



## **A strategy and action plan for preventing, mitigating and undoing poverty in Moray**

Incorporating the statutory requirements of the Child Poverty (Scotland) Act 2017 and the local implementation of *Every Child, Every Chance*

2018 – 2021

## FOREWORD

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## EXECUTIVE SUMMARY

Moray is a great place to live with relatively low unemployment, an enviable natural environment, low levels of crime and good public services. On average Moray's population experiences a good standard of living, skills and wellbeing.

However, Moray also has:

- a sizeable minority experiencing poverty
- a low wage economy and a reliance on a small number of industries, reducing economic diversity
- noticeable variation in attainment at school
- young people who leave for higher education and don't return
- less favourable outcomes in some smaller communities in Moray
- challenges in making all services accessible due to its rurality
- public sector financial constraints

Moray Community Planning Partnership (MCP) is the multi-agency strategic partnership that brings together public agencies, the third sector and community representatives to work together to improve the lives of the people of Moray.

This MCP strategy sets out its agreed approach to tackling poverty and meeting the statutory duties set out in the Child Poverty (Scotland) Act 2017 through the *Local Outcomes Improvement Plan* (LOIP).

The strategy draws on work by the Joseph Rowntree Foundation and the Scottish Government to set out an 'ideal' vision of the future – what Moray would be like if poverty was prevented. Local research is then presented in contrast to this, allowing the strategic “gaps” between vision and reality to be identified. This allows for the development of a framework by which a practical action plan will be developed and implemented across Moray.

The framework consists of identified priority population groups (e.g. lone parents), cross-referenced against a set of priority actions (e.g. affordable childcare), and acknowledges the role of a range of existing strategic groups for leading change.

The framework will be used to co-produce the practical action plan, with progress reporting through MCP officers group, and informing the statutory child poverty annual reporting to Scottish Government.

## Chapter 1 INTRODUCTION

*Poverty is when a person's resources are well below their minimum needs, including the need to take part in society*  
– The Joseph Rowntree Foundation

### Moray Community Planning Partnership (MCP)

Moray Community Planning Partnership (MCP) is the multi-agency strategic partnership that brings together public agencies, the third sector and community representatives to work together to improve the lives of the people of Moray.

### Moray

For many people, Moray is a great place to live with relatively low unemployment, an enviable natural environment, low levels of crime and good public services. On average Moray's population experiences a good standard of living, skills and wellbeing.

However, Moray also has:

- a sizeable minority experiencing poverty
- a low wage economy and a reliance on a small number of industries, reducing economic diversity
- noticeable variation in attainment at school
- young people who leave for higher education and don't return
- less favourable outcomes in some smaller communities in Moray
- challenges in making all services accessible due to its rurality
- public sector financial constraints

MCP therefore recognises the existence of inequality, deprivation and poverty in Moray and agreed the strategic importance of addressing these through the *Local Outcomes Improvement Plan* (LOIP).

### Poverty

Poverty is defined against the reasonable expectation that everyone should be able to meet their basic needs, which includes the need to be able to participate as a citizen and member of society. The Joseph Rowntree Foundation (JRF) identifies six forms of poverty:

1. child poverty
2. working age poverty
3. later life poverty

## Chapter 1 INTRODUCTION

4. poverty in those living with additional challenge
5. poverty associated with rising costs (including food and fuel poverty)
6. geographical poverty

People can move in and out of poverty over time, or they can remain in persistent poverty over time. Between 2011 and 2015, almost one in ten people in Scotland were in poverty for three or more of the last four years.<sup>1</sup> Living with financial poverty can create a poverty of hope, a poverty of expectation, and a poverty of aspiration.

JRF has further defined **destitution** as lacking two or more of shelter, food, heating, lighting, clothing and footwear, or basic toiletries during the past month due to an inability to afford them. In 2015, over 1.25 million people in the UK were destitute and a quarter of these were children.<sup>2</sup>

Children have no choice over the wealth of the family they are born in to. Poverty is therefore unfair. We want to see a Moray where children's attainment, communities' safety, people's ability to participate in society, people's health, and the local economy is not undermined and negatively affected by poverty. We want to see a Moray where everyone has the chance to reach their potential, to make a positive contribution, and to raise a family free from worries about cold and hunger.

### Strategic context

The Child Poverty (Scotland) Act 2017<sup>3</sup> places statutory duties on Local Authorities and Health Boards to reduce child poverty across Scotland. The Act sets out interim and final targets to be achieved by 2023 and 2030 respectively:

- less than 18% / 10% of children will be living in relative poverty;
- less than 14% / 5% of children will be living in absolute poverty;
- less than 8% / 5% of children will be living with combined low income and material deprivation; and
- less than 8% / 5% of children will be living in families living in persistent poverty

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<sup>1</sup> Scottish Government, *Persistent Poverty in Scotland 2010-2015*

<sup>2</sup> Joseph Rowntree Foundation, *Destitution in the UK* - 2016

<sup>3</sup> <http://www.legislation.gov.uk/asp/2017/6/enacted>

## Chapter 1 INTRODUCTION

Definitions of these terms are set out in the Act (see appendix 1). The MCPP poverty strategy is fully aligned with the statutory duties placed on The Moray Council and NHS Grampian.

### Taking a strategic approach to tackling poverty in Moray

This document sets out the strategic approach MCPP will take to prevent, mitigate and undo poverty in Moray. It has been developed by the *Fairer Moray Forum* with and on behalf of MCPP.

Chapter two sets out an ‘ideal’ vision of the future – what Moray would be like if poverty was prevented. Chapter three sets out the current situation in Moray. Chapter four draws out the “gaps” between chapters two and three, identifies the key strategic areas requiring attention, and how the actions in the Scottish child poverty delivery plan<sup>4</sup> align to these.

Chapter five sets out a clear framework by which a practical action plan will be developed and implemented across Moray, within which the statutory requirements of the Child Poverty (Scotland) Act 2017 and the local implementation of *Every Child, Every Chance* will be met.

Chapter six sets out how success will be measured.

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<sup>4</sup> <https://www.gov.scot/Publications/2018/03/4093>





## Chapter 2 A FUTURE MORAY FREE FROM POVERTY

### An affluent Moray for all

Between them, the Scottish child poverty delivery plan and the JRF report *We Can Solve Poverty* present a series of solutions to the six types of poverty.<sup>5,6</sup> By summarising these, a picture of a fairer, more affluent Moray can be envisioned.

### A Moray without child poverty

In a Moray without child poverty, all parents would have access to employment that provided a living wage; a social security system that provided sufficient income in the event of sickness, disability or redundancy; and an economy which ensured life's essentials were affordable.

There would be easy access to high-quality, flexible and affordable childcare regardless of income, supporting parents to remain in work and providing children with valuable pre-school development. Effective parenting would be supported, and mental wellbeing would be prioritised, particularly in the event of parental separation.

In schools, every pupil would be supported to succeed regardless of their household income or the average household income in their school's catchment area. All young people would leave school with the support, advice, skills and confidence to move successfully into education, training or the labour market and towards independence.

### A Moray without working age poverty

In a Moray without working age poverty, all working age adults would be supported to gain the skills and capabilities to find a suitable job, and to progress once in work. All employment would offer fair work, in terms of a Living Wage, greater job security and opportunities for progression. All working-age people would be able to afford to save and contribute to a pension fund. The social security system would incentivise work and increasing hours, while supporting people in and out of work to escape poverty.

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<sup>5</sup> <https://www.gov.scot/Publications/2018/03/4093>

<sup>6</sup> [www.jrf.org.uk/report/we-can-solve-poverty-uk](http://www.jrf.org.uk/report/we-can-solve-poverty-uk)

## **Chapter 2 A FUTURE MORAY FREE FROM POVERTY**

### **A Moray without later life poverty**

In a Moray without later life poverty, all older adults would have savings and/or pension fund. All older people would be taking up all the financial supports for which they were eligible. Older disabled people would have access to social security payments which reflected the additional costs of disability and care needs.

### **A Moray without 'additional challenge' poverty**

In a Moray without poverty, extra efforts would be made to identify and support those living with additional challenges. Holistic support services would be available to reach and support families with a lone parent, with a disabled adult or child, with a child under one year old, with a younger mother, or with a minority ethnic background; looked after children and young people leaving care; people experiencing homelessness; and people living with mental health difficulties. They would be providing the necessary supports to help people maximise their potential, and secure housing, employment, training and income.

### **A Moray without cost-associated poverty**

In a Moray without cost-associated poverty, infrastructure businesses would not apply a poverty premium to those with lower incomes. Those businesses would in fact offer the best deals to those with lower incomes. There would be enough genuinely affordable housing, and energy efficiency programmes would have reduced energy bills.

### **A Moray without geographical poverty**

In a Moray without geographical poverty, communities would be supported to create and implement locally-led solutions and build pressure for larger change.

National, regional and local leaders would be setting a clear vision and co-ordinating efforts across sectors.

'Anchors' – the large employers and spenders in a place – would be using their purchasing power and networks to connect to local businesses and neighbourhoods. They would invest in fair work practices, sharing their business success with their workforce through providing job security, training and good working conditions, enabling a balanced economy to flourish.

## Chapter 3 POVERTY IN MORAY TODAY

### Moray today

This chapter sets out the available data on poverty in Moray today, against the vision set out in chapter two. It confronts us with the reality of life in Moray today and begins to help us see where we can work together to make life better for everyone. Public and third sector staff working in all services, at all levels, each have an invaluable role to play.

### Child poverty exists in Moray today

Recent estimates identify 3,049 children living in relative poverty in Moray.<sup>7</sup>

This represents one child in six (17%). This is lower than the interim target of 18% in the child poverty act, but higher than the ultimate target of 10%.

### Women earn less than men in Moray – and are more likely to be lone parents

Women working fulltime earn £430 per week, compared to men working fulltime who ear £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>

### School attainment is not equal

Pupils living in poorer communities in Moray generally do less well at school than those in the more affluent areas.<sup>10</sup>

### Unemployment is low in Moray...

Four out of five adults (78%) work in Moray.<sup>11</sup>

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<sup>7</sup> End Child Poverty, <http://www.endchildpoverty.org.uk/poverty-in-your-area-2016/> – November 2016

<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

<sup>10</sup> SIMD - 2016

<sup>11</sup> NOMIS - 2017

## Chapter 3 POVERTY IN MORAY TODAY

Fewer than one thousand adults are claiming out-of-work benefits in Moray (less than 2% of the working age population).

One in twenty adults are claiming Employment Support Allowance and Incapacity Benefit (5% of the working age population).

### ...but not all employment provides a living wage

One in four employees (25%) in Moray earn less than the 'real living wage'.<sup>12,13</sup>

People earn less in Moray than the national average. The average full-time wage in Moray in 2016 was £498 per week, compared with £548 for Scotland.<sup>14</sup> Average wages are influenced by seasonal employment in sectors such as manufacturing and tourism, where earning can vary significantly across the year. Seasonal employment also limits job security and associated benefits, which makes it more difficult to save and contribute to a pension.

There is a higher rate of part-time employment than nationally (38% versus 33%).<sup>15</sup>

Most families receiving tax credits are in work.<sup>16</sup>

### Not everyone has qualifications

Over one in four adults in Moray have no qualifications. There is geographical variation, ranging from around one in ten (11%) with no qualifications in Kinloss to over one in three (37%) in Keith and Dufftown.<sup>17</sup>

### Moray's population is ageing

One in five adults are of retirement age.<sup>18</sup>

One in seven retirees are in receipt of pension credits.<sup>19</sup>

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<sup>12</sup> <http://scottishlivingwage.org/> - £8.75 per hour as at November 2017

<sup>13</sup> [ONS - ASHE](#)

<sup>14</sup> *NOMIS* – July 2016-June 2017

<sup>15</sup> *ONS* - 2016

<sup>16</sup> HM Revenues and Customs, *Personal Tax Credits: Finalised Award Statistics* – August 2015 figures, published November 2017

<sup>17</sup> NHS Health Scotland, *Lone parents in Scotland* - November 2016

<sup>18</sup> Research Information Officer; *Growth Bid – Moray – Supplementary Information* – Aug 2017

<sup>19</sup> Department for Work and Pensions - May 2017

## Chapter 3 POVERTY IN MORAY TODAY

An aging population and a low wage economy increase the need for a preventive approach for the future.

### People facing additional challenges require more help

Looked after children do less well at school.<sup>20</sup> Fewer than one in six achieve level five literacy and numeracy at secondary school. Fewer looked after children go on to further education, training or employment after school.

Disability is a known obstacle to employment, with less than half of adults with a disability are in employment.<sup>21</sup> Disability is associated with poverty.<sup>22</sup>

The most affordable housing in Moray is council housing, on average under half the cost of private rentals.<sup>23</sup> Around three hundred households present as unintentionally homeless each year in Moray.<sup>24</sup> The council housing waiting list is over three thousand and rising.<sup>25</sup>

Poverty and poor mental health are related. Suicide rates are higher in more deprived populations.<sup>26</sup> Suicide is more common in Moray than nationally.<sup>27</sup>

One in five households have no access to a car.<sup>28</sup>

### Food and fuel are prohibitively expensive for some households

Increasing numbers of people are seeking help from Moray food bank. Over two thousand people sought help last year.<sup>29</sup>

Nearly half of households in Moray are experiencing fuel poverty, with one in ten experiencing 'extreme fuel poverty'.<sup>30</sup>

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<sup>20</sup> Research Information Officer: *stats provided* – December 2017 and January 2018 (email)

<sup>21</sup> *Annual Population Survey* - 2016

<sup>22</sup> Scottish Government, *Equality characteristics of people in poverty in Scotland* - 2015/16, June 2017

<sup>23</sup> Scottish Housing Regulator, *Landlord Report Moray Council* - 2015/16

<sup>24</sup> Research Information Officer: *stats provided* – December 2017

<sup>25</sup> Moray Council, *Homelessness in Moray Annual Report* - 2016/17

<sup>26</sup> ScotPHO, *Suicide: Deprivation* - 07.09.17

<sup>27</sup> Moray Health Profile 2015 (five year average)

<sup>28</sup> *Census* - 2011

<sup>29</sup> <https://www.pressandjournal.co.uk/fp/news/moray/elgin/1356831/surge-in-demand-at-moray-food-bank/>

<sup>30</sup> Housing Strategy and Development Manager: *stats provided* – December 2017 (by email)

## Chapter 3 POVERTY IN MORAY TODAY

### Where people live matters

The experience of poverty is not equally distributed across Moray.

In some neighbourhoods the number of children living in poverty is less than one in twenty (<5%); in other neighbourhoods it is as high as one in five (20%).<sup>31</sup>

While over one thousand school pupils (P1 to S3) received means tested free school meals last year, some neighbourhoods have much higher proportions of children receiving free school meals than others.<sup>32</sup>

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<sup>31</sup> *Community Planning Outcomes Profile Tool*

<sup>32</sup> <http://www.gov.scot/Topics/Statistics/Browse/School-Education/SchoolMealsDatasets/schmeals2017>

## Chapter 4 STRATEGIC PRIORITIES TO REALISE THE FUTURE

### Key strategic themes

The analysis of Moray's status set out in chapter three was informed by the vision set out in chapter two. By comparing current and future states, the strategic themes for tackling poverty become clearer.

For Moray these are:

- geographical 'pockets' of relative poverty and 'invisible' rural poverty
- variation in school attainment by place and family background
- variation in qualifications and skills
- low wage employment
- ensuring full uptake of social security rights
- high costs of living (food, fuel, housing, transport)

These themes can be particularly pronounced for single parents, people living with disabilities, families who have three and more children, people of a minority ethnic background, families who have an infant under the age of one, younger mothers under the age of 25, people who are homeless, and people experiencing mental health difficulties.

These themes are consistent with the requirements to report on actions to address income from employment, income from social security, and the cost of living in annual child poverty reports to Scottish Government.

### Links to the Local Outcome Improvement Plan (LOIP)

Existing and planned arrangements through MCPP, combined with actions announced in the Scottish Government child poverty delivery plan (*every child, every chance*), provide opportunities to strategically address the challenge of poverty in Moray.

- Locality plans will work with communities experiencing relative poverty to coproduce priorities and solutions
- Integrated Children's Services arrangements will strategically develop systems across public services that look for and identify

## Chapter 4 STRATEGIC PRIORITIES TO REALISE THE FUTURE

those experiencing poverty, to allow the delivery of additional support to them

- The Moray Economic Partnership will address training, skills, qualifications and fair work
- Devolved social security responsibilities will ensure maximum uptake of people's rights
- Community Justice, Alcohol & Drug Partnership, adult protection, child protection and gender-based violence strategic planning groups will identify people at high risk of poverty, to allow the delivery of additional support to them
- *Every child, every chance* sets out new resources to address domestic energy efficiency, provide income maximisation and poverty premium avoidance advice, affordable credit, and an NHS 'healthier, wealthier children' programme targeting pregnant women and families with children at risk of or experiencing poverty
- Fairer Moray Forum includes stakeholders with front-line experience of working with people experiencing poverty and will ensure that all strategic plans are informed by realistic and practical actions.



## Chapter 5 A STRATEGIC FRAMEWORK FOR TACKLING POVERTY IN MORAY

### Developing an action plan

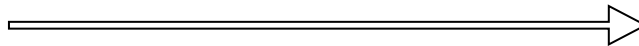
Fairer Moray Forum will lead the development of a whole-system action plan, based on the identified strategic priorities, reporting to MCPP. The plan will be developed by using a matrix to cross-reference priority actions against priority population groups.

#### Priority population groups



- Lone parents
- Nursery age children
- Primary school pupils
- Secondary school students
- Looked after children
- Care leavers
- Large families (3+ children)
- Minority ethnic families including gypsy travellers
- Pregnant women
- Families with infants under 1
- Families with disabled children
- Families with younger mothers (aged under 25)
- Adults with disabilities
- Children with mental health problems
- Adults with mental health problems
- People experiencing homelessness
- Adults without qualifications
- Retired adults

#### Priority actions



- free / affordable childcare provision
- free / affordable out of school childcare provision
- school holiday meals
- school uniforms
- parenting support
- mental health support
- school attainment
- support into employment
- skills and training support
- access to the real living wage
- ensuring social security uptake
- provision of financial advice
- internet access
- affordable credit
- affordable housing

## Chapter 5 A STRATEGIC FRAMEWORK FOR TACKLING POVERTY IN MORAY

- energy efficient homes
- affordable energy
- affordable food
- affordable sanitary products
- affordable transport

Each cell of the matrix will identify:

- The relevance of the priority action to the priority population group
- How are eligible individuals and families identified and who coordinates the response to their needs
- What is currently available and where is it provided
- What is additionally required, where
- Which strategic plan(s) is best placed to progress the action(s)

For example, one cell in the matrix will cross-reference looked after children with school attainment:

	SCHOOL ATTAINMENT
LOOKED AFTER CHILDREN	Relevant: yes How are they identified: ... Who coordinates the response to their needs: ... Current actions: ... Additional actions required: ... Strategic home(s): ...

The completed matrix will allow differentiation between:

- actions already in place in existing strategic plans
- actions already in place, but not in an existing strategic plan
- actions that should be in place in an existing strategic plan, but aren't
- actions that should be in place, but not in an existing plan, but aren't

The MCPP poverty plan will then comprise two sections:

1. a set of new or existing actions to be taken forward through other existing strategic plans
2. a set of new or existing actions to be taken forward through the new poverty action plan

## Chapter 6 MEASURING SUCCESS

### Annual poverty reporting

The Moray Council and NHS Grampian have a statutory duty to provide a child poverty report to Scottish Government each year.<sup>33</sup> The proposed reporting date is 30 June each year, with the first report due by 30 June 2019. Scottish Government recognises that Community Planning Partnerships may be the relevant strategic body to coordinate and collate the relevant data and information.

Scottish Government also acknowledge that Child Poverty Reports will likely cross-reference with Children's Services Plans reports in respect of actions and outcome measures for child poverty.

Child poverty reports must differentiate between actions taken during the year that will:

- a) reduce poverty between now and 2030
- b) not reduce poverty before 2030 but has a potentially longer-term preventative outcome
- c) not reduce poverty before 2030 but will improve wellbeing of families experiencing poverty now

A set of robust, reliable and repeated measurements are required to monitor and evaluate the impact of the poverty plan over time. The child poverty delivery plan identifies a range of data sources that are helpful in assessing child poverty locally, but only data that is gathered repeatedly and consistently will allow progress to be tracked.

The main aim of the legislation is to reduce poverty, not just to mitigate against it. There is therefore an expectation that the priority actions are those that directly address the causes of poverty (income, cost of living) and their primary drivers (skills and qualifications; available, high-wage employment; affordable childcare and transport; access to affordable credit; internet access; savings and assets; benefit uptake) and secondary drivers (hours of work; housing costs; debt; benefit levels; benefit reach).

The child poverty delivery plan outlines plans for a Scottish poverty and inequality research unit. Clarification will be sought as to whether local authority prevalence data will be calculated centrally for children living in relative poverty, in absolute poverty, with combined low income and material deprivation; and in persistent poverty.

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<sup>33</sup> <https://beta.gov.scot/publications/local-child-poverty-action-report-guidance/>

## Chapter 6 MEASURING SUCCESS

The child poverty delivery plan also sets out data available at local authority level, which could be used by MCPP for evaluation purposes:

Take-up of benefits	<a href="#">Healthy Living Survey</a> – Uptake of free school meals
Hourly pay	<a href="#">Annual Survey of Hours and Earnings</a> – Employees paid less than the Living Wage
Hours worked per household	<a href="#">Annual Population Survey</a> – Employment, unemployment and economic inactivity rates, reasons for inactivity, willingness to work, work pattern (part-time/full-time), underemployment, temporary contract
Skills and qualifications	<a href="#">Annual Population Survey</a> –Qualifications and occupational skill level of working age adults <a href="#">School attainment and school leaver destinations</a>
Availability of affordable accessible transport and childcare	<a href="#">Summary statistics for schools in Scotland</a> - Uptake of funded early learning and childcare entitlement <a href="#">Availability and frequency of bus service</a> , (by data zone) <a href="#">Mode of transport people use to get to work</a> <a href="#">Scottish Household Survey</a> – Satisfaction with public transport Scottish Household Survey – average monthly spend on car fuel*
Housing costs	<a href="#">Registers of Scotland House Price Statistics</a> <a href="#">Affordable Housing Supply Programme statistics</a> Scottish Household Survey – Average monthly spend on mortgage, average spend on rent, difficulties paying mortgage or rent in past 12 months*
Other costs of living	<a href="#">Scottish House Condition Survey</a> – fuel poverty Scottish Household Survey – average spend on heating fuel, method of paying for fuel (e.g. pre-payment meter)*
Debt	Scottish Household Survey – not managing well financially, owing money on credit, charge or store cards*
Enablers	Scottish Household Survey – internet access, savings, use of high cost credit methods*

\* Items marked with an asterisk show where local authority breakdowns are not currently published, but there are plans to make them available via the Scottish Government's Open Data website <http://statistics.gov.scot/>

A final set of outcome measures will be agreed and reported against to MCPP and Scottish Government.

## APPENDIX 1 TARGET DEFINITIONS

Source: annex B of the annual child poverty reporting guidance.<sup>34</sup>

### 1. Less than 10% of children are in relative poverty

Description of measure: Relative poverty measures the proportion of children living in households with incomes below 60% of the median (middle) UK income in the current year.

Rationale for the target: This measure of poverty recognises that individual and household needs are relative to societal standards of living and measures whether the incomes of the poorest households are keeping up with growth in average (middle) incomes in the current year.

Data source: The data used to measure this comes from the Family Resources Survey (FRS) and associated Households Below Average Income (HBAI) dataset. These provide the best source of household income data at a Scotland (and UK) level. <https://www.gov.uk/government/collections/family-resources-survey--2>

### 2. Less than 5% of children are in absolute poverty

Description of measure: The number of children living in households below 60% of the median UK income in 2010/11, adjusted for inflation.

Rationale for the target: Assessment of whether living standards at the bottom of the income distribution are rising or falling (keeping pace with inflation) irrespective of those elsewhere in the income distribution.

Data source: As for the relative poverty measure, the data used to measure this comes from the Family Resources Survey (FRS) and associated Households Below Average Income (HBAI) dataset. <https://www.gov.uk/government/collections/family-resources-survey--2>

### 3. Less than 5% of children are in combined low income and material deprivation

Description of measure: The number of children living in households with incomes below 70% of the median UK income AND going without certain basic goods and services (such as a warm winter coat, a holiday away from home, money to replace worn out furniture etc.)

Rationale for the target: Enables an assessment of a household's ability to use resources to buy essentials as well as of the income coming into the household.

Data source: The data used to measure this comes from the Family Resources Survey (FRS) and associated Households Below Average Income (HBAI) dataset. <https://www.gov.uk/government/collections/family-resources-survey--2>

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<sup>34</sup> <https://beta.gov.scot/publications/local-child-poverty-action-report-guidance/>

## APPENDIX 1 TARGET DEFINITIONS

### 4. Less than 5% of children are in persistent poverty

Description of measure: The number of children who have lived in relative poverty in 3 or more of the last 4 years.

Rationale for the target: Living in poverty for a significant period of time is more damaging than brief periods spent with a low income.

Data source: The data used to measure this comes from Understanding Society which is a longitudinal survey meaning that it tracks the same individuals over time – necessary for measuring persistent poverty. <https://www.understandingsociety.ac.uk/>

## APPENDIX 2

### Poverty profile: understanding poverty in Moray - February 2019

Key Statistics	Moray	Scotland
Population <sup>35</sup>	95,780	5,404,700
Population: % under 16 (2017 mid-year estimate)	17%	17%
Population: % working age <sup>36</sup>	62%	64.4%
Population: % pension age	20.3%	14.3%
Population qualified to SVQ4 and above <sup>37</sup>	35.7%	43.9%
Population qualified to SVQ2 and above	74.4%	75.9%
Population with no qualifications	10.2%	8.7%
Businesses	3,195	174,730
<b>Children and families</b>		
Child living in poverty	17%	22%
Children in working households receiving child and / or working tax credit <sup>38</sup>	5,000	306,500
Children in out of work households receiving tax credits HMRC Dec 17	2,100 1,600	173,700 158,100
Lone parent	6%	7%
Number of P1- S3 school pupils eligible for free school meals <sup>39</sup>	1059 (9%)	(11%)
<b>Working age people</b>		
% economically active <sup>40</sup>	77.2%	77.6%
+% aged 16-64 who are self-employed	11.7%	8.2%
Estimated % of residents earning below the living wage <sup>41</sup>	27.4%	18% 19.4%
Average (Median) hourly wage levels residents (FT)	£13.04	£14.01
Average gross weekly wage (FT)	£527.2	£562.7
Earnings by place of Residence		
% of employed working part-time <sup>42</sup>	40%	33.9%
<b>Out of work</b>		
% all out of work benefits <sup>43</sup>	2.2%	2.8%
ESA and incapacity benefits	5.5%	7.8%
Carers' allowance	1.4%	1.7%
<b>Pensioners</b>		
% pensioners receiving pension credit <sup>44</sup>	11%	16%

<sup>35</sup> 2017: Mid-year estimate National Records of Scotland

<sup>36</sup> 2017: NOMIS based on ONS mid-year population estimates

<sup>37</sup> Jan 2017- Dec 2017: NOMIS based on ONS annual population survey

<sup>38</sup> HMRC Dec 2017

<sup>39</sup> All P1 – P3 pupils receive FSM. This figure relates to those how receive means tested FSM.

<sup>40</sup> 2017: NOMIS

<sup>41</sup> 2018: ASHE

<sup>42</sup> 2017: NOMIS –ONS Business Register and Employment Survey

<sup>43</sup> December 2018: NOMIS

<sup>44</sup> May 2018: DWP (assumes pensioners are in age group 65 years old and above)

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## **Moray Poverty Action Plan**

Incorporating the statutory requirements of the Child Poverty (Scotland) Act 2017 and the local implementation of *Every Child, Every Chance*

**2018 – 2021**

DRAFT

# Moray Poverty Action Plan

## Forward

For many people, Moray is a great place to live with relatively low unemployment, an enviable natural environment, low levels of crime and good public services. On average Moray's population experiences a good standard of living, skills and wellbeing.

However, Moray also has:

- a sizeable minority experiencing poverty
- a low wage economy and a reliance on a small number of industries, reducing economic diversity
- noticeable variation in attainment at school
- young people who leave for higher education and don't return
- less favourable outcomes in some smaller communities in Moray
- challenges in making all services accessible due to its rurality
- public sector financial constraints

MCCP therefore recognises the existence of inequality, deprivation and poverty in Moray and agreed the strategic importance of addressing these through the Local Outcomes Improvement Plan (LOIP).

In order to support this, a Poverty Strategy was developed by Fairer Moray Forum, on behalf of the Moray community Planning Partnership. While Moray Council and NHS Grampian has a legislative duty to develop a Child Poverty Action Plan, in Moray, it was agreed that, in order to address Child Poverty, an all age approach was required, which will have increasing impact and benefit as time goes on.

Information has been collated from partners across the community for the development of both the Strategy and the action plan. Collating this, using three poverty drivers, eight strategic outcomes with twenty-six discrete actions have been developed.

## **POVERTY DRIVER – Raising income from employment**

### **STRATEGIC OUTCOME 1**

Young people from lower-income families and those with Care Experience are targeted for additional support to ensure their access to higher education / further education / vocational training

### **STRATEGIC OUTCOME 2**

There is employment which pays a fair wage as minimum and offers realistic sick pay, holidays and contracts

### **STRATEGIC OUTCOME 3**

All looked after children and young people leaving care receive personalised support if wanted, and all services know where and how to refer them

### **STRATEGIC OUTCOME 4**

Everyone can access support, training and development to gain higher paid employment

## **POVERTY DRIVER – Reducing the cost of living**

### **STRATEGIC OUTCOME 5**

Children from lower-income families can access stigma-free support, including: free access to computers and books, contribution-free access to subjects (e.g. home economics), associated learning (e.g. school trips), and extra-curricular activities (e.g. school dances)

### **STRATEGIC OUTCOME 6**

People with low incomes can access free or affordable childcare, credit, energy/energy efficiency, food, housing, out of school/holiday child, sanitary products and transport.

### **STRATEGIC OUTCOME 7**

Eligible and vulnerable parents are supported with the additional cost of their child being in a neo natal unit.

## **POVERTY DRIVER – Increased uptake of social security**

### **STRATEGIC OUTCOME 8**

Everyone is informed of their right to relevant social security benefits and signposted or referred to free financial support services

## POVERTY DRIVER - Raising income from employment

### STRATEGIC OUTCOME 1

Young people from lower-income families and those with Care Experience are targeted for additional support to ensure their access to higher education / further education / vocational training

ACTIONS	Who action is carried out by (lead)	Resources allocated	How impact has/will be assessed	Timescale for action	Group targeted (see key at end)
1.1 PEF guidance will be reviewed over the next six months and reissued to schools by the end of 2019	<i>Head of Schools and Curriculum, Moray Council in partnership with Northern Alliance Poverty and Attainment Lead.</i>	In-kind (e.g. staff time)	Updated PEF guidance will be shared with Fairer Moray Forum (FMF) by 12/2019	by 12/2019	1-10
1.2 (a) Schools will be supported to identify poverty related issues specific to their school by summer 2019 (b) schools will have actions plans to address their poverty-related issues by September 2019) (c) schools will share their action plans with FMF by end 09/2019 (d) schools will review and refresh their action plans at the start of the financial year 2020/21	<i>Attainment Adviser, Scottish Government Northern Alliance Poverty and Attainment Lead</i>	In-kind (e.g. staff time)  Government PEF funding  Clothing Grants	Schools poverty-related issues action plans will be shared with FMF by end of 03/2020 e.g. Uptake of Clothing Grants; Number/% of children eligible for free school meals (P1-3); Uptake of free school meals (P1-3); Positive Destinations	(a) by 07/2019  (b) by 09/2019  (c) by 09/2019  (d) by 03/2020	
1.3 Awareness raising will be delivered to all schools as part of their in-service days during 2019 regarding Care Experience and the impact it has on learning	<i>Head of Schools and Curriculum, Moray Council</i>	In-kind (e.g. staff time)	Confirmation of sessions delivered, session content, and audience feedback will be shared with FMF by end 12/2019	by 12/2019	

## POVERTY DRIVER - Raising income from employment

### STRATEGIC OUTCOME 2

There is employment which pays a fair wage as minimum and offers realistic sick pay, holidays and contracts

ACTIONS	Who action is carried out by (lead)	Resources allocated	How impact has/will be assessed	Timescale for action	Group targeted (see key at end)
2.1 (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	<i>Fairer Moray Forum/Moray Economic Partnership</i>	In-kind (e.g. staff time)	Moray Economic Partnership will share findings with FMF by end 03/2020  Moray Economic Partnership will share action plan with FMF by end 03/2021	(a) By end 03/2020  (b) By end 03/2021	1-6, 8-12

### STRATEGIC OUTCOME 3

All looked after children and young people leaving care receive personalised support if wanted, and all services know where and how to refer them

ACTIONS	Who action is carried out by (lead)	Resources allocated	How impact has/will be assessed	Timescale for action	Group targeted (see key at end)
3.1 (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	<i>Corporate Parenting Strategic Group</i>	In-kind (e.g. staff time)	Corporate Parenting Strategic Group will share action plan and its progress update with FMF by end 03/2020	(a) by 07/2019  (b) by 09/2020  (c) By end	7,8

## POVERTY DRIVER - Raising income from employment

ACTIONS	Who action is carried out by (lead)	Resources allocated	How impact has/will be assessed	Timescale for action	Group targeted (see key at end)
				03/2020	
3.2 Ensure that a register of all young people in care is maintained, and that this register is used to ensure that every young person leaving care is offered support with their transition into adult life	<i>Corporate Parenting Strategic Group</i>	In-kind (e.g. staff time)	Corporate Parenting Strategic Group will share progress with FMF by end 03/2020	By end 03/2020	1-6, 8-11

### STRATEGIC OUTCOME 4

#### Everyone can access support, training and development to gain higher paid employment

ACTIONS	Who action is carried out by (lead)	Resources allocated	How impact has/will be assessed	Timescale for action	Group targeted (see key at end)
4.1 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>	<i>Moray Economic Partnership</i>	In-kind (e.g. staff time)	Moray Economic Partnership will share its progress report with FMF by the end the financial year	By end 03/2020	1-6,8-12

## POVERTY DRIVER - Reducing the cost of living

### STRATEGIC OUTCOME 5

Children from lower-income families can access stigma-free support, including: free access to computers and books, contribution-free access to subjects (e.g. home economics), associated learning (e.g. school trips), and extra-curricular activities (e.g. school dances)

ACTIONS	Who action is carried out by (lead)	Resources allocated	How impact has/will be assessed	Timescale for action	Group targeted (see key at end)
5.1 Implement the Moray "Cost of the School Day" action plan	Head of Schools and Curriculum, Moray Council/ Northern Alliance poverty and Attainment Lead/ Fairer Moray Forum	In-kind (e.g. staff time)	Progress report against the action plan will be shared with FMF by end of 03/2020	By end 03/2020	1-6, 7-11

### STRATEGIC OUTCOME 6

People with low incomes can access free or affordable childcare, credit, energy/energy efficiency, food, housing, out of school/holiday child, sanitary products, transport and clothing.

ACTIONS	Who action is carried out by (lead)	Resources allocated	How impact has/will be assessed	Timescale for action	Group targeted (see key at end)
6.1 The Early Learning and Childcare Plan will be implemented to deliver affordable, flexible and good quality childcare in Moray	ELC Team, Moray Council	Government funded	The ELC Team will share its progress report for 2019/20 with FMF by end of 03/2020	By end 03/2020	1-6,9-12

## POVERTY DRIVER - Reducing the cost of living

ACTIONS	Who action is carried out by (lead)	Resources allocated	How impact has/will be assessed	Timescale for action	Group targeted (see key at end)
6.2 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	Fairer Moray Forum	In-kind (e.g. staff time)	FMF will provide a written progress update by end of 03/2020	By end 03/2020	1-12
6.3 (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	Warmer homes, REAP, SCARF, Home Energy Scotland	In-kind (e.g. staff time)	The action plan will be shared with FMF by the end of 03/2020	By end 03/2020	1-12
6.4 The Moray Food Poverty Action Plan will be implemented - with particular emphasis on developing provision for young people during school holiday periods.	<i>Moray Foodbank</i>	In-kind (e.g. staff time)	Moray Foodbank will share its progress report against the action plan, highlighting in particular issues requiring attention to progress, with FMF by end of 03/2020	By end 03/2020	1-12
6.5 The Moray Housing Strategy and Plan will be implemented, following consultation, taking forward the key priorities of: <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> </ul>	<i>Head of Housing and Property, Moray council</i>	In-kind (e.g. staff time)	The Moray Council will share its progress report against its plan, highlighting in particular issues requiring attention to progress, with FMF by end of 03/2020	By end 03/2020	1-12



## POVERTY DRIVER - Reducing the cost of living

ACTIONS	Who action is carried out by (lead)	Resources allocated	How impact has/will be assessed	Timescale for action	Group targeted (see key at end)
<ul style="list-style-type: none"> <li>Assisting those who require specialist housing</li> <li>Improving the condition and energy efficiency of housing and minimising fuel poverty</li> </ul>					
6.6 (a) Explore opportunities to extend the provision of affordable out of school childcare /holiday care (b) develop an action plan based on exploration to extend the provision of affordable out of school childcare /holiday care	Moray Foodbank	In-kind (e.g. staff time)	Moray Foodbank will share its action plan, highlighting in particular issues requiring attention to progress, with FMF by end of 03/2020	By end 03/2020	1-11
6.7 Provide free sanitary products to those on a low income	<i>Moray Foodbank</i>  Head of Schools and Curriculum	Existing resource	Moray Foodbank will provide an update to FMF by 09/2019, highlighting any particular issues requiring attention to progress	By 09/2019	1-11
6.8 (a) The lead group will consider the need for the development of an affordable, accessible transport scheme (b) Based on their assessment the lead group will develop an action plan to develop an affordable and accessible transport scheme	<i>Transport Steering Group</i>	In-kind (e.g. staff time)	The Transport Steering Group will share its assessment to FMF by end 03/2020	By end 03/2020	1-12
6.9 The identified leads will ensure that those on a low income are aware of their	<i>Moray School Bank and Baby</i>	Existing resource	The identified leads will share their progress report with FMF by end	By end 03/2020	5

## POVERTY DRIVER - Reducing the cost of living

ACTIONS	Who action is carried out by (lead)	Resources allocated	How impact has/will be assessed	Timescale for action	Group targeted (see key at end)
services providing clothing	<i>Bank</i>		03/2020, highlighting any particular issues requiring attention to progress		
6.10 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	<i>Head of Housing and Property</i>	In-kind (e.g. staff time)	The identified lead will share their assessment with FMF by end 03/2020, highlighting any particular issues requiring attention to progress	By end 03/2020	1-12

### STRATEGIC OUTCOME 7

Eligible and vulnerable parents are supported with the additional cost of their child being in a neonatal unit.

ACTIONS	Who action is carried out by (lead)	Resources allocated	How impact has/will be assessed	Timescale for action	Group targeted (see key at end)
7.1 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.	<i>NHS Child Poverty Group</i>  <i>Health and Social Care Moray Health and Wellbeing Lead</i>	Parent information Leaflets  Claims forms  Scottish Government Website	NHS Grampian will share its progress report with FMF by end of 03/2020	By end 03/2020	1-6,9

## POVERTY DRIVER - Increased uptake of social security

### STRATEGIC OUTCOME 8

Everyone is informed of their right to relevant social security benefits, and signposted or referred to free financial support services

ACTIONS	Who action is carried out by (lead)	Resources allocated	How impact has/will be assessed	Timescale for action	Group targeted (see key at end)
8.1 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.	Fairer Moray Forum (Maximising Income Group)  <i>Health and Social Care Moray Health and Wellbeing Lead</i>	In-kind (e.g. staff time)	The Maximising Income Group will share its progress report with FMF by end 03/2020, highlighting any particular issues requiring attention to progress	By end 03/2020	1-12
8.2 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.	<i>Fairer Moray Forum (Maximising Income Group)</i>	In-kind (e.g. staff time)	The Maximising Income Group will share its progress report with FMF by end 03/2020, highlighting any particular issues requiring attention to progress	By end 03/2020	1-12
8.3 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	<i>NHSG Child Poverty Group</i>	Best Start Tool-kit  Social Security Scotland Website	NHS Grampian will share its progress report with FMF by end of 03/2020	By end 03/2020	9

## POVERTY DRIVER - Increased uptake of social security

ACTIONS	Who action is carried out by (lead)	Resources allocated	How impact has/will be assessed	Timescale for action	Group targeted (see key at end)
8.4 We will continue to grow and sustain Making Every Opportunity Count (MEOC) across Moray	<i>Health and Social care Health and Wellbeing Lead</i>	On-line resources  Managers Tool-kit  Bespoke Self-check  Sign– posting information  Workforce	NHS Grampian will share its progress report with FMF by end of 03/2020	By end 03/2020	1-6, 9-11
8.5 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	<i>NHSG Child Poverty Group</i>	Universal Health Visiting Pathway  Family Nurse Programme	NHS Grampian Child Poverty Group will share its progress report with FMF by end of 03/2020	By end 03/2020	2-6, 9
8.6 We will promote the importance of Healthy Start with the aim to increase access to the scheme for eligible vulnerable families	<i>NHSG Healthy Futures (Maternal and Infant Nutrition) Group</i>	NHSG webpage  Healthy Start Application Form  Posters  Flyers	NHS Grampian <i>Healthy Futures (Maternal and Infant Nutrition) Group</i> will share its progress report with FMF by end of 03/2020	By end 03/2020	1-6, 9

## POVERTY DRIVER - Increased uptake of social security

ACTIONS	Who action is carried out by (lead)	Resources allocated	How impact has/will be assessed	Timescale for action	Group targeted (see key at end)
8.7 Financial inclusion referral pathways will be developed within Midwifery and Early Years Practice and then adapted to be suitable and available to all professionals.	<i>NHSG Child Poverty Group</i>  Fairer Moray Forum (Income Maximisation Group)	Pathway  Policy and procedure	NHS Grampian Child Poverty Group will share its progress report with FMF by end of 03/2020	By end 03/2020	1-12

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## **KEY - Group(s) the action is intended to reduce poverty amongst**

<b>1</b>	<b>Lone Parents</b>	<b>7</b>	<b>Looked after children</b>
<b>2</b>	<b>Families where a member of the family is disabled</b>	<b>8</b>	<b>Care Experienced Young people</b>
<b>3</b>	<b>Families with 3 or more children</b>	<b>9</b>	<b>Pregnant women</b>
<b>4</b>	<b>Minority ethnic families</b>	<b>10</b>	<b>Families with additional challenges e.g. mental health issues</b>
<b>5</b>	<b>Families where the youngest child is under 1</b>	<b>11</b>	<b>Adults without qualifications</b>
<b>6</b>	<b>Mothers aged under 25</b>	<b>12</b>	<b>Older adults</b>

Throughout the consultation work undertaken in compiling the plan, the issue of the shame and stigma attached to poverty, and the beliefs and attitudes that still prevail, were regularly highlighted. Further the Scottish Government are focused on addressing ACEs as a route to tackling poverty, developing approaches that are more effective at preventing ACEs in the first place. It is recommended, therefore, that all agencies work together to develop an understanding of Adverse Childhood Experiences within their workforce, and that the Local Authority and NHS take a lead role in moving this agenda forward locally.