

**Scottish Borders
Local Child Poverty Action Report
2021/22**

DRAFT

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Introduction

The Child Poverty (Scotland) Act 2017 sets out the Scottish Government's statement of intent to eradicate child poverty in Scotland by 2030.

Although the greatest impact on child poverty will occur through nationally set policies and strategies, it is recognised that local agencies and communities have much to contribute to achieving the outcomes desired. As a result, the Act requires Local Authorities and Health Boards to jointly prepare a Local Child Poverty Action Plan Report describing activities planned locally to contribute towards the child poverty targets set out in the Act.

The national Child Poverty Delivery Plan 2018-2022, 'Every Child, Every Chance', recognises that poverty comes about as a result of three main drivers: household income, living costs, and social security arrangements. The national Delivery Plan uses these three drivers as the focus for action. It also recognises the importance of preventative measures to improve children's quality of life and help families manage the impacts of poverty. Even if these actions have no immediate impact on the targets, building children's resilience in the face of poverty and other adversity is expected to boost their long-term outcomes.

This Action Report for 2021/22 sets out planned activities to help alleviate Child Poverty in the Scottish Borders, and in particular, provides specific actions in relation to the impact of, and recovery from COVID-19.

We recognise that partnerships are key to the achievement of the outcomes we plan for our children, young people and families in the Scottish Borders and thank the Child Poverty Planning Group and the Community Planning Partnership for their contribution to the Plan.

National Context

Scottish Government – Current Child Poverty Targets, measures and figures

The Child Poverty (Scotland) Act 2017 does not specifically define ‘poverty’, instead it uses four income-based targets as measures.

<https://www.parliament.scot/bills-and-laws/bills/child-poverty-scotland-bill>

In March 2021 the Scottish Government updated the measures used to assess child poverty in Scotland¹, the table below shows the results for the most recent two years along with the 2023 and 2030 targets.

Child Poverty Measures For Scotland	Previous Statistics	Latest statistics	2023 target	2030 target
% of children in relative poverty	23% (2018/19)	26% (2019/20)	18%	10%
% of children in absolute poverty	20% (2018/19)	23% (2019/20)	14%	5%
% of children in low income + material deprivation	12% (2018/19)	12% (2019/20)	8%	5%
% of children in persistent poverty after housing costs	15% (2014-2018)	16% (2015-2019)	8%	5%

Source: <https://data.gov.scot/poverty/cpupdate.html>

Scottish Government Measures Definitions

Relative Poverty

Scottish Government defines relative poverty as: “a household earning less than 60% of average UK household income **for the year (after housing costs), taking account of the size and composition of the household.**”

Absolute Poverty

Scottish Government defines absolute poverty as a household with “less than 60% of average UK household income **for the financial year beginning 1 April 2010**”

Low Income and Material Deprivation

Scottish Government defines “low income and material deprivation” as “less than 70% of average UK household income for the reference year” and “material deprivation” as “when families are unable to afford three or more items out of a list of basic necessities”.

¹ The Scottish Government references the Family Resources Survey and Understanding Society Survey in the [publication](#), this is separate to the DWP/HMRC [children in low income families statistics](#).

Persistent Poverty

Scottish Government defines persistent child poverty as where a child has lived in relative poverty for three out of the last four years. The Scottish Government target states that less than 5% of children should live in persistently-poor households by 2030.

Food Security

In 2019/20, 25% of Scottish children lived in households that did not enjoy “high” food security. 7% of children lived with “very low” food security. This rises to 14% of children who are living in relative poverty and 15% of children living in absolute poverty.

National Context in Relation to Covid-19 and Child Poverty

Appendix 2(a) sets out some national findings in relation the drivers of child poverty, also taking into account the impact of Covid-19. Information about the nationally identified priority groups at high risk of poverty is also shown.

Public Health Scotland

Public Health Scotland was formed in April 2020 and promotes six national Public Health Priorities. These priorities are intended to support national and local partners across Scotland to work together to improve healthy life expectancy and reduce health inequalities in our communities.

- Priority 1 - A Scotland where we live in vibrant, healthy and safe places and communities
- Priority 2 - A Scotland where we flourish in our early years
- Priority 3 - A Scotland where we have good mental wellbeing
- Priority 4 - A Scotland where we reduce the use of and harm from alcohol, tobacco and other drugs
- Priority 5 - A Scotland where we have a sustainable, inclusive economy with equality of outcomes for all
- Priority 6 - A Scotland where we eat well, have a healthy weight and are physically active

United Nations Convention on the Rights of the Child (UNCRC) and Child Poverty

In spring 2021 the Scottish Parliament unanimously supported the UNCRC Incorporation (Scotland) Bill – which places a duty on public bodies to respect and protect children’s rights in all the work that they do. The Bill also says that public authorities must not act in a way that is incompatible with the UNCRC requirements.

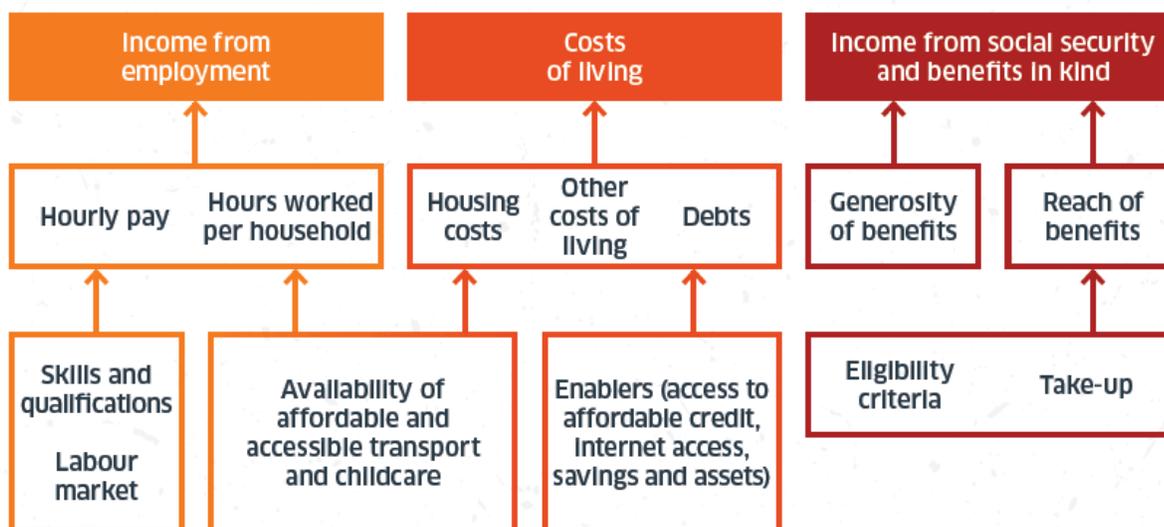
It is said that a Children’s Rights framework ought to be used by the Scottish Government to shape their work towards achieving their targets as set out in the Child Poverty (Scotland) Act 2017. The Children’s Rights framework would allow consideration to be given to the barriers presented by policy areas that may not immediately seem relevant to child poverty, for example, housing, education, health, transport, employment, discrimination, disability and family life.

Article 24 - ‘I have the right to good quality health care, to clean water and good food’, Article 26 ‘My family should get the money they need to help bring me up’ and Article 27 - ‘I have the right to have a proper house, food and clothing’ are relevant to our Child Poverty work and an action to ensure that UNCRC and Children’s Rights are taken into account is included within our Action Plan.

Drivers of Child Poverty

The direct drivers of poverty fall in to three main categories – income from employment, costs of living and income from social security. The relationship of those drivers to wider thematic areas is summarised in Figure 1 below.

Figure 1 – Direct drivers of poverty



Source: [Tackling child poverty delivery plan 2018-2022: annex 2 - gov.scot \(www.gov.scot\)](https://www.gov.scot/publications/tackling-child-poverty-delivery-plan-2018-2022/annex-2/pages/100.html)

Key risk groups and targeted interventions

Child poverty action reports are expected to describe measures taken in relation to children living in households where income and/or expenditure are adversely affected as a consequence of a member or members in a household having one or more protected characteristics. The national Child Poverty Delivery Plan also identifies certain priority groups to be targeted as beneficiaries (see Figure 2 below), and notes the need to take account of local geography and demographic profile. For the Scottish Borders, rurality is a key factor. There is also a requirement to report on income maximisation measures taken in the area to provide pregnant women and families with children with information, advice and assistance about eligibility for financial support; and assistance to apply for financial support. This includes work by the NHS Borders and partners to embed financial inclusion referral pathways in health care settings, as well as other settings.

Figure 2 - Nationally identified priority groups at high risk of poverty



Covid-19 and implications for Child Poverty in the Scottish Borders

Income from Employment	Job Loss	<p>South of Scotland Enterprise will work with local partners to address the impact of Covid-19 on the local economy whilst delivering support measures to sustain businesses, jobs and growth opportunities.</p> <p>Partnership working between Volunteer Centre Borders and Job Centre was put on hold due to emergency support needed to those suffering redundancy or reduced income. The engagement is planned in Summer 2021 to deliver workshops as the number of redundancies are recognised.</p> <p>Live Borders will commit to offering only contracts and not casual hours going forward. This provides certainty for people to have work for a contracted time period</p> <p>Scottish Government's Youth Guarantee programme remains an ongoing initiative by Borders College and shall continue in 2021-2022.</p>
Income from Employment	Loss of income	<p>The Joint Health Improvement Team will promote the NHS Borders Money Worries App and introduce a pilot scheme in Burnfoot Primary School relating to debt management and savings, whilst supporting the Parental Employability Project and Cost of the School Day programme.</p> <p>As the furlough scheme ends, borrowing levels may increase to ease the gap between income and expenditure potentially creating long term debt problems and possible eviction.</p>
Income from Benefits	Benefits	<p>The referral e-form to Scottish Borders Council's Financial Inclusion Team was delayed during the pandemic and shall be introduced in 2021-2022.</p> <p>Borders Additional Needs Group created and continue to provide a website containing benefits information, also giving opportunities to be signposted to partner agencies such as SBC's Financial Inclusion Team, CAB and Carers Centre. Additionally assistance in completing ILF funding and DLA applications will continue.</p> <p>The Financial Inclusion in the Early Years Partnership Group will continue to ensure referral pathways increase. Although the Financial Inclusion Pilot to be held in Galashiels Health Centre's midwifery clinic was paused due to Covid-19, this will be started again in 2021/22. There are plans to extend the pilot with community midwifery services to increase referrals and ensure accessibility to benefits.</p>

Costs of living	Impact on families	Community Assistance Hubs were introduced in 2020 as a demand led response to COVID-19. Due to the experience gained and the support given the identification of future needs will shape and influence forthcoming policies and strategies eg Community Planning Partnership Key Actions and Priorities.
Costs of living	Housing and household costs	<p>Energy Efficient Scotland provided £1.7 million funding to Scottish Borders Council for the 2020-2021 programme which should be concluded by December 2021.</p> <p>Funding from NHS Borders allocated to SBC's Early Years Centres was identified and shall be utilised in 2021-2022 as is the Meals and More funding allocation.</p> <p>Partnership working between the Joint Improvement Health Board and Social Work's Justice Services Team has contributed to the development of the Greenhouse Project with further funding for 2021-2022 provided.</p> <p>BHA plan to distribute £78,000 to Third Sector partners, some of which are targeted at children, continue their financial inclusion work; and improve heating systems in properties.</p> <p>The Borders Housing Network will distribute £450k of funds for extreme fuel debt from the Scottish Government's Social Housing Fuel Support Fund.</p> <p>Borders College will provide discretionary hardship funding for students facing financial issues relative to housing and food expenses and provide free sanitary products.</p> <p>SBHA is a partner in the Borders Rapid Rehousing Transition Plan (RRTP) and have increased lets to homeless households by 25% to 42% in the past 3 years and secured £10,580 funding from the Crisis Intervention Fund for families in debt residing within SBHA properties. The Warm and Well project remains a future commitment.</p> <p>Third sector youth organisations were involved in responding to many Covid-19 impacted issues facing young people and their families including fuel and data poverty. Although delivery was not included in the 2020-2021 Plan, it is envisaged this will continue in 2021-2022 and that organisations will be mindful of increased need as the furlough scheme ends.</p>
Costs of living	Food insecurity	Food distribution work in communities - funding from SBC to LINKS Eyemouth is ongoing via a partnership with BAVS as an anchor agency. This is helping to grow this children & families food network. Early Years Centres to develop their virtual platform to encourage engagement and access to support mechanisms. An average of 10 families per week continue to receive support from the four Early Years Centres in the Scottish Borders.
Costs of living	Digital exclusion	<p>Borders College will provide laptop loans and broadband provision to allow continued engagement with studies.</p> <p>Partners will continue to support the Connecting Scotland Programme.</p> <p>Volunteer Centre Borders foresees future digital volunteering</p>

	<p>opportunities becoming available.</p> <p>SBHA distributed 190 devices to tenants with the support of 40 Digital Champions within SBHA Teams in 2020-2021 and plan to work in conjunction with Registered Social Landlords to expand and continue.</p> <p>SBC's Homelessness Service plan to support homeless and those becoming potentially homeless access to digital equipment and data.</p> <p>Live Borders shall utilise the Community Renewal Fund to progress with the device lending library of ipads and chromebooks to excluded families.</p> <p>SOSE has provided £75,000 funding to Scottish Borders Council to allow it to extend its Connecting Scottish Borders Programme (Digital Inclusion) activity in 2021/22.</p>
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Children in Low Income Families

On 25 March 2021 the Department of Work and Pensions (DWP) published “[Annual Official Statistics on the number of children living in low income families across the UK for financial years ending \(FYE\) 2015 to 2020.](#)” This publication provides the number and percentage of children (aged under 16) living in both Relative and Absolute low income families for Local Authorities and wards for the FYE 2015 to 2020.² **It is very important to note that there is no material impact of COVID-19 on the data used in this release.**

The difference between Relative and Absolute low income is:

Relative low income is defined as a family in low income Before Housing Costs (BHC) in the **reference year**. A family must have claimed Child Benefit and at least one other household benefit (Universal Credit, tax credits or Housing Benefit) at any point in the year to be classed as low income in these statistics.

Absolute low income is defined as a family in low income Before Housing Costs (BHC) in the reference year in comparison with incomes in **financial year ending 2011**. A family must have claimed Child Benefit and at least one other household benefit (Universal Credit, tax credits or Housing Benefit) at any point in the year to be classed as low income in these statistics.

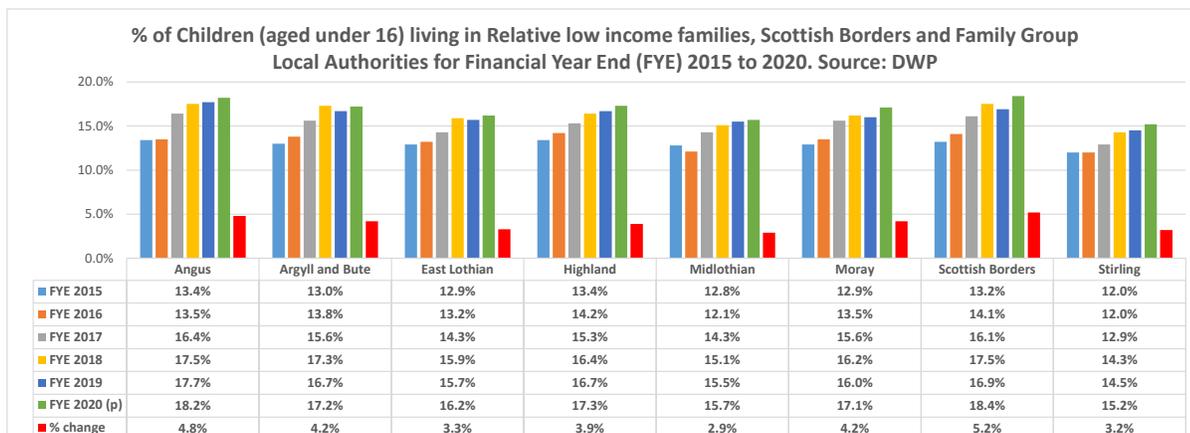
The table below show the proportion of children in Relative and Absolute low income families for the financial years ending (FYE) 2015 to 2020. Note that there has been a greater change in the Scottish Borders compared to Scotland for both relative and absolute. The table below also shows the figures for Dumfries and Galloway, showing the challenges for the South of Scotland Region.

Type	Area - Type	FYE 2015	FYE 2016	FYE 2017	FYE 2018	FYE 2019	FYE 2020 (p)	% Change
Relative	Scotland	14%	15%	16%	18%	18%	19%	4.5%
	Scottish Borders	13%	14%	16%	18%	17%	18%	5.2%
	Dumfries and Galloway	16%	17%	18%	21%	20%	22%	6.0%
Absolute	Scotland	14%	14%	13%	15%	15%	16%	1.3%
	Scottish Borders	13%	13%	13%	14%	14%	15%	1.6%
	Dumfries and Galloway	16%	16%	15%	17%	16%	19%	2.2%

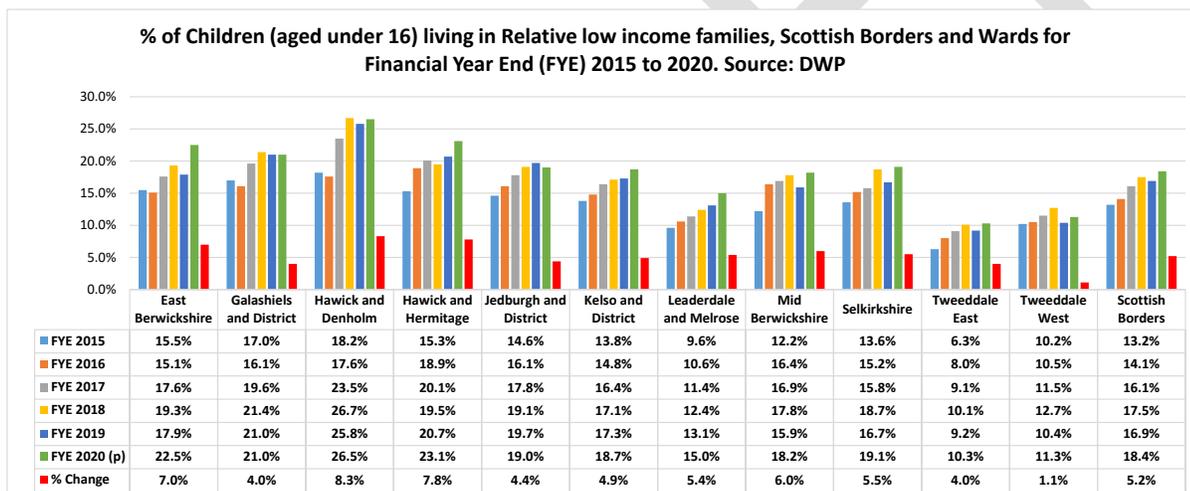
Source: DWP / NRS

The Scottish Borders is in a Local Government Benchmarking Group with seven other Scottish Local Authorities. The graph with table below show the proportion of children in Relative low income families FYE 2015 to 2020 and the percentage change between 2015 and 2020. It should be noted that the Scottish Borders has had the largest increase children in Relative low income families of 5.2% compared to the others. In FYE 2020 the Scottish Borders had the highest proportion of children in low income families of 18.4% compared to the family group.

² The figures for Scotland have been derived from summing up the Scottish Local Authorities numbers and applying the NRS aged 0 to 15 population.



Within the Scottish Borders the percent of children (aged under 16) living in Relative low income families ranges between 10.3% for Tweeddale East compared to 26.5% for Hawick and Denholm for FYE 2020. The graph with table below show the proportion of children (aged under 16) living in Relative low income families for each ward in the Scottish Borders between FYE 2015 and 2020 as well as the change between 2015 and 2020.



This is before the impact of the Covid-19 Pandemic is taken into account which is likely to make the situation worse.

Other local management information which adds further detail to the picture of child poverty in the Scottish Borders is shown in Appendix 1(c).

Budgets

Funding was allocated by Scottish Borders Council in February 2021 to specific budget headings intended to help address the impact of child poverty.

Budget	2021/22
Crisis Grants	£88,188
School clothing grants	£247,800
Free sanitary products in schools and workplaces	£52,000
Educational Maintenance Allowance	£335,814
Pupil Equity Funding	£1,876,026

Budgets for various key services will also be used in 2021/22 – Holiday programmes c£15.5k for staff time and resources.

SBC have been notified of funding for enhanced provision of summer activities: “A Targeted Summer Offer - £15 million is being made available to local authorities to deliver enhanced holiday activities and experiences, integrating food and wider family support where needed, and targeted at low income families, children and young people”. The SBC expected amount is £353k and this is a one off grant.

The Scottish Borders Integrated Children and Young People’s Services Plan 2021-23

The Integrated Children and Young People’s Services Plan 2021-23 sets out the strategic direction for the planning and delivery of services for children and young people in the Scottish Borders from 2021-23. The Plan expresses the commitment of the Children and Young People’s Leadership Group to use its combined resources and to work in partnership to achieve the best possible outcomes for all our children and families.

The Plan focusses on four priorities. Priority one is ‘keeping children and young people safe’, with an outcome attached – ‘more children and young people will be protected from abuse, harm or neglect and will be living in a supportive environment, feeling secure and cared for’.

One of the themes of this priority is ‘to address child poverty’. Partners will understand the impact of child poverty of life chances, in particular on educational attainment, health and child protection outcomes of children and young people. Echoing national research, there is an association within the Scottish Borders between poverty and child abuse health outcomes and neglect. Poverty is only one factor, but perhaps the most pervasive.

The Partnership will plan and deliver services in ways which promote equity and where possible challenge the root causes of poverty and deprivation. Actions and activities associated with this Plan will seek to maximise family income and their available resources and deliver services in a way which is free from stigma or discrimination.

The Partnership will influence and monitor progress on child poverty via the Child Poverty Planning Group.

The Scottish Borders Child Poverty Index

The Scottish Borders Child Poverty Index (SB CPI) provides additional insight into Child Poverty in the Scottish Borders. The SB CPI works alongside the Scottish Index of Multiple Deprivation. SIMD provides a way of looking at deprivation in an area, covering the whole population and does not specifically reflect child poverty. The SB CPI provides an indication of child poverty levels based on four components. Each area receives a score based on the result of each component with a maximum points of 20, where the higher the points the higher the levels of child poverty. These components are:

- Children in Low Income Families (**CiLIF**) – Source is [DWP/HMRC](#). Relative low-income is defined as a family whose equivalised income is below 60 per cent of contemporary median income.
- Free School Meals (**FSM**) – Source is SBC. The proportion of pupils recorded for Free School Meals of all pupils in area for school year.
- Clothing Grant (**CLG**) - Source is SBC. The proportion of pupils recorded for Clothing Grant of all pupils in area for school year.
- Educational Maintenance Allowance (**EMA16+**) – Source is SBC. The proportion of pupils who are aged 16 or older (before 01 March of school year) who receive EMA.

The table below shows the results for Scottish Border for 2017 to 2020

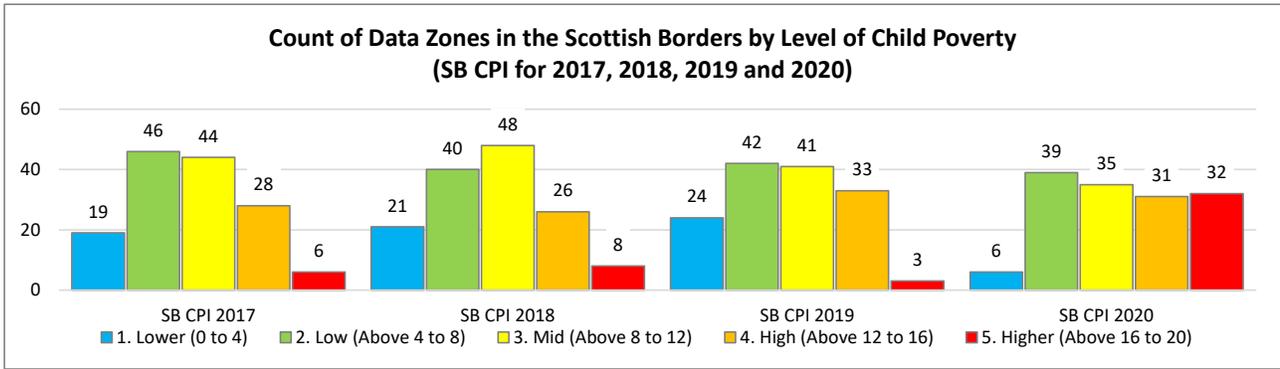
SB CPI Components / Year	For SB CPI 2017	For SB CPI 2018	For SB CPI 2019	For SB CPI 2020
Children in Low Income Families - CiLIF (DWP) ^	19.8%	21.8%	20.6%	22.5%
Free School Meals - FSM (SBC)	10.0%	10.4%	11.6%	15.7%
Clothing Grant - CLG (SBC)	14.6%	15.1%	15.2%	18.1%
Educational Maintenance Allowance 16+ - EMA16+ (SBC) *	8.2%	6.2%	3.8%	16.0%

^ CiLIF: Financial Year End. The calculation of proportion of Children in Low Income Families for the purpose of the Scottish Borders Child Poverty Index differs to 'official statistics' due to the availability of the data from Stat-Xplore. The children in Stat-Xplore are defined as dependent individuals aged under 16; or aged 16 to 19 in full-time non-advanced education or in unwaged government training. The figure for all children is then expressed as proportion of those aged 0 to 15 as published by NRS. It is recognised that this calculation is imperfect, but practical for the purpose of the SB CPI.

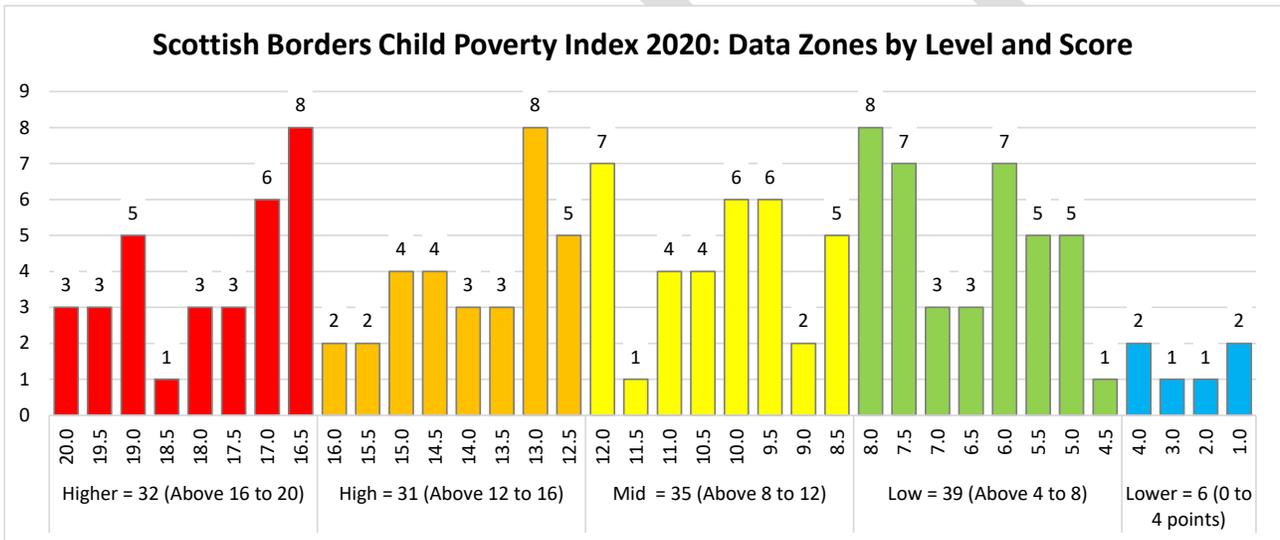
* EMA16+: Pupils that are aged 16 before the 1st of March of the school year

The results for 2020 show some of the Covid-19 pandemic impact, with an increase in the proportion of pupils receiving free school meals, clothing grant and educational maintenance allowance. It is important to note that the children in low income families relates to 2019/20, so the full impact of Covid-19 pandemic is not reflected in these figures; this will be reflected in the 2021 SB CPI.

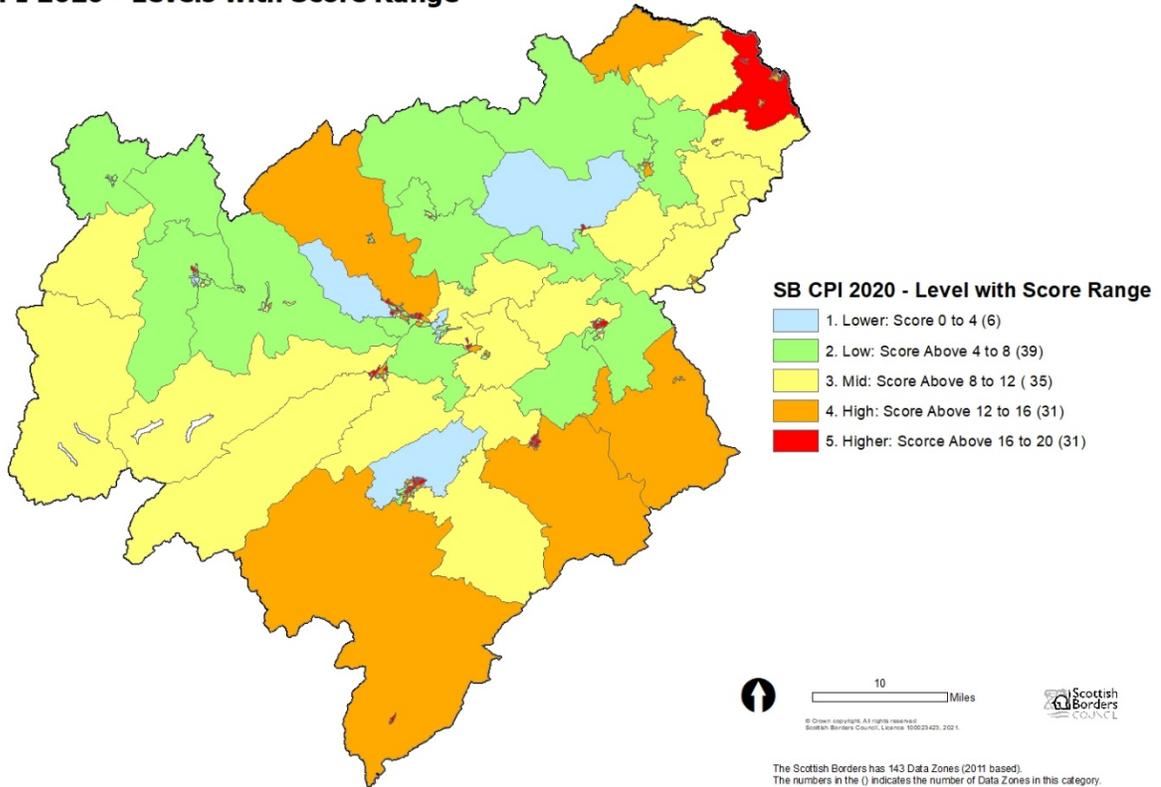
The graph below shows the distribution of data zones by level of child poverty for 2017, 2018, 2019 and 2020. Between 2017 and 2019 the number of data zones in the 'high' and 'higher' level decreased. However, in the SB CPI 2020 the impact of Covid19 is evident, with 63 of the 143 (44%) data zones in the Scottish Borders having 'high' or 'higher' level of child poverty.



The graph and map below shows the Scottish Borders data zones based on the SB CPI 2020 score, grouped into levels of Child Poverty. Higher level (32 data zones) have a score of above 16 to 20; High level (31 data zones) have a score of above 12 to 16; Mid level (35 data zones) have a score of above 8 to 12; Low level (39 data zones) have a score of above 4 to 8; and Lower level (6 data zones) have a score of 0 to 4. Every data zone in the Scottish Borders has some element of child poverty.



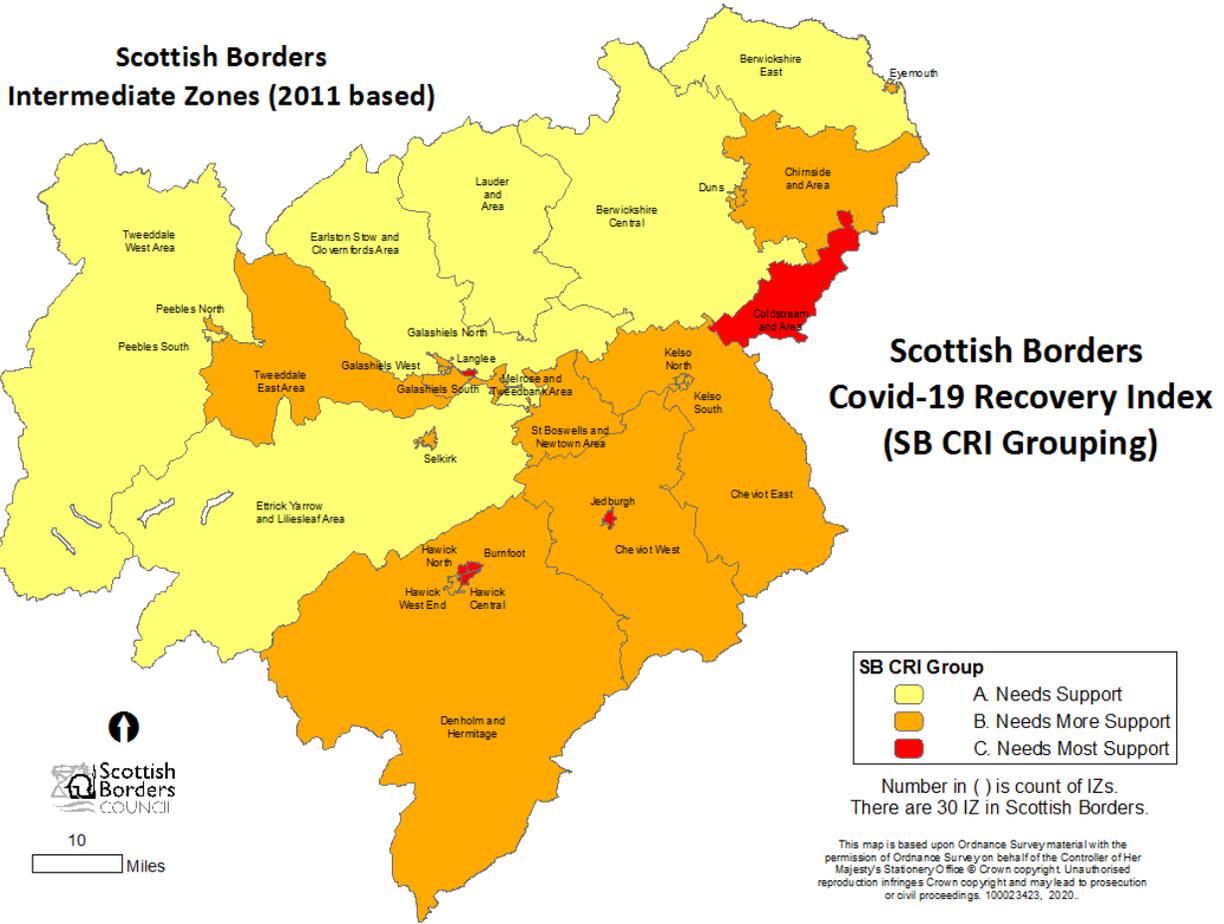
Scottish Borders Child Poverty Index 2020 SB CPI 2020 - Levels with Score Range



Greater detail of SB CPI 2020 can be seen in Appendix 1(d) Scottish Borders Child Poverty Index 2020.

The Scottish Borders COVID-19 Recovery Index

The Scottish Borders Covid-19 Recovery Index has been developed to provide a way to identify areas within the Scottish Borders that may need support to recover from the wider impact of Covid-19. There are several publicly available resources which provide a context but it was felt that a Scottish Borders specific tool would be useful and the matrix developed may inform decisions that will help the Scottish Borders recover from Covid-19. The matrix will be used in conjunction with the Scottish Borders Child Poverty Index to pinpoint areas where children and families are in specific need of support.



Money Worries App

The Money Worries App was produced collaboratively by NHS Borders, Scottish Borders Council, Citizen's Advice Bureau, TD1 Youth Club and Early Steps Parents Group. In order to reproduce the voice of parents residing within the Scottish Borders, testing and improvements were conducted by 55 volunteers resulting in the successful launch of the App on 16th March 2021. During the launch week communications demonstrated a combined social media reach of 21,594.

To mitigate the impact of welfare reform and reduce the growth of money worries, the App provides access to a digital directory containing quality assured information. National and local material is available covering a range of topics including money, health, housing and work.

Further awareness improvements are to include video clips from a Housing, Health and Work perspective, relinking with partners and to expand on engagement.

Launch Week Impact Data:

Media Release & Social Media Asset	Reach	Engagement	Shares
NHS Borders Social Media	10,478	123	28
Scottish Borders Council Social Media	6,353	29	10
CAB Video Clip	4,763	388	14

Specific Themes

Appendix 2(b) sets out current actions that Scottish Borders Council, NHS Borders and Community Planning Partners plan to deliver. The Action Plan shows a wide range of activities which all contribute to the aim of eradicating Child Poverty. Specific examples to highlight the multi-agency approach are:

Employability	<p>The Parental Employability Project will provide employment opportunities and thus increased income for parents. SBC and NHS Borders support this project.</p> <p>Various projects and initiatives are planned for 2021/22 across Partners. These projects range from volunteering to increase confidence in young people, to modern apprenticeship opportunities in the Early Years Team for those furthest from the job market.</p>
Education	<p>SBC Education Services will continue to review the cost of the school day for families with regards to any financial costs around accessing trips or curriculum activities. Collaborative working with SBC, Education Scotland, Third Sector organisations will assist in the provision of support to parents and carers and the facilitation of school uniform swaps to reduce the costs of the school day.</p>
Information & Advice	<p>Through the delivery of the Early Years Pathway Project involving SBC, NHS Borders and Registered Social Landlords benefits advice and support will be provided from pre-natal through to secondary school. Scottish Government benefits including Best Start Grants and other new Children's Payments will be promoted via these channels.</p>

Housing & Energy	<p>SBC Homelessness team will review the delivery of services, develop housing and support pathways with the aim of preventing and alleviating homelessness for individuals with drug and alcohol issues, individuals who were previously looked after by the local authority (up to age 26), individuals with an offending history and victims of domestic abuse.</p>
Health & Wellbeing	<p>SBHA intend to continue contacting tenants in relation to income maximisation and welfare rights using a wellbeing framework. SBHA shall continue with their adopted “we will call you approach” and with the provision of funding to recruit a new post whose role will be to train front line staff to identify issues and provide advice to tenants, shall contribute to the positive building and forming relationships with tenants with increased engagement.</p> <p>Borders College will undertake a mentoring initiative to support those most at risk of disengagement to successfully transition through school to college.</p>
Communities & Partnerships	<p>Community Partnership meetings are conducted weekly across all locality areas where SBC, external organisations and voluntary sector representatives discuss issues adopting the whole family approach.</p>
Tackling Digital Exclusion	<p>National investment of £15 million provided to the Connecting Scotland Programme shall be utilised by several partners including SBC, NHS Borders, Live Borders and Borders College to provide devices to combat digital exclusion.</p>
Food related activity	<p>The Citizens Advice Bureau will continue to promote closer working relationships with local food banks.</p> <p>SBC and the Third Sector will continue to address food insecurity through the provision of food via Fareshare and other food distribution schemes such as food growing and community cafes.</p>
Financial Inclusion	<p>Borders College use a discretionary hardship fund to award funds to students experiencing financial difficulties.</p> <p>Borders Additional Needs Group will continue with ASN families to ensure they have access to specific funding and support</p> <p>The Early Years Welfare Benefits Service will work with Early Years families to help them maximise their income.</p> <p>The Financial Inclusion in the Early Years Partnership Group, with partners from NHSB, SBC, 3rd Sector and SSS, has a full work plan.</p>

Involvement of People with Direct Lived Experience

The Poverty and Inequality Commission Review of Local Child Poverty Action Reports in November 2019 recommended that consideration should be given as to how to involve people with direct lived experience. People's voices should be heard and should be used to help shape agendas.

Scottish Borders Council have recently carried out a consultation on their draft Anti-Poverty Strategy. People were asked how they were managing financially before and after the Covid-19 Pandemic. The outcome of the consultation will be reported as part of the Anti-Poverty Strategy work, however many of the replies are relevant to families and children, therefore can be taken into account in our Child Poverty Work.

Below are some of the comments made by families in the Scottish Borders:

- *More affordable child care provision to allow people to work more easily*
- *More trustworthy advice about how to access financial help or financial support to improve your house - i.e. windows, heating. Don't know who to trust.*
- *Stop using children's DLA as part of household income - this is to support the kids disability to replace things they break and to make their life easier.*
- *Stop handing money to those who stay at home anyway (on benefits etc) who receive free school meals and help families who are struggling with the increased cost of everything.*
- *Offer Poverty stigma training*
- *Less stigma & more understanding about what poverty actually is & who could be affected.*
- *There is too much red tape and it's made really hard to access by criteria aimed at stopping those that need it getting it.*

Financial Inclusion

Scottish Borders Council offer a range of different Financial Inclusion services and are involved in several different work streams with a variety of partners. The total gains for the communities in the Borders from this service in 2020/21 totaled **£4,237,007**, and it is anticipated that this figure will rise in 2021/22 as the implications of Covid-19 become clearer.

Financial Inclusion enquiries and referrals are received from sources such as Social Work, NHS Borders (Health Visitors and Midwives), Education, Community Assistance Hubs, Self-Isolation Support Grant enquiries and external partner organisations.

Specific Services	
SBC	Partner Organisations
Financial Inclusion Officers	CAB
Macmillan Welfare Benefits	NHS Borders
Early Years	Registered Social Landlords
Homelessness	Borders College
Scottish Welfare Fund	Home Energy Scotland
Discretionary Housing Payments	DWP
Community Assistance Hubs	Social Security Scotland
Free school meals and Education Maintenance Allowance	Food banks/FareShare/Community Larders & Fridges
Covid-19 Response – Proposals to further support individuals facing financial hardship	Charities and Voluntary Organisations

There are generally good links between all of the organisations undertaking Financial Inclusion work and in most cases referral processes are in place if required.

There are concerns about solutions to food poverty and fuel poverty and there is an increasing emphasis on doing more than providing the 'sticking plasters' of Crisis Grants, energy top ups or food parcels. Organisations are encouraging more sustainable long-term solutions e.g., improving energy efficiency, applying for benefits/grants, or signposting to employability services which will increase income and reduce the possibility of a crisis occurring in the future.

There is support for some fuel emergencies but there are concerns about the impact when Covid related financial support ends.

Fairer Scotland Duty

The Fairer Scotland Duty (the Duty) places a legal responsibility on particular public bodies in Scotland to actively consider how they can reduce inequalities of outcome caused by socio-economic disadvantage when making strategic decisions. To support public bodies in implementing the Duty, the Scottish Government produced interim guidance in March 2018 and is now looking to finalise the guidance through a consultation, which is going on at the present moment. Importantly from a Borders' perspective, South of Scotland Enterprise has been added to the list of public bodies covered by the duty (the Scottish National Investment Bank being the other).

The key issue is how influential the FSD is in practical impact on the services and support to those suffering inequalities of outcome caused by socio-economic disadvantage. The implementation of the Duty remains a work in progress but,

In theory, the FSD should make a difference for communities when socio economic factors have been a consideration, however Scottish Borders Council will need to develop and nurture the practical aspects, as currently only the basics are in place. Poverty and its associated factors are well known in the Borders (and Scotland as a whole), it's the how and what needs to be done to truly meet the merits of the duty that remains a challenge for SBC and Scotland's other 31 councils.

There has been an enormous change since the Council's Corporate Plan was agreed in May 2018. Evidence suggests that nationally and locally our health, economy, societal and cultural outcomes have been deeply negatively impacted and continue to worsen on account of COVID, the Climate and Nature Emergencies, EU Exit. The Refresh seeks to promote a strengthening of the Council's values and vision, and in a unifying mission which builds on the commitments under the four themes of the Corporate Plan. These values, vision and mission require to be set against a refreshed set of strategic priorities. The also require to be translated into action and, ultimately, results. These steps are being pursued through development of Service Plans and a Review of Performance Management.

A specific goal of the Refresh is to construct:

- A set of values, which includes: a People-focus and Inclusion;
- A vision of 'happier and healthier people and places'; and
- A mission to 'optimise wellbeing' including 'Fairness and equality based on the notions of personal freedom, equality of treatment, respect for all human beings and a belief that one's views matter'.

The goal is to ensure that equality and inclusion are fundamental ways of 'doing' which are built into the fabric of all and everything that Scottish Borders Council does. Thus, the Refresh will not relate to a group or groups with specific protected characteristics. The key issue is how influential the FSD is in practical impact on the services and support to those suffering inequalities of outcome caused by socio-economic disadvantage. The implementation of the Duty remains a work in progress but it is intended to strengthen the culture of the organisation in ensuring that all of our activities are informed by values and vision built on fairness and equality with a mission, which includes actively promoting equality and inclusion outcome.

An action relevant to the Fairer Scotland Duty is included in our Action Plan at Appendix 2(b).