



**moray**  
council

## Appendix A

### Moray Council Anti-Poverty Assessment 2022

Working Draft

## Foreword

This document is designed to enable Moray Council to objectively collate poverty actions and identify gaps within the existing delivery of previously agreed council and partnership strategies and action plans relating to poverty, set against national poverty policy and local poverty measurements.

It does not replace those documents, nor does it alter their content or our commitment to them, it is merely an attempt to take stock of the Council's existing contribution to delivery and the identification of possible routes to identifying and resolving gaps in delivery of agreed priorities.

## Purpose and contents

This Strategy & Action Plan forms an evidence base review of the shared understanding of Poverty in Moray and enables cross cutting priorities to be reviewed and consideration given to where the council wishes to direct collective and individual service effort and limited resources within a co-ordinated and monitored poverty programme. The outputs and progress of delivery of this plan will be reported both internally within Moray Council, and within the governance structure of Moray Community Planning Partnership.

It begins with the **drivers of poverty policy** followed by a brief summary of relevant **National legislation** and policy directives that Moray Council have a legal obligation to follow. It then explores existing **local priorities**, headline statistics and plans relating to the poverty agenda. An appraisal **review of the poverty actions** drawn from other local plans relevant to existing council service delivery is attached at **Appendix 1**.

Relevant detailed actions are grouped thematically along with additional relevant poverty actions to address any identified gaps for inclusion within a co-ordinated and monitored **Moray Council poverty action plan and table 1**.

By reviewing the current and emerging issues against existing plans and actions, it is possible to provide an overview of what is already being achieved by the Council, so that gaps can be identified and set against previously agreed aims from which to action and measure progress and work collaboratively with partners, contributing to the overall anti-poverty efforts of the Moray Community Planning Partnership.

## Background

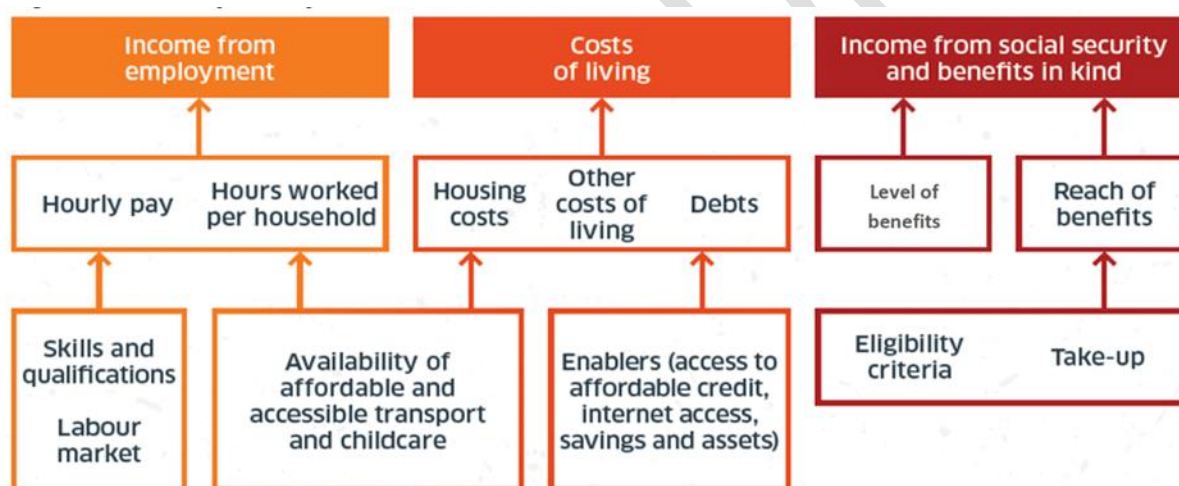
Moray like the rest of the Country must deal with post Covid recovery and a cost of living crisis. More people are in dire need now and predictions suggest that the situation will worsen prior to recovery. While it has recently been the intention to plan and act strategically to reduce future poverty, it must be acknowledged that current circumstances will challenge the Council to meet and **mitigate** current poverty need, whilst also developing in parallel strategies to **prevent** poverty in the future, in a ‘two pronged’ approach.

We must also be capable of accurately assessing the urgent needs of the Moray community and the progress we make on delivering effective and locally relevant anti-poverty measures through both statistical data and ‘lived experience’, the voices of local people experiencing poverty.

### Themes/Factors contributing to poverty

There are several factors that can result in people experiencing poverty.

As identified by the Scottish Government’s “**Every child, every chance: tackling child poverty delivery plan 2018-2022**” direct drivers of poverty fall in to three main categories – income from employment, costs of living and income from social security. The relationship of these drivers to wider thematic areas is summarised below.



## Relevant National Policy Context

There is no single policy which on its own will eradicate poverty. Broadly speaking, increasing income from work and benefit entitlement, along with reducing outgoing costs such as housing and fuel are the greatest mechanisms by which we can reduce poverty in Moray.

This Council, like all others in Scotland, operates within a legislative framework and has a duty to deliver on Government legislation. Therefore, our poverty work must align to and be mindful of the following priorities set at a national level which have also informed the development of relevant Community Planning documents referred to later.

## ***Child Poverty***

### **Child Poverty (Scotland) Act 2017**

Local Authorities and Health Boards are required to jointly prepare and publish annual reports on measures taken and measures proposed to contribute to child poverty targets, income maximisation measures, and measures to benefit those with protected characteristics. Beyond these requirements, the process and content of reporting is at local leads' discretion.

### **'Best Start, Bright Futures'**

Scotland's second tackling child poverty delivery plan – was published in March 2022. It is a plan for all of Scotland and commits to partnership working across public, private and third sectors, and with communities, to take forward the national anti-poverty mission. To coordinate efforts towards the national child poverty targets, local Councils and partners are encouraged to align their actions with the delivery plan.

The national interim relative child poverty target set for **2023/24 is "less than 18%"** with the final **2030/31 target set at "less than 10%"**. At the time of writing, Moray's level of relative Child Poverty is **23%**

## ***Poverty***

### **Fuel Poverty (Targets, Definition and Strategy) (Scotland) Act 2019**

The Fuel Poverty Act sets stretching statutory targets for reducing fuel poverty. The overarching target is that in the year 2040, as far as reasonably practicable, no household in Scotland is in fuel poverty and, in any event, no more than 5% of households are fuel poor, no more than 1% are in extreme fuel poverty and the fuel poverty gap is no more than £250 (in 2015 prices). The legislation sets interim targets within this for 2030 and 2035. Currently in Moray, **40% of households live in fuel poverty compared to a Scottish average of 35%**

## ***Dignity***

### **Period Products (Free Provision) (Scotland) Act 2021**

This Act came fully into force on 15th August 2022 and places responsibility on Scottish local authorities and education providers to provide a reasonable choice of free period products which are easily obtained in a way that respects a person's dignity.

## **Our Priorities: Relevant Local Plans, Strategies and Action Plans**

### **Local Outcome Improvement Plan**

Raising Aspirations: Moray provides an enabling environment where residents can achieve expanded choices, improved livelihood and wellbeing.

Focus: Poverty Strategy to tackle poverty, social cohesion and inclusion

- Inequalities in educational attainment will reduce.
- Access to employment opportunities will improve and low pay will reduce.
- Health and social inequalities will reduce.

**Gaps in quantifiable baseline data and measurable targets, however much of the detail flows through into other local plans that have taken their guide from LOIP**

#### **Moray Council Corporate Plan 2024**

The number 1 Corporate Plan priority within Our People, Children and Families is:

*“Provide opportunities for people to be the best they can be throughout their lives with a strong and sustained focus on those individuals and groups in our society who experience the most disadvantage and discrimination”*

The following actions are listed:

- Reducing the impact of poverty
- Tackling inequalities
- Raising Aspirations
- Fair, Ambitious, Improving, Responsive

**There are a number of outcome measurements proposed, however there are opportunities for specific measurements of where we are and what our targets should be. This requires further coordination into central poverty information.**

## **Moray Community Planning Partnership Poverty Strategy & Action Plan 2018-2021**

Although this plan has expired and it is not known at the time of writing if the Community Planning Board wish to revisit it for refresh, it was agreed by Moray Council in September of 2019 and originally contained a range of relevant poverty themes along with the Child Poverty Action Plan. It is a useful document to map potential gaps in poverty interventions and activities in Moray. Specific actions are shown within the action appraisal at **Appendix 1**. The prioritised interest groups and actions are summarised here:

<b>Priority population groups</b>	<b>Priority actions</b>
Lone parents	free / affordable childcare provision
Nursery age children	free / affordable out of school childcare provision
Primary school pupils	school holiday meals
Secondary school students	school uniforms
Looked after children	parenting support
Care leavers	mental health support
Large families (3+ children)	school attainment
Minority ethnic families including gypsy travellers	support into employment
Pregnant women	skills and training support
Families with infants under 1	access to the real living wage
Families with disabled children	ensuring social security uptake
Families with younger mothers (aged under 25)	provision of financial advice
Adults with disabilities	internet access
Children with mental health problems	affordable credit
Adults with mental health problems	affordable housing
People experiencing homelessness	energy efficient homes
Adults without qualifications	affordable energy
Retired adults	affordable food
	affordable sanitary products
	affordable transport

## **Children's Services Action Plan – 2022/2023 Actions (Final Draft)**

Priority 3 - "The impact of poverty on children, young people and families is mitigated".

- The voices of children, young people and families experiencing poverty are heard and acted upon.
- A co-ordinated approach to mitigating the impact of child poverty is adopted across the children's services partnership.
- The disposable income of families experiencing poverty is maximised
- No child or young person feels disadvantaged by poverty

**There are a number of annual sub actions and performance measures, however further work is required to address gaps in the baseline data and set quantifiable targets for improvement, along with co-ordinating poverty information centrally.**

## **Moray Pathways Local Employability Partnership Delivery Plan 2022-2025 (Consultative Draft)**

Specific work around increasing household income through employment and access to skills development and supported training including to Low income families and lone parents with children experiencing poverty and those with disabilities .

**KPI 4 – "Increasing household income, reducing child poverty, through access to fair work and in work skills development"**

Current levels of **children in Childcare places in Moray – 24% (Scotland 27.2%)**

**Underemployment in Moray is at 10.4% (Scotland 8.1%)**

**KPI 6 – "Contributing to the decrease in the digital poverty gap through skills"**

## **Local Housing Strategy 2019 – 2024**

Priority 4: "Improve the condition and energy efficiency of housing, and minimise fuel poverty"

We will ensure that as many households as possible in Moray live in a warm, comfortable home they can afford to heat. We will seek to reduce energy consumption in homes and promote the use of renewable energy sources for heating. We will seek to achieve this by:

- improving the energy efficiency of the housing stock in order to remove poor energy efficiency as a driver of fuel poverty;
- making comprehensive energy advice available to individuals and communities at greatest risk of fuel poverty;
- ensuring that investment in home energy efficiency energy and energy advice and support is directed to households who are most vulnerable to fuel poverty;
- ensuring that new housing is built to high standards of energy efficiency
- participating in programmes to de-carbonise the heating supply

The Scottish Government's current definition is that a household is in fuel poverty if, in order to maintain a satisfactory heating regime, it spends more than 10% of its income on fuel and in extreme fuel poverty if it spends more than 20%. In its draft Fuel Poverty Strategy 2018, the Scottish Government intended to adopt a revised definition which moves the 10% fuel cost to income ratio to an after housing costs have been paid basis and introduces a new minimum income threshold for households experiencing fuel poverty. The Scottish House Condition Survey (SHCS), which is used to by the Scottish Government to measure progress on fuel poverty, estimated previously that 45% of households in Moray (over 19,000 households) are in fuel poverty compared with the then Scottish average of 31%. The SHCS estimated that 12% of households in Moray were in extreme fuel poverty compared with a Scottish average of 8%.

A range of factors place households in Moray at high risk of fuel poverty, including, low income – Moray has one of the lowest average incomes in Scotland – the poor energy efficiency of older housing stock (only 23% of dwellings in Moray have a high energy efficiency rating compared to the Scottish average of 37%), particularly in the private rented sector and the higher proportion of households living in off-gas remote and rural locations and paying higher fuel costs. 62% of fuel poor households are older households. The SHCS estimates that 42% of owner occupied households in Moray (around 12,000 households) are fuel poor, compared with 54% in the social rented sector (around 5,000 households). Over 70% of households in Moray are in the private sector.

Homes in Moray have relatively poor energy efficiency. The average Energy Efficiency Rating (SAP 2012) for housing in Moray is 58.8 which is worse than the Scottish average of 62.9. In Moray, the ratings for social housing (62.1) were generally higher than both the owner-occupied (58.3) and private rented (55.6) sectors. At 31 March 2018, 55.4% of the Council's stock (around 3,350 dwellings) met the Energy Efficiency Standard for Social Housing (ESSH). 400 Council houses were exempt from the ESSH, the vast majority being exempt for "technical" reasons.

Most recent figures suggest that there continues to be significant numbers of people experiencing fuel poverty (Currently in Moray, **40% of households live in fuel poverty compared to a Scottish average of 35%**), despite investment in insulation via the HEEPS ABS scheme which was targeted at those households at greatest risk. Targeting could be improved however, as initially, this was done using Council tax records, and **further work could be undertaken to co-ordinate and share up to date poverty data.**

### **Cost of School Day Plan**

The Cost of the School Day has been in working in partnership with Moray schools since the start of 2020. The project works with the whole school community to explore the financial barriers to participation and supports schools to implement policies and practices that reduce everyday school costs and financial pressures on families. As the cost of living rises Cost of the School Day work can help to reduce household costs for families on low incomes and mitigate the effect of poverty on children and young people in the classroom. Children's voices and experiences of how they access the school day is integral to understanding the challenges faced by some pupils. This includes exploring costs associated with uniform, curriculum costs, school trips, charity events and other additional opportunities at school. Children who cannot access a full experience of school due to low income very often report lower wellbeing and educational achievement. Work in Moray has the following aims:



- Child poverty aware school staff throughout the authority with a clear understanding of financial barriers at school and the motivation and resources to tackle them
- Policy and practice at school and local authority level which reduce costs and poverty related stigma for children and families
- Families and children aware of and able to access support available in their schools
- Children from low income households able to fully participate in all parts of the school day
- Opportunities to share learning and good practice across all Moray school

Topics covered by this project include:

- Uniform
- Support for parents and financial entitlements
- Charity and Fundraising activities
- Trips
- Food (challenge is free school meal 'take up')
- Additional opportunities/activities
- Celebrations
- Expressive Arts, design and technology
- Homework, home learning and resources
- Curriculum and ability grouping
- Bullying
- Pupil voice
- Travel
- Rewards, behaviour and attendance
- Staff awareness and approaches

There have been some excellent examples of best practice among some schools and broadly, the challenges for further poverty work are: **Sharing and communicating best practice along with a review of relevant policy guidelines.**

## Moray Council Poverty Action Plan

Investing in poverty prevention, particularly in children and young people and raising their aspirations for the future is the most cost effective and sustainable ways to combat poverty. This action plan aims to do this wherever possible within actions and plans already agreed within the Community Planning Partnership. The successful delivery of this plan will also have links to wider, long term goals within Moray Council and our partners around economic development ambitions for example, moving us away from a low wage economy.

This plan must also think in the shorter term however and do everything it can to mitigate against the effects of poverty currently being experienced

By reviewing the current and emerging issues against existing plans and actions, it was possible to provide an overview of what is already being achieved by the Council, so that gaps could be identified and set in context with previously agreed aims set working collaboratively with community planning partners.

Delivery of this plan ensures that Moray Council is contributing to the overall anti-poverty efforts of the Moray Community Planning Partnership.

Further work to design ongoing monitoring of impact and performance will be required as will a refinement of initially estimated timescales for individual delivery of actions.

Table 1

SERVICE AREA	TARGET GROUP	ACTIONS 2022-2024	TARGET DATES / MEASURES (note timing to be confirmed in a number of actions)	LEAD COUNCIL SERVICE/TEAM
Cost of Living				
EDUCATION	Children and Families	TO BE ADDED MULTIPLY funded projects also looking at education / mentoring – sits with CLD Strategic Partnership	Review completed and ongoing links established within 6 months from commencement.	Education
		Consider scope for PEF / SEF Policy guidance to be reviewed for closer supported links between schools poverty related activity and wider poverty aims so that up to date poverty work can help inform ongoing policy guideline development and the sharing of best practice and outcome information. (note PEF is directed by head teachers as funding allocation is direct to schools)		
		Continue implementation of the Moray "Cost of the School Day" action plan and relevant policy guideline reviews	As part of ongoing rollout and sharing of best practice	

HOUSING	All	<p>(a) The identified leads will work together to review the way in which support is currently provided to families experiencing fuel poverty</p> <p>(b) the identified leads will develop an action plan to improve coordination and reach/uptake of support including Energy Efficiency capital works</p>	Revised approach to identifying those experiencing fuel poverty and system of support and advice within 6 months of commencement. Delivery of capital works dependant on funding and housing capital programme	<p>Housing (LHS)</p> <p>Money Advice Moray Team</p>
ECOD (Transformation)	Every person who menstruates	Provide free sanitary products to those who need them with ongoing consultation regarding venues and product types	Revised system of provision established and in place by February 2023	<p>Transformation Team</p> <p>Education</p>
	ALL	Prepare contingency plan for the provision of 'Warm Hubs' across Moray	Plan to be completed by end of October 2022	Transformation Team (co-ordination)
Maximising Income from Employment				

EMPLOYABILITY	Care Leavers	<p>(a) Identify the range of Employability support available to looked after children and young people leaving care</p> <p>(b) Develop a communication plan to increase awareness of these supports amongst looked after children and young people leaving care</p> <p>(c) ensure referral connection between young people leaving care and employability keyworker support is made</p>	System in place within 6 months of commencement with regular reporting of referral numbers and positive outcomes achieved	<p>Employability Team</p> <p>Corporate Parenting Team</p>
	Children and Families	<p>(d) Improve data collection and tracking/monitoring via post school pathways planning meetings using through care and aftercare services and children's services to increase the number of referrals to Mentoring Programmes</p>		
	Children and Families	Review of School estate Childcare Policy guidelines to consider any scope to assist with wraparound childcare project to overcome identified childcare barrier for	Review completed within 6 months of commencement (timing tbc)	<p>Education</p> <p>Employability Team</p>

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		parents entering employment & training opportunities		
EMPLOYABILITY	Minority Ethnic Groups (Including refugees)	<p>Co-ordinate ESOL community provision to support the needs of families seeking support</p> <p>Collaborate with relevant partners to identify the specific needs of ethnic minorities to successfully move into employment or training.</p>	Revised plan produced within 6 months of commencement	<p>Community Learning and Development Strategic Group</p> <p>Employability Team</p> <p>Resettlement Group</p>
	Multiple	Identify specific target groups where underemployment is more common e.g. lone parents/females/migrant workers/refugees/veterans	Report identifying target groups and plan for further work within 6 months of commencement	Employability Team
	Multiple	Encourage employers to offer supported employment job placements for our high priority groups via the MERI scheme	Plan for ongoing Council procedure / agreement developed within 3 months of commencement	<p>Employability Team</p> <p>HR</p>

	ALL	Write an apprenticeship strategy to encourage public sector organisations to increase uptake of apprentices.	Plan for ongoing Council procedure / agreement developed within 3 months of commencement	Employability Team HR
EMPLOYABILITY	Women	To investigate ways in which the council can have an impact on the gender pay gap within Moray	Initial research and report completed within 3 months of commencement	Employability Team ( <i>potential for support from partners to be explored as significant task</i> )  Equalities Team
<b>Maximising Income from Social Security / Benefits</b>				
MONEY ADVICE	ALL	Via the locality networks deliver 4 dedicated money advice outreach sessions over the next 12 months.	Completed by end of December 2023	Money Advice Moray
		Test the poverty leaflet that has been developed with locality networks to inform about access to financial support. Including multi agency staff training Sessions.	Completed within 1 month from commencement	
		To adapt this leaflet specifically for young people.	Completed 2 months from commencement	
		People will be routinely advised by practitioners in relevant services of their entitlement to social security benefits, to raise	Designed and commenced rolling delivery within 6 months of commencement	

		awareness, and signposted or referred to free financial support services if required. Council Staff Training required		
<b>Communications and 'Lived Experience'</b>				
ALL	Children and Families	To clarify and formalise the mechanism by which we continuously hear the voice of children and families through linking with the locality networks and the FMFAG to collate and share knowledge, identify gaps and direct activity to addressing these gaps.	Established system of regular feedback by end of December 2022	Community Support and Engagement
		Children and young people will be directly involved in the development of policies to mitigate the impacts of poverty.	Ongoing and linked to Rollout of Policy development  Measured by number of relevant policies contributed to by target group	
		Deliver a campaign promoting opportunities for all children to participate in learning, leisure and play.	Designed and delivered within 4 months of commencement	Communications Team
	ALL	An easily accessible information system will be developed in liaison with those with lived experience e.g. employability/financial website/crisis app to ensure both the general population and professionals who offer support are able to access the most up to date information regarding all	Target of 1 year for design, development and delivery	Money Advice Moray Team

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		financial matters. This will supplement the Money Advice Moray Team and hopefully reduce service pressures	
		Communications around the specific promotion of access to free activities such as open spaces and events	Specific communication plan produced within 4 months of commencement

## Appendix 1. Review and appraisal of Poverty Actions

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Poverty Action/Outcome	Origin	Poverty Theme	Target Priority Group	Intervention Type	Council Poverty Action Plan Recommendation
To clarify and formalise the mechanism by which we continuously hear the voice of children and families through linking with the locality networks and the poverty action group to collate and share knowledge, identify gaps and direct activity to addressing these gaps.	Children's Services Action Plan (2022-2023 Actions)	Communications and 'lived experience'	Children and Families	Mitigation	Potential for inclusion, as part of ongoing <b>communication</b> and wider effort to secure ' <b>lived experience</b> ' of poverty in Moray. However, current position and progress to be confirmed (tbc)
Deliver a joint East/West locality shared learning event with a focus on poverty	Children's Services Action Plan (2022-2023 Actions)	Communications and 'lived experience'	Children and Families	Mitigation	Inclusion not required as one off event. Will be repeated as part of wider <b>Communications work</b> .
Raise the profile of the Child Poverty Action Plan within and beyond the children's services partnership.	Children's Services Action Plan (2022-2023 Actions)	Communications and 'lived experience'	Children and Families	Mitigation	Inclusion not required as part of Child Poverty Group remit where work is being done and covered by wider <b>communication</b> .
Utilise learning from the research undertaken to understand the acceptability of the early years Financial Inclusion Pathway for families and for practitioners, in order to identify opportunities for improvement.	Children's Services Action Plan (2022-2023 Actions)	Income from Social Security and Benefits in Kind	Children and Families	Mitigation	Potential for inclusion in plan, as part of all efforts to ensure <b>benefit entitlement take up</b> .
Via the locality networks deliver 4 bespoke 'Making Every Opportunity Count' (MEOC) sessions over the next 12 months.	Children's Services Action Plan (2022-2023 Actions)	Income from Social Security and Benefits in Kind	Children and Families	Mitigation	Potential for inclusion in plan, as part of all efforts to ensure <b>benefit entitlement take up</b> . Progress check needed
Poverty Action/Outcome	Origin	Poverty Theme	Target Priority Group	Intervention Type	Council Poverty Action Plan Recommendation
Test the toolkit that has been developed with and for parents to inform about access to financial	Children's Services Action Plan (2022-2023 Actions)	Income from Social Security	Children and Families	Mitigation	Potential for inclusion in plan, as part of all efforts to ensure

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support and promote trusted community assets. Testing to begin June 2022. Including Training Sessions.		and Benefits in Kind			<b>benefit entitlement take up.</b> Progress check needed
To begin the development of a young person's toolkit with and for children and young people.	Children's Services Action Plan (2022-2023 Actions)	Income from Social Security and Benefits in Kind	Children and Families	Mitigation	Potential for inclusion in plan, as part of all efforts to ensure <b>benefit entitlement take up.</b> Progress check needed
Children and young people will be directly involved in the development of policies to mitigate the impacts of poverty.	Children's Services Action Plan (2022-2023 Actions)	Communications and 'lived experience'	Children and Families	Mitigation	Potential for inclusion in plan, as part of ongoing <b>communication</b> and wider effort to secure ' <b>lived experience</b> ' of poverty in Moray. Progress check needed
Deliver a campaign promoting opportunities for all children to participate in learning, leisure and play.	Children's Services Action Plan (2022-2023 Actions)	Communications and 'lived experience'	Children and Families	Prevention	Potential for inclusion in plan, as part of <b>raising attainment</b> and positive destinations for children and young people. Progress check needed
PEF guidance will be reviewed over the next six months and reissued to schools by the end of 2019, and closer supported links between schools poverty related activity and Fairer Moray Forum.	MCPPE Poverty Strategy & Action Plan 2018-2021	Attainment and Cost of Living	Children and Families	Mitigation	Completed in 2019, possible potential for inclusion of further work as part of <b>raising attainment</b> so that up to date poverty work can help inform ongoing SEF/PEF policy guideline development and the sharing of best practice and outcome information. However, merits to be considered in light of work already completed and autonomy of head teachers in relation to PEF

Poverty Action/Outcome	Origin	Poverty Theme	Target Priority Group	Intervention Type	Council Poverty Action Plan Recommendation
(a) Explore during 2019/20 with local employers what support would enable them to offer a fair wage and contract conditions for all workers (b) Develop and implement an action plan based on the results of (a) during 2020/21	MCPP Poverty Strategy & Action Plan 2018-2021	Income from Employment	ALL	Prevention	Not recommended for inclusion as work now superseded by council employability team (as part of Moray Economic Partnership) and detailed separately.
(a) Identify the range of supports available to looked after children and young people leaving care (b) Develop an action plan to increase awareness of these supports amongst looked after children and young people leaving care (c) Implement the action plan	MCPP Poverty Strategy & Action Plan 2018-2021	Communications and 'lived experience'	Looked after children and care experienced young people	Mitigation	Potential for inclusion, as part of reconnection of development and monitoring of council Employability and Corporate Parenting teams. <b>Informing Communications and 'lived experience'</b> . New approved HT for looked after children will also support this work. Progress check needed
Support, training and development will continue to be available in order for people to gain higher paid employment through the implementation of the Moray Skills Investment Plan which takes forward the key themes: <ul style="list-style-type: none"> <li>• Effective Careers and information and advice</li> <li>• Supporting Key Economic Priorities</li> <li>• A responsive skills infrastructure</li> <li>• Enhancing employer engagement</li> </ul>	MCPP Poverty Strategy & Action Plan 2018-2021	Income from Employment	ALL	Prevention	Not recommended for inclusion as action delivered and work now superseded by council employability team (as part of Moray Economic Partnership) and detailed separately.

Poverty Action/Outcome	Origin	Poverty Theme	Target Priority Group	Intervention Type	Council Poverty Action Plan Recommendation
Implement the Moray "Cost of the School Day" action plan	MCPPI Poverty Strategy & Action Plan 2018-2021	Cost of Living	Children and Families	Mitigation	Potential for Inclusion. Development of policy guidance and the sharing of best practice. Progress check needed as this work is well established
The Early Learning and Childcare Plan will be implemented to deliver affordable, flexible and good quality childcare in Moray	MCPPI Poverty Strategy & Action Plan 2018-2021	Cost of Living and Income from Employment	Children and Families	Mitigation	Potential for Inclusion as part of renewed focus on Childcare and the reduction of <b>Underemployment</b> . However, this may be industry led – liaison with economic devt required
Explore opportunities to secure necessary funding from e.g. Carnegie UK Affordable Credit Loan Fund to develop a community based and run financial institution, in partnership with existing providers of affordable credit in Moray	MCPPI Poverty Strategy & Action Plan 2018-2021	Cost of Living	ALL	Mitigation	Potential for inclusion as affordable credit is part of CWB strategy remit
(a) The identified leads will work together to review the way in which support is currently provided to families experiencing fuel poverty (b) the identified leads will develop an action plan to improve coordination and reach/uptake of support	MCPPI Poverty Strategy & Action Plan 2018-2021	Cost of Living	ALL	Mitigation	Potential for inclusion as part of co-ordination of <b>cost of living</b> reduction and communications across money advice actions in partnership with relevant local agencies. Progress check needed as information has been published to address this as well as co-ordinated event work in 2021
The Moray Food Poverty Action Plan will be implemented - with particular emphasis on developing provision for	MCPPI Poverty Strategy & Action Plan 2018-2021	Cost of Living	ALL	Mitigation	Potential for inclusion as Scottish Govt has this as a stated expansion of holiday provision for children and young people,

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young people during school holiday periods.					although there would be a need for funding
<p>The Moray Housing Strategy and Plan will be implemented, following consultation, taking forward the key priorities of:</p> <ul style="list-style-type: none"> <li>• Improving access to housing of all tenures and alleviating housing need</li> <li>• Preventing and alleviating homelessness</li> <li>• Assisting those who require specialist housing</li> <li>• Improving the condition and energy efficiency of housing and minimising fuel poverty</li> </ul>	MCPP Poverty Strategy & Action Plan 2018-2021	Cost of Living	ALL	Mitigation	Potential for inclusion as part of housing and fuel poverty actions and renewed efforts to gather information and track statistical data.
Provide free sanitary products to those on a low income	MCPP Poverty Strategy & Action Plan 2018-2021	Cost of Living	ALL	Mitigation	Potential for inclusion as part of new legal duties. Information to be updated and reported. Work is already established – progress check required on whether business as usual
<p>(a) The lead group will consider the need for the development of an affordable, accessible transport scheme</p> <p>(b) Based on their assessment the lead group will develop an action plan to develop an affordable and accessible transport scheme</p>	MCPP Poverty Strategy & Action Plan 2018-2021	Cost of Living	All	Mitigation	Potential for inclusion with link to Bus Revolution as part of the solution
The identified leads will ensure that those on a low income are aware of their services providing clothing	MCPP Poverty Strategy & Action Plan 2018-2021	Cost of Living	ALL	Mitigation	Not recommended for inclusion as part of wider partnership remit and has been addressed at least in part, but will feature in <b>Cost of School day</b> actions. Information

					has been published by council and partners (council cost of living hub) which promotes support available
The identified lead will lead the exploration of the possibility of developing a furniture service, with the intention of developing an action plan to implement this	MCPP Poverty Strategy & Action Plan 2018-2021	Cost of Living	ALL	Mitigation	Not recommended for inclusion as part of wider partnership remit. To confirm how this is currently covered
<b>Poverty Action/Outcome</b>	<b>Origin</b>	<b>Poverty Theme</b>	<b>Target Priority Group</b>	<b>Intervention Type</b>	<b>Council Poverty Action Plan Recommendation</b>
The Neonatal Expenses Fund will be promoted, with the aim to identify eligible and vulnerable parents so that they may be supported to spend as much time with their babies as possible, while they are receiving care within a neonatal unit.	MCPP Poverty Strategy & Action Plan 2018-2021	Cost of Living	Children and Families	Mitigation	Not recommended for inclusion as part of wider partnership remit (with Council input).
An easily accessible information system will be developed in liaison with those with lived experience e.g. employability/financial website/crisis app to ensure both the general population and professionals who offer support are able to access the most up to date information regarding all financial matters.	MCPP Poverty Strategy & Action Plan 2018-2021	Cost of Living and income from Employment	ALL	Mitigation	Potential for inclusion as part of <b>Informing Communications and 'lived experience'</b> , and <b>Maximising Income from Benefits</b> Progress check needed as council as set up information hub on website which addresses information accessibility. Lived experience gathered by CLD Strategic group as part of reporting

People will be routinely advised by practitioners in relevant services of their entitlement to social security benefits, to raise awareness, and signposted or referred to free financial support services if required.	MCPP Poverty Strategy & Action Plan 2018-2021	Cost of Living	ALL	Mitigation	Potential for inclusion as part of <b>Informing Communications</b> Progress check needed - Template established to take practitioners through issues in place – closed?
The importance of attending for antenatal care will be promoted with the aim to increase the number of vulnerable mothers eligible and in receipt of Sure Start Maternity Grant	MCPP Poverty Strategy & Action Plan 2018-2021	Cost of Living	Children and Families	Mitigation	Not recommended for inclusion as part of wider partnership remit and will be covered by other cost of living / money advice actions.
We will continue to grow and sustain Making Every Opportunity Count (MEOC) across Moray	MCPP Poverty Strategy & Action Plan 2018-2021	Cost of Living	ALL	Mitigation	Not recommended for inclusion as part of wider partnership remit and will be covered by other cost of living / money advice actions.
Poverty Action/Outcome	Origin	Poverty Theme	Target Priority Group	Intervention Type	Council Poverty Action Plan Recommendation
We will provide more support for children and families in the very earliest years through the Universal Health Visiting Service and Family Nurse Partnership Programme	MCPP Poverty Strategy & Action Plan 2018-2021	Cost of Living	Children and Families	Mitigation	Not recommended for inclusion as part of wider partnership remit.
We will promote the importance of Healthy Start with the aim to increase access to the scheme for eligible vulnerable families	MCPP Poverty Strategy & Action Plan 2018-2021	Cost of Living	Children and Families	Mitigation	Not recommended for inclusion as part of wider partnership remit.
Financial inclusion referral pathways will be developed within Midwifery and Early Years Practice and then adapted to be suitable and available to all professionals.	MCPP Poverty Strategy & Action Plan 2018-2021	Cost of Living	Children and Families	Mitigation	Not recommended for inclusion as part of wider partnership remit and will be covered by other cost of living / money advice actions.
Wraparound childcare project to overcome identified childcare barrier for parents entering employment &	Moray Pathways Employability	Income from Employment	Children and Families	Prevention	Potential for inclusion due to links between <b>childcare</b> and school estate and policy review



training opportunities	Delivery Plan 2022-2025				opportunities. However, need may be let by other providers.
Improve data collection and tracking/monitoring via post school pathways planning meetings Collaborate with through care and aftercare services and children's services Increase number of referrals to Mentoring Programmes	Moray Pathways Employability Delivery Plan 2022-2025	Income from Employment	Care Experienced	Prevention	Potential for inclusion as council service focussed (Corporate Parenting and Education).
Co-ordinate ESOL community provision to support the needs of families seeking support Collaborate with relevant partners to identify the specific needs of ethnic minorities to successfully move into employment or training.	Moray Pathways Employability Delivery Plan 2022-2025	Income from Employment	Minority Ethnic Groups (Including refugees)	Prevention	Potential for inclusion as council service focussed (resettlement group). Progress check needed – this areas is overseen by the Community Learning and Development Strategic Group
Promotion of partnership to relevant groups within armed forces organisations and veteran organisations ( SAAFA & Poppy Scotland)	Moray Pathways Employability Delivery Plan 2022-2025	Income from Employment	Armed forces and veterans	Prevention	Potential for inclusion, as current area of work and seeing an increase in service personnel making a claim to universal credit.
Identify specific target group where underemployment is more common ie: lone parents/females/migrant workers/refugees/veterans	Moray Pathways Employability Delivery Plan 2022-2025	Income from Employment	Multiple	Prevention	Potential for inclusion as links to council service teams.
Encourage employers to offer supported employment job placements for our high priority groups via the MERI scheme	Moray Pathways Employability Delivery Plan 2022-2025	Income from Employment	Multiple	Prevention	Potential for inclusion as opportunities for Council to access MERI scheme including cost benefits.
Write an apprenticeship strategy to encourage public sector organisations to increase uptake of apprentices.	Moray Pathways Employability Delivery Plan 2022-2025	Income from Employment	ALL	Prevention	Potential for inclusion as direct link to council service teams.

improving the energy efficiency of the housing stock in order to remove poor energy efficiency as a driver of fuel poverty	Moray Council Local Housing Strategy 2019 - 2024	Cost of Living	ALL	Mitigation	Potential for inclusion as part of <b>cost of living action on fuel poverty.</b>
making comprehensive energy advice available to individuals and communities at greatest risk of fuel poverty	Moray Council Local Housing Strategy 2019 - 2024	Cost of Living	ALL	Mitigation	Potential for inclusion as part of <b>cost of living action on fuel poverty and communications.</b> Progress check needed – information published Oct 2022
ensuring that investment in home energy efficiency energy and energy advice and support is directed to households who are most vulnerable to fuel poverty	Moray Council Local Housing Strategy 2019 - 2024	Cost of Living	ALL	Mitigation	Potential for inclusion as part of <b>cost of living action on fuel poverty.</b>
<b>Poverty Action/Outcome</b>	<b>Origin</b>	<b>Poverty Theme</b>	<b>Target Priority Group</b>	<b>Intervention Type</b>	<b>Council Poverty Action Plan Recommendation</b>
ensuring that new housing is built to high standards of energy efficiency	Moray Council Local Housing Strategy 2019 - 2024	Cost of Living	ALL	Mitigation	Potential for inclusion as part of <b>cost of living action on fuel poverty.</b>

## Gap Analysis

	Mitigation	Prevention	Children & families	Other groups	TOTAL
<b>Max income from employment</b>	1	7	5	1 Care Leavers 1 Minority Ethnic 1 Armed forces	<b>8 Income from Employment Actions</b>

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				3 ALL	<b>5 Income from Benefits Actions</b> <b>11 Cost of Living Actions</b> <b>4 Communications Actions</b>
Max income from benefits	5	5	4	1 ALL	
Cost of living	11		7	8 ALL	
Communications and 'lived experience'	3	1	4	1 Looked after Children 1 Care Leavers	
<b>TOTAL</b>	<b>20 Mitigation Actions</b>	<b>13 Prevention Actions</b>	<b>20 Children and Families Actions</b>	<b>17 Other group Actions</b>	

## Additional gaps identified to date for consideration within action plan

### 1) Gender pay gap (Employability) Some activity noted – consider whether this addresses issues

- Women working fulltime earn £430 per week, compared to men working fulltime who earn £540 per week. <sup>8</sup>
- Nearly one in three (29%) women work part-time in Moray, compared to one in thirty-three men (3%).
- Women's lower wages and fewer working hours increase the risk of poverty for women, and nine out of ten (90%) lone parents in Scotland are women. <sup>9</sup>

<sup>8</sup> ONS, Annual Survey of Hours and Earnings – 2007-2016

<sup>9</sup> Scottish Government, Equality characteristics of people in poverty in Scotland - 2015/16

### 2) Communications around the specific promotion of access to free activities such as open spaces and events – recent publication of information – consider whether this addresses issues