heating their home	24.76%
Employment/unemployment advice	24.76%
Education and training advice	22.86%
Other	21.90%
Difficulties affording or accessing transportation	19.05%
Advice about physical health	18.10%
Advice on applying for credit and loans	10.48%
Affordability of childcare	7.62%
Not Answered	6.67%
Advice about pensions	4.76%

Top of the list are managing debt, difficulty paying essential bills, benefit advice, housing issues, immediate crisis, hunger and food poverty.

Factors having major effects on service users

We asked respondents about the various factors having effect on, and/or keeping people in poverty. This specific question was targeted at staff who provide benefit and debt advice, and as well as those providing hardship relief funding.



The results show the various issues and factors respondents identify as having a major effect on, and keeping people in, poverty. The main factors highlighted include cost of essential bills, benefits, mental health, and cost of childcare. Pension was the least impacting factor, as reported by respondents.

Service users' awareness of available support services

We asked frontline staff how aware they are of support services. Many frontline staff are aware of available services, including referral protocols to access other services. Up to 60% are aware of Falkirk Council and partners' services, 33% are somewhat aware, while only 4% are not aware. In terms of voluntary sector services, 47% are very aware, while 45% are somewhat aware. 52% of frontline staff are very aware of referral protocols, while 39% said people are somewhat aware.

	Very	Somewhat	Not at all	Not Answered
Aware of Falkirk Council services available to support your service users	60.00%	33.33%	3.81%	2.85%
Aware of other voluntary, private and public services available to support your service users	46.67%	44.76%	5.71%	2.86%
Aware of how to refer your service users to other available services	52.38%	39.05%	4.76%	3.81%

Important Issues to mitigate poverty

We asked frontline staff how important it is for the Fairer Falkirk strategy to address the following?

Most important issues to address	%
Impact of poverty on children	84.76%
Improving access to services for the most vulnerable within the area	80.00%
Maximising the income of households that rely on benefits	77.14%
Reducing levels of food poverty	76.19%
Impact of poverty on health and wellbeing	75.24%
Impact of poverty on communities	72.38%
Reducing the stigma of poverty	72.38%
Prioritising disadvantaged communities when designing and delivering services	70.48%
Reducing levels of debt	63.81%
Impact of poverty on housing	62.86%
Increasing knowledge of financial products and services and their potential consequences	61.90%

Reducing the impact of poverty on children and their families, improving access to services, maximising household income, and reducing levels of food poverty were among the top of the priorities suggested.

5.2 Lived experience of poverty

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The lack of incentive was further echoed by another participant, who emphasised the impracticalities of job search practice, which mandates people to complete 35 hours of job search a week, and how that impacts on children's welfare.

"If you are a single mother, you are meant to look for job 35 hours a week and you are supposed to take a job within 90 minutes of where you live. If I get an 8 o'clock job, I have to leave home about 6am to be on time. Don't know where to keep my child at 6.00am. Nurseries are not open at that time." (Participant DF48).

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"High school stuff, they don't teach children life skills. A lot of the children growing up in houses in poverty, they didn't have any clue about taxes, benefit, so they go through the same cycle. We need something fundamental with education. I was 16 in homeless accommodation had to deal with these things, I never learn in school." (Participants, DF45)

"When I turned 18, I got store card and my bank said oh you've got a student account, do you want an overdraft on that, I said why not. They offered me overdraft £500 overdraft. When I went over it, they offered to increase the overdraft £1,500. The freedom ... and I had no concept that I will pay it back, and before I know it, I was in debt. Then keep consolidating it. That's why I am in this situation. I can't get any credit, and I can't get student loan, to better myself. Another respondent: I was the same, as soon as I turned 18, I went to get store card, then credit card. (Participants, DF31)

Poverty trap

The view about living in a poverty trap was consistent across the consulted communities. One participant spoke of her inability to change the situation, and that she and family had to rely on foodbank to get by.

"I would like a situation where I don't have to worry about money. I know that's not going to happen. Except I win a lottery. I feel like the cost of living is too much. With two children there's no way my money is going to go further, no matter how you maximise it, we have to rely on foodbank. We have to prioritize food and heating." (Participant, GF38)

Another participant spoke about how living in poverty impacts the wellbeing of her children.

"There is all these talk about wanting children to eat right, and healthy food, but they are that expensive. To go and make them a fresh dinner from scratch, you have to triple the amount you could spend. So your option is tins of beans, meatball and may be sweet corns. Baked beans have got all the vitamins, but this sets them off." (Participant, KM51)

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Fairer Money	<ol style="list-style-type: none">1. Encourage employment where possible, this can help people's self-esteem and wellbeing.2. The wait between application and receipt of funds should be addressed as it putting people in poverty3. Investigate impact of online application to UC on people with no access and ability for IT
Fairer Access	<ol style="list-style-type: none">1. Access to information in useful formats needed2. Access to housing service for homeless people3. More outreach work required in areas where one stop shops are closing down
Culture	<ol style="list-style-type: none">1. There is much stigma experienced by persons known to services, when accessing services2. Drug and alcohol addition seems embedded into the culture, this is spiralling into a cycle of multi-generational conditioning, awareness raising of the dangers at early ages from school age through to parenthood is needed3. Underlying hatred with minority groups, migrants, single parents – some education is needed around acceptance of these groups to help reduce crime, social exclusion

7. Conclusions

This document provides the findings of a series of stakeholder engagement events undertaken by Falkirk Council, on behalf of the Fairer Falkirk Partnership between August and September, 2018. The main objective was to gather supporting evidence in development of the Fairer Falkirk (poverty) strategy. Findings of the engagements show that life in poverty is both complex and challenging. People do not voluntarily choose to rely on benefit; where they could, they would prefer to work and support their families.

FALKIRK – SOLD POVERTY ACTION PLAN

Our Area Will be a Fairer Place to Live

A Fairer Falkirk is at the heart of everything we do, both in our decision-making, and the way we deliver our services. Our vision is for an inclusive Falkirk, with equality and equity of opportunity for everyone. We will work closely with partners and communities to mitigate the impact of poverty on people and families in our area.

- Priority one: Fairer Money - Income maximisation and Financial Capability
- Priority two: Fairer Access - Making access to services and opportunities seamless
- Priority three: Fairer Culture - Promoting an inclusive and no stigma place
- Priority Four – Fairer childhood - Making sure children and young people have the foundations that give allow them to thrive throughout their life.

Plan sets out how we will seek to deliver on the aspirations of our strategy. These actions and further interventions will be developed over the life of the strategy. Actions will be monitored and reviewed by the Fairer Falkirk Partnership and reported on to the partners and the Community Planning Partnership.

The Fairer Falkirk Partnership was established in 2017 to promote partnership working between public and third sector organisation in Falkirk towards achieving the SOLD outcome 'our place will be a fairer and more equal place to live'.

The public and third sector partners who have contributed to this Action Plan include: the three Citizens Advice Bureaux in Falkirk, Grangemouth, and Denny, CVS Falkirk, Falkirk Foodbank, Falkirk Community Trust, Aberlour, NHS Forth Valley, and Falkirk Council. Significantly, a number of Falkirk citizens volunteered time to tell us about their lived experience of poverty, which is helping inform and enrich the approach we are taking towards reducing the impact of poverty on individuals, children, and families in Falkirk Council area.

This Action Plan is divided into four key priority areas: Fairer Money, Fairer Access, Fairer Culture and Fairer Childhood.

Priority one: Fairer Money - Income maximisation and Financial Capability

More people in Falkirk are now in work than during the worst of the recession, however, more now earn less than the income needed to afford an acceptable standard of living. This is caused by a combination of rise in part-time and low paid work. Current levels of in-work poverty means that more families in Falkirk will need income maximisation and financial capability related support to mitigate the impact of poverty. Fairer money is to help people understand how much they can get in their circumstance, and how to make the most of the money they have. Particularly, making sure individuals and households in Falkirk are receiving all the benefits they are entitled to, and have access to targeted financial advice and products.

Action	Sub Action	Success measure
Increase household income	Support the development of a community development finance institution	No of loans given out No of people supported
	Support people to maximise benefits through all appropriate channels e.g. CABs etc.	Benefits gained
	Support credit unions within the area to provide alternative savings and lending	Number of new savers
	Support people to stabilise and reduce their debts	Value of debt saved
	Seek to understand and address issues of fuel poverty.	Number of people offered advice
	Support early intervention approaches that develop and enhance financial knowledge of children and young people, e.g. teaching financial education in schools (APR, budget, etc.)	TBC
	Make better links between frontline workers and services and advice providers	TBC
	Publish entitlement calculator to schools, and have links embedded on employers website	Number of people accessing calculator Value of benefits identified
	We will aim to meet statutory child poverty income maximisation targets for the Falkirk Council area, setting up an action plan to meeting these targets, and reporting progress annually	Targets set and achieved.

Fairer Access – Making access to services and opportunities seamless

Majority of those identified to be significantly in greater risk of entering or remaining in poverty are from low-income families. By Fairer Access partners and services ensure that individuals and families in Falkirk have access to opportunities that will support their welfare, wellbeing, and development.

Action	Sub Action	Success measure
Prioritise disadvantaged communities when designing and delivering services	Develop our model of locality planning and thus identify communities with outcome deficits and ensure our services are targeted towards closing the gap.	Have a clear strategy that all partners take forward locality planning model rolled out and identifying outcome deficits
	Redesign front line services so that they meet the needs of those most in need	3 hubs along with appropriate outreach delivered across the Council area
	Move services on line and support people to access them	Number of on line services freeing up frontline workers to support those most complex cases.
	Develop a digital inclusion strategy to underpin a digital services strategy and the Fairer Falkirk Strategy	People are able to access on line services
	Increase digital access in communities by providing computer access and digitally upskilling people in the community by providing digital skills for life training	Number of community groups supported by the digital inclusion fund.
	Ensure the review of housing support meets the needs of our most vulnerable tenants through the provision of direct support at home etc.	Number of home visits
	Identify those most affected by welfare reform and target them directly with relevant support services.	TBC
	Ensuring our charges do not exclude people from accessing critical services.	Approval of a comprehensive charging and concessions policy.
Improve access to services for the most vulnerable within our area	Better understand the link between mental health and poverty to identify early indicators and ensure targeting of services at risk groups	TBC
	Identify key life events that impact on people at risk of poverty	Our services target key life events to provide supportive interventions

Action	Sub Action	Success measure
	Prioritise mandatory awareness of mental health issues. Staff unawareness of mental health issues identified as key barrier for people accessing services.	Number of staff undertaking mental health training
	Promote more collaborative working to build trust and relationships with and across services, partners, and communities	TBC
	Support digital upskilling and smart service design, to address barriers to access, e.g. hub model	Number of people attending digital training.
	Develop online maps allowing people to see what support is available in their local area	Number support maps produced Number of times accessed

Priority three - Fairer Culture – an inclusive and no stigma place

The stigma associated with poverty is a serious problem. It has implications for the types of support people receive; how they are viewed and treated by professionals, the wider public, and how those experiencing poverty see themselves. Fairer Culture recognises the stigma against poverty and aims to make sure services are aware of societal influences that can create barriers to participation. This includes the often unconscious and unintended consequences of service delivery, which may reinforce the stigma of poverty.

It encourages services and partners to consider those factors that may over-burden or put undue pressure on individuals and families, particularly, those on a low income. This is vital to achieving an inclusive and stigma free Falkirk.

Action	Sub Action	Success measure
Ensure we understand what a basic standard of living is and have actions that support people achieving this.	Review the current UK definition of standard of living and ensure this is appropriate for our communities.	To have clarity about who is in poverty and what that means for individuals and families with regards to choices
	Ensure all services are aware of what a basic standard of living means for our communities	Number of staff undertaking poverty awareness training.
	Ensure standards of living include allowance for participating in family and community life	Increase in number of young people who can participate in out of school activities.
	Identifying with communities how to overcome deficits in these basic standards through our locality planning process	Number of community scheme that are delivered to support people in poverty in their own communities e.g. freecycle schemes
	Ensure staff have relevant skills and training to support people in poverty	Number of staff undertaking training
	Mainstream poverty awareness through public awareness raising campaigns across Council services, the private sector, employers of labour, third sector, and CPP partners. E.g. cost of school day events targeting schools and teachers	Number of campaigns run each year.
	Ensure internal processes do not stigmatise people (e.g. Free school	Number of services redesigned using co production

Action	Sub Action	Success measure
	meal, clothing grant, disabled card, etc.)	or Scottish service design principles.
	Encourage positive messaging, non-judgemental services, and better understanding of lived experience of poverty	TBC
	Look to support people moving into tenancies to not just to have a house but to make this a home.	Number of people moving into a tenancy with adequate furniture and decoration.

Fairer Childhood

Growing up in poverty doesn't just affect a child's educational outcomes. Children living in poverty are more likely to experience poor health, have more absence from school, be more likely to be overweight and have poorer dental health. Their opportunities are also impacted with children in poverty taking part in fewer activities, being unable to pay for school trips, have friends over for tea or go on holidays

Action	Sub Action	Success measure
Reduce the stigma of living in poverty	Ensure our staff understand the impact of poverty on children and young people and look to take account of that in their practice.	TBC
	Decrease the number of children entering school with speech and language difficulties	Decrease the number of children with previously identified speech and language concerns at 27-30m assessment. (Currently 4% - CHSP Pre-school Nov 2015 ISD Scotland)
Reduce the cost of the School day	Communication re activities/trips from schools sent to parents directly not via children.	Increase the number of schools sending information directly to parents.
	Schools will offer returnable deposits and options to pay in instalments with flat rate and discounted rate for eligible families.	Develop all schools, flat rate policy and increase the number of schools offering pay in instalments for activities/ trips.
	Work with young people to develop menus and identify barriers to accessing free school meals and identify areas to test improvements	Increase number of young people taking free school meals from 38% of our schools to 70% of our schools.
Reduce holiday hunger and improve access to activities	Roll out 'Focus on Your Family' family healthy weight programme prioritising areas of deprivation.	Decrease the number of children in the clinically obese category in p1 from 1.9% to 1% (approximately 18 children)
.	Ensure children and families have access to stimulation, activities and food during school holidays	Number of meals provided Number of children accessing activities through this initiative.
Supporting young people to be resilient adults	Being good corporate parents	Delivering on the commitments within our corporate parenting strategy

Action	Sub Action	Success measure
	Supporting children and young people throughout their lives and when they need support most	TBC
	Developing a family firm approach for care experienced young people	TBC

FAIRER FALKIRK FUND

	17/18	18/19	19/20
Employment	£785,621	£492,620	£350,000
Money Advice	£455,373	£360,802	£230,802
Access to Services	£115,623	£163,090	£246,458
Mitigating the impact of poverty	£32,720	£42,280	£47,000
Fairer Falkirk team	£83,596	£135,700	£120,200
	£1,472,933	£1,194,492	£994,460

NB 19/20 shows projected budgets only at this time. They reflect the options currently before Council and are subject to any decisions made by Council at the budget meeting in February.