

# Tackling Poverty in Renfrewshire

Report of Renfrewshire's  
Tackling Poverty Commission



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## Foreword

Renfrewshire is an area we can be proud of. It has wonderful people living and working in it; thriving businesses and very close-knit communities where people take pride in looking out for each other. The area has a proud past and a promising future. However, we need to nurture and grow our potential; otherwise the deep-rooted deprivation issues which have developed over many decades will persist.

There are local shops here that sell single eggs because families cannot afford to buy half-a-dozen. More than 1 in 5 of our children grows up in poverty. That should shock us all, but more importantly, it should motivate us to do something to change it. Poverty is not inevitable, and that's why Renfrewshire's Tackling Poverty Commission was set up in April 2014 to focus on reducing child poverty.

The Commission was formed from a range of experts in education, housing, the voluntary sector, the economy, and people who work every day with residents who live in severe poverty.

We all shared the view that no child should have to live with the insecurity and discomfort that poverty can bring and believe there is absolutely no reason why in the 21st century what your parents or carers earn should determine your life chances.

Throughout 2014 we have gathered a significant amount of evidence across key themes: Education and Attainment; Health and Wellbeing; Housing, Place and Community; Maximising Household Income; and Minimising Household Expenditure.

The evidence is unfortunately clear: children who grow up in poverty face greater disadvantages and fewer opportunities in childhood and later in life.

People who live in poverty told us how it feels to wake up every day and not have the same chances as others and what it's like for their children to go without and to feel different from their friends. They gave us many examples of their day-to-day struggles and their feedback has helped to shape our recommendations.

No two stories that we heard were the same. Many families who struggle to put enough food on the table have someone in the household who works. Others are single parents who can't afford to heat their homes and don't know where to turn. Many other families have been living in poverty for generations.

Renfrewshire's Community Plan sets an ambitious target of reducing child poverty to no more than 15% in any area, by 2023. Child poverty is predicted to rise, and large reductions in public spending are having a major impact on the resources available; it's never been more important to make sure we set clear priorities and evaluate what really works.

This report is the result of the Commission's work and sets out a way forward that we hope can change the lives of those living in poverty, for the better.

Our recommendations focus on local service delivery changes we feel will make an impact, on national policy changes we believe should happen, and on putting how people feel at the heart of how organisations respond to poverty.

Supporting people to lift themselves out of poverty won't happen overnight, but this report is the start of the next phase—the journey that now lies ahead to improve the lives of Renfrewshire's children.

Finally I want to thank all of those who gave their time and expertise freely to support the work of the Tackling Poverty Commission – the Commissioners, our facilitator Darra Singh, and all of those who gave evidence and who challenged current thinking. Special thanks are owed to the people who responded to surveys and took the time to attend workshops; their stories were the most compelling evidence of all. Most of all, I would like to thank all of those who go about their lives supporting people to deal with poverty and to move out of poverty – they are often unseen and unheard. Their daily actions make life a little bit better for us all.

**Councillor Mike Holmes, Chair of Renfrewshire's Tackling Poverty Commission**

## Executive Summary

Renfrewshire's Tackling Poverty Commission was set up to assess the nature, causes and impact of child poverty in Renfrewshire, and make recommendations for the introduction of a strategic approach for the Community Planning Partnership. This Commission is the first of its kind in Scotland, and this is what makes the Commission's recommendations different; they are designed to be delivered in partnership, and focused on making a difference at a local level.

### The key findings of the Commission are:

- Poverty is changing and our response needs to change. There are now more households in poverty who are working, than not. Low pay, inadequate working hours and insecure employment are now key causes of poverty.
- The welfare system no longer provides an adequate safety net and is causing hardship for those it is designed to support, particularly due to delays and errors in benefit payments and tougher benefit sanctions.
- Growing up in poverty can have a huge influence on a child's future. Addressing the attainment gap in schools is critical to make sure children from low-income families are able to achieve their potential.
- Power should be shared, with communities allowed to set their own priorities, and resources devolved to help to achieve them.
- Tackling poverty is everyone's responsibility. The Council, its Community Planning Partners and wider organisations such as employers and housing providers, will need to work in partnership on shared priorities and deliver real leadership around anti-poverty practice in Renfrewshire and beyond.

**“I'm unable to focus on anything other than survival. Opportunity is in another world.”**

Participant, Star Project

Our recommendations focus on both the changes the Community Planning Partnership need to make, and how organisations should be working in Renfrewshire to tackle poverty. Our focus has been on what can be achieved here in Renfrewshire, although we have recommended some key areas where the Community Planning Partnership should influence wider Scottish policy.

### The Commission has identified five key priorities for the Community Planning Partners:

- Increasing the number of households who can access employment that provides an acceptable standard of living
- Preventing financial crisis and supporting low-income families to make the most of their money
- Improving levels of physical and mental health of children in low-income families
- Closing the attainment gap between children from low-income families and their better-off peers
- Creating neighbourhoods where people want to live and can afford to live

It is not just what the Community Planning Partnership does that's important, it is also how these things are done. The Commission has made an equally ambitious set of recommendations on how organisations should work, which focus on putting how people feel at the heart of Renfrewshire's response to poverty.

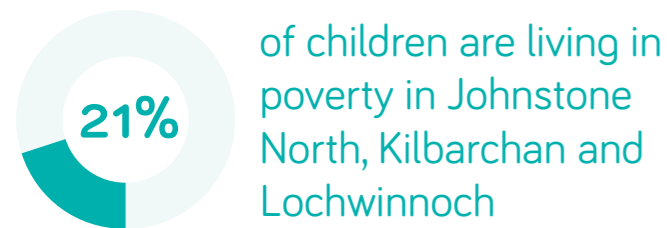
**“Poverty is costly, wasteful and risky”**

Dr Jim McCormick,  
Joseph Rowntree Foundation

## Poverty and Renfrewshire

Child poverty in Renfrewshire is estimated to be 21%, which means more than 7,000 children are living in poverty in Renfrewshire today. Renfrewshire cannot afford poverty. It disadvantages people from cradle to grave, limits people's opportunities and stops people from achieving their potential.

### Levels of poverty in key wards in Renfrewshire



Source: Poverty in your area (End Child Poverty, 2014)

The multiple hits of economic recession, austerity measures and negative elements of welfare reform have all combined to make things worse for people on low incomes. People experiencing poverty often face a 'perfect storm' of low paid employment opportunities, a rise in zero hours contracts, cuts to benefits and a harsher regime of benefit sanctions.

Recent economic growth should not make us complacent. Poverty levels are now rising again, and are predicted to rise again even further. If nothing is done to tackle this rise, more of Renfrewshire's children will be condemned to poor health, education and employment outcomes.

### What is poverty?

A child is considered in 'relative poverty' if they live in a household where the income is less than 60% of the national median income. The Commission, along with the Scottish and UK Governments, use relative poverty because it is an effective measure of whether those in the lowest income households are keeping pace with the growth of incomes in the economy as a whole. This provides a way of understanding how many children live in households that lack what is needed to fully take part in society and which the rest of society take for granted. The Commission has also looked at poverty 'after housing costs' which gives a more accurate picture of families' finances.

**“Poverty is undoubtedly the result of economic and political choices that we make as a society—it is not natural or inevitable”**

Poverty Alliance

**Fact:**  
A parent with two children aged 5 and 14 will be classed as living in poverty if their income (before tax but after housing costs) is less than £269 a week

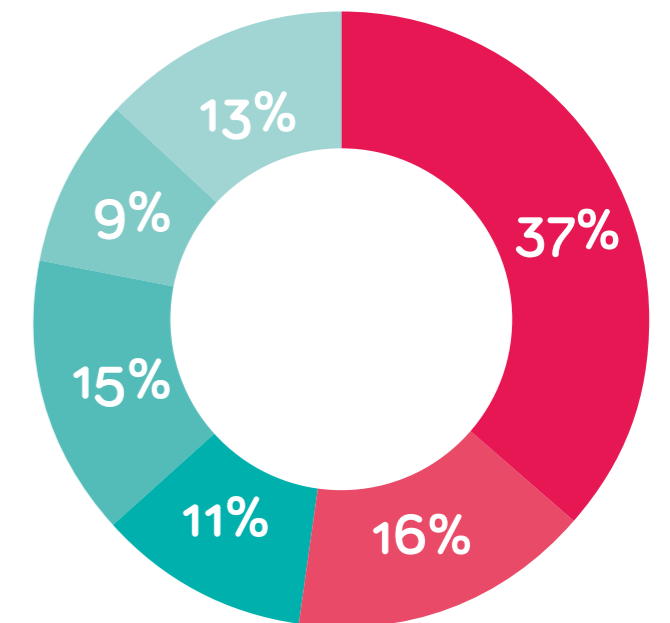
Measures are only part of the picture of the scale and impact of poverty. People living in poverty struggle to access what others take for granted in terms of household items, food and clothing. Not knowing how to pay the next unexpected bill is a common reality, despite skilful budgeting of very little resources. The stigma and feelings of powerlessness can be all consuming and can lead to social isolation and depression.

The geography of poverty has changed. Poverty is less concentrated in 'deprived neighbourhoods' than it has been previously, meaning some of the area-based ways of looking at poverty, such as the Scottish Indices of Multiple Deprivation, can no longer give us a full picture of where poverty is being experienced in our communities.

People don't tend to stay in poverty forever. Most people who experience poverty will do so only for a short time, or will move in and out of poverty throughout their lives.

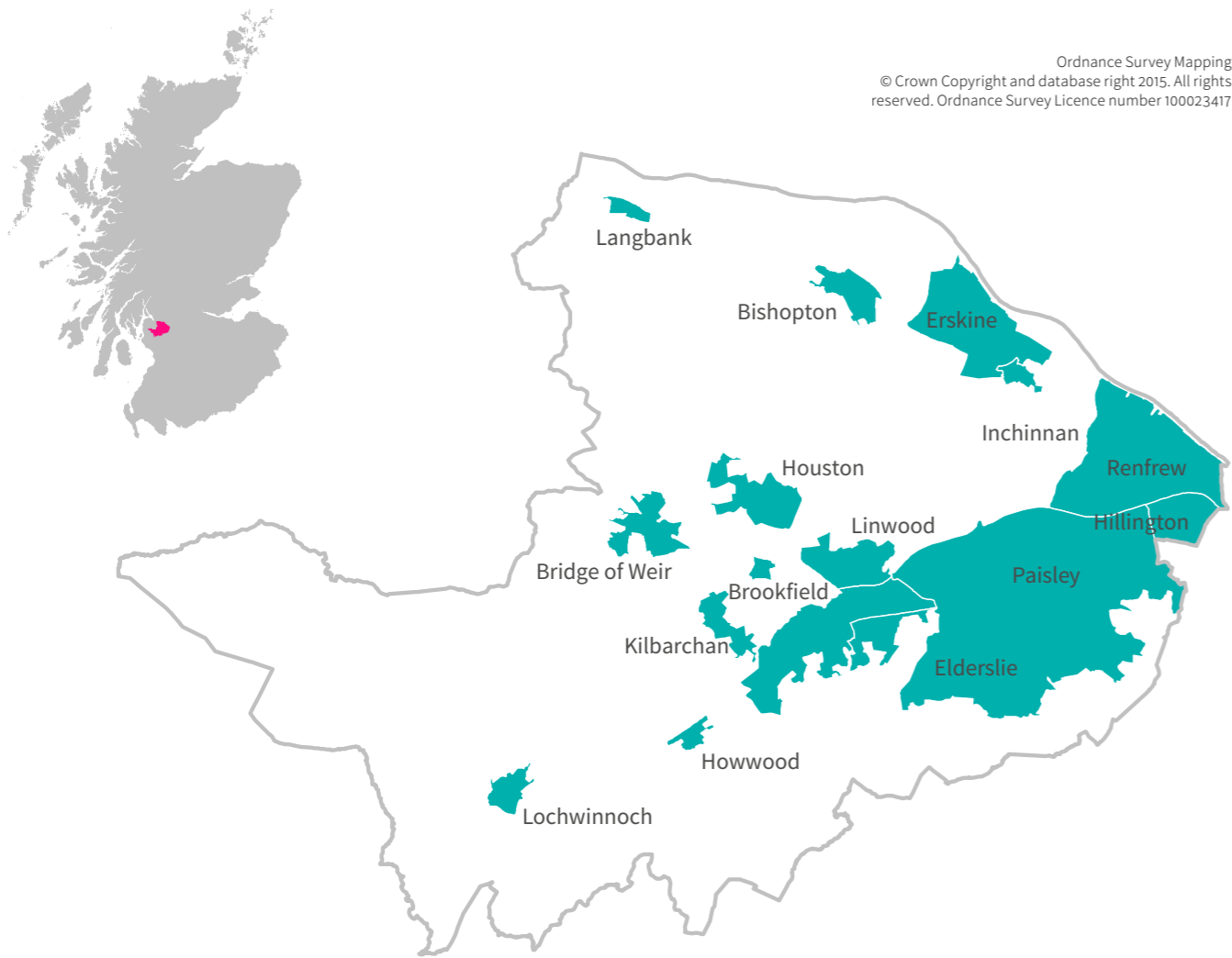
Some groups of people are more likely to face poverty. For example, workless households, lone parents, disabled working-age adults, care leavers and people renting their homes are all at higher risk of poverty than others.

### Families with children are the biggest group in poverty



- 37% couple with children
- 16% single with children
- 11% couple without children
- 15% single men without children
- 9% single women without children
- 13% pensioners

Source: Households below average income (DWP, 2014)



## Renfrewshire

Renfrewshire has a lot to offer both economically and culturally. It is centrally located, next to Glasgow, and in the economic heartland of Scotland which offers many opportunities to its 174,000 residents. Renfrewshire is often described as a microcosm of Scotland; reflective of the country as a whole.

Global employers sit alongside our historic town centres, and the area boasts one of Scotland's biggest retail developments and a major international airport. The Council and its partners have ambitious plans for Renfrewshire, building on the area's location, culture and heritage.

In common with other areas, Renfrewshire has seen a decline in traditional industries such as textiles and weaving, which once employed thousands. Up until the late 20th century, a number of other major manufacturers have reduced in size or moved out of Renfrewshire.

There are a number of areas in Renfrewshire with deep-seated poverty and deprivation, and where people suffer significantly worse outcomes in terms of their health and wellbeing, employment prospects, security and quality of life, compared to more affluent areas.

## The work of Renfrewshire's Tackling Poverty Commission

Renfrewshire's Tackling Poverty Commission was set up to assess the nature, causes and impact of child poverty in Renfrewshire.

The Commission was asked by Renfrewshire Council and the Community Planning Partnership to make recommendations for the introduction of a strategic and coordinated approach to mitigate and minimise the impact of child poverty in Renfrewshire.

In its work, the Commission has considered what is under the direct influence of the Council and its partners, but also the other agencies that should be influenced in order to deliver change. The result is a set of recommendations which are ambitious and challenging not only for the Council and its partners, but also for Scottish and UK government policy.

The terms of reference for Renfrewshire's Tackling Poverty Commission can be found at Appendix A.

## Membership

Chaired by Councillor Mike Holmes, Depute Leader of Renfrewshire Council, Renfrewshire's Tackling Poverty Commission included experts in a range of areas related to tackling poverty, as well as professionals supporting people within our local communities.

A list of Commissioners can be found at Appendix B.

## Approach

Renfrewshire's Tackling Poverty Commission was always intended to have a relatively short life, to provide a focussed opportunity for Commissioners to carry out their work. At the first meeting of the Commission, Commissioners set out a structured approach to their work, identifying five themes linked to the outcomes within the Child Poverty Strategy for Scotland. These outcomes are often referred to in shorthand as Pockets, Prospects and Places.

### Pockets

maximising the financial resources of families on low incomes

### Prospects

improved life chances of children in poverty

### Places

children from low income households live in well-designed, sustainable places

Commissioners met over a series of monthly meetings to consider each theme:

## Pockets

- Maximising Household Income
- Reducing Household Expenditure

## Prospects

- Health and Wellbeing
- Education, Attainment and Skills

## Places

- Housing, Place and Communities

An additional special meeting of the Commission was held to explore Asset Based Community Development and gave Commissioners the opportunity to consider ways of empowering and supporting communities to achieve better outcomes.

A small group of Commissioners took on lead roles for each of the themes, shaping the agenda by identifying key issues, the evidence base, and expert speakers.

The Commission identified five key questions when considering the themes, organising its work, findings and emerging recommendations:

- How can we **prevent** child poverty?
- How can we **alleviate** the impact of children living in poverty?
- How can we provide families with sustainable routes to **escape** poverty?
- How can we change **attitudes** to families and children living in poverty?
- What are the key national policies the Council and its partners shall seek to **influence**?

These questions allowed Commissioners to focus on the complex nature of the causes and impact of poverty, in order to establish where the Council and Community Planning Partners should focus their efforts.

The Commission considered a wide range of evidence, focussing heavily on published data and reports on child poverty, but also evidence of what works to address poverty both locally and further afield. Commissioners heard about the efforts already made by the Council, its partners and other key agencies, to lessen the impact of child poverty.

## Call for evidence

The Commission agreed it was essential to hear from people directly affected by poverty, as well as organisations and groups of interested parties in Renfrewshire and beyond. A ‘Call for evidence’ was launched over the summer of 2014 inviting citizens, groups and organisations to contribute to the evidence base.

The ‘Call for evidence’ was open to organisations and to citizens, through written submissions, surveys, and facilitated sessions with local third sector organisations. People were asked broad and open questions in order to identify potential priority areas:

- What are the causes of poverty?
- What are the key issues that affect people’s ability to get out of poverty?
- What should the tackling poverty strategy priorities be?
- Can you provide examples of what has been successful in tackling poverty?

The responses received from the ‘Call for evidence’ were varied, and contained powerful stories and testimony from more than 100 people living in poverty. Organisations and citizens gave examples of what works to support people in poverty, and what doesn’t. The stigma experienced by people in poverty was a clear theme, and the powerlessness and anxiety felt by people as a consequence.

These findings offer a real challenge to organisations around not just what services they deliver, but how they can involve people to make sure they deliver services that do not stigmatise or exclude.

The results of the ‘Call for evidence’ were presented to the Commission in September 2014, with representatives from voluntary sector organisations invited to share information about the work they had taken forward to gather views from people affected by poverty.

## What would make a difference?

**“To be heard, listened to properly and not misjudged or labelled as ‘them’, ‘hard to reach’, ‘unemployable’ etc”**

Survey respondent

## Findings

### Maximising Household Income

Getting a job is seen by many as a guaranteed route out of poverty, but the rise of in-work poverty is a major concern. Currently there are more families in poverty who are working than not working.<sup>1</sup>

More people in Renfrewshire are now in work than during the worst of the recession, but more now earn less than the income needed to provide an acceptable standard of living. This is caused by the combination of part-time and low paid work, rises in the cost of living, changes in tax credit entitlement and the proliferation of zero hours contracts.

Disabled people, carers and lone parents with very young children may experience additional barriers to employment which mean it is unlikely to provide them with a route out of poverty in the near future.

#### Renfrewshire employment levels (in poverty profile) 2007–2014

Source: Households below average income (DWP, 2014)



Youth employment levels are rising across Renfrewshire, but an increasing number of young people who face significant barriers to employment are seeking support. The challenge is now to provide more intensive support for these young people, as well as supporting older adults looking for help to access education and develop the skills they need to access work, or to progress at work.

The Living Wage affords people the opportunity to provide for themselves and their families, as it is calculated according to the basic cost of living in the UK. However, it is estimated that around a fifth of Scotland’s workforce earn less than the Living Wage. The Living Wage would make a significantly positive impact in the sectors with poor pay such as cleaning, catering, caring and retail. Many employers remain hesitant about adopting the Living Wage, despite concerns about its negative impacts appearing unfounded in evidence.

Paying the Living Wage is a powerful step towards reducing in-work poverty, but for many employees this may not be enough. Employers can also make an important contribution in other ways, for example, making sure staff with fewer skills have access to quality on-the-job training, providing support with costs such as travel and childcare, and contributing towards staff pensions. If adopted by employers, these actions can all make a dent in the risk of poverty—now and in the future.

It is estimated that welfare reform will significantly impact families across Renfrewshire, costing the equivalent of £510 per year for every working age adult.<sup>4</sup> This takes money out of the pockets of families who need it the most, and will take £58 million out of Renfrewshire’s economy. Renfrewshire will be hit harder than the Scottish average with the estimated impact in the poorest communities in Renfrewshire even higher still—Ferguslie Park is one of the hardest hit areas in Scotland.

Despite these impacts, tens of thousands of pounds of benefits still go unclaimed in Renfrewshire every year. Many eligible people do not claim what they are entitled to, and it is

**“People want to go to work but think why when I’m only going to make £10 after paying nurseries, rent, lunch, expenses etc. when I’m spending all that time away from my wean... the nurseries say you’re not a priority... surely if you’re trying to work then you are”**

Participant, Childcare First

estimated that just over half of the unclaimed benefits could be claimed by working age families.

The welfare system no longer provides an adequate safety net and is causing hardship for those it is designed to support. Increased use of benefit sanctions are having severe consequences, and are putting people into crisis.<sup>5</sup> Sanctions are when Jobcentre Plus temporarily stops or reduces a person’s benefit for not following the rules associated with that benefit, such as not doing enough to look for work or being late for an appointment. Sanctions last for a minimum of four weeks, but can last for up to three years.

rationed more than other areas in Scotland and Renfrewshire families are losing out.

A key barrier to maximising family income is expensive and inflexible childcare provision. Childcare has not kept pace with changing work patterns so parents, particularly lone parents, are often unable to move into work, increase hours, or progress at work. Again, the way that benefits interact with paid employment means that paid work can leave parents worse off.

**Fact: Paisley Jobcentre Plus has the highest number of sanctions in the west of Scotland**

The impact is especially felt among young adults aged under 25. Poor communications and unsympathetic and remote decision making mean claimants do not fully understand what they need to do and where to go for help.<sup>6</sup> Sanctions are preventable and early intervention to offer advice and advocacy should be prioritised to support people to avoid being sanctioned.

Access to the locally based Scottish Welfare Fund resourced by the Scottish Government provides a valuable financial safety net for families in crisis. However in Renfrewshire these funds are under increasing pressure. Although Renfrewshire Council is one of the few authorities to top up the fund with Council resources, the evidence indicates that support still needs to be

#### Case Study: Sanctions

Stephen is a father who was sanctioned for being 15 minutes late for an appointment with the Jobcentre. His income was reduced by £73 per week, for 13 weeks. He only received two hardship payments of around £44 each during the 13 week sanction period because he was not informed that he still had to sign on every two weeks to access them. His sanction led to him becoming homeless, at first sleeping on a friend’s floor and then sleeping rough. He was assaulted and hospitalised during this time and has had no contact with his children since becoming homeless.

**“Low wages, lack of job security and underemployment mean that for many families work is no longer a route out of poverty”**

Poverty Alliance



## Findings

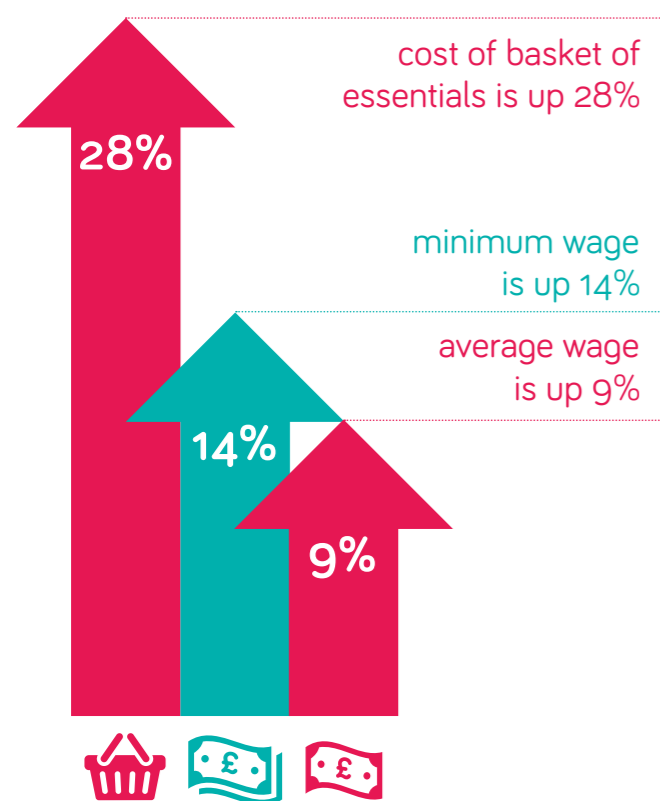
### Reducing Household Expenditure

Poverty is not just about how much money is coming into a household; it's also about having enough money to meet basic needs.

Inflation rates for basic goods and services have risen 50% in the last ten years. This is faster than wages or benefits and tax credits have risen, and even higher for people living in poverty.<sup>7</sup> In particular, major rises in food and energy prices, rents and childcare over the last few years have made it hard for many to make ends meet. Also, basic needs vary with a person's individual circumstances. For example, disabled people and people living in rural areas may face additional costs. Although the overall inflation rate has fallen recently (especially so for petrol prices), low income households continue to face greater cost pressures than the population as a whole.

#### Inflation rates

Source: A minimum income standard for the UK (JRF, 2014)



Poor families often pay more for many basic goods and services such as heating, food and financial services. This is sometimes referred to as the 'Poverty Premium.'<sup>8</sup> While much of this 'premium' is determined by the providers of goods and services, another key factor is that people on low-incomes are less likely to be active consumers. Low income consumers are less likely to switch suppliers and shop around, partly due to a lack of access to 'enabling goods' that give consumers advantages e.g. a bank account or internet access.<sup>9</sup>

In addition to the rising costs of energy, evidence shows people living in poverty pay over the odds for the energy they do buy, due to higher tariffs and more expensive bill payment methods. With almost a third of households in Renfrewshire living in fuel poverty, families risk not only having cold homes but having to cut back on other essentials to afford to keep warm. For some, this is a choice between heating or eating.

**"If I can't afford heating I go to bed, we all have an early night—or we sit with blankets around us, the kids think it's funny"**

Participant, Star Project

The rise of foodbanks is strong evidence for the growing pressure on household finances. However, it is benefit delays, sanctions and administrative errors that are driving people into crisis, with more than half of foodbank users there as a consequence of the inefficient operation of the

**"We estimate the [Poverty Premium] reached an average of £1,639 a year at the end of 2013"**

Save the Children

benefits system.<sup>10</sup> People turn to foodbanks as a last resort, often not knowing what crisis support they might be entitled to. While foodbanks are an important part of supporting people in crisis, the Commission does not accept that foodbanks should become readily accepted as a formal provision.

**Fact:  
Renfrewshire has the third  
busiest foodbank in Scotland**

Improving access to affordable credit is an important part of making sure families are able to manage limited finances.<sup>11</sup> Many consumers on lower incomes want to maintain control over their finances, and often value control and security over choice. It is clear support is needed to help people develop their financial capability and make the most of their money, particularly with the introduction of Universal Credit on the horizon. Evidence suggests peer education programmes may be one of the most effective ways to build financial capability.

Credit unions have an important role to play as community-based alternatives to high street banking. They can offer a valuable route to savings and more affordable credit for low income families but are currently limited in their anti-poverty impact by the need to balance lending and collecting savings.

**"It's absolutely shocking that in 2014 we rely on foodbanks"**

Participant, Our Place, Our Families

#### Case Study: Recovery Across Mental Health

Elaine is a lone parent who was suffering from severe anxiety and was referred to the financial literacy service from Recovery Across Mental Health (RAMH) First Crisis Service. She had been off her work as a nurse due to her anxiety for a few weeks and was feeling overwhelmed by financial issues to the point where she felt at risk from suicidal thoughts. She had arrears with her rent, putting her tenancy at risk and owed money to the local credit union, student loans and was struggling to buy food and to travel to and from her son's nursery.

RAMH agreed a plan to support her to liaise on her behalf with the credit union, student loans, and her landlord, to refer her to advice works for benefits advice and income maximisation and the service applied for a travel card to assist with travel costs.

RAMH managed to arrange affordable payment plans for her credit union and student loan debts and applied for a free travel card so Elaine could get her and her son to and from nursery. She felt less anxious and her feelings of hopelessness that were leading to suicidal thoughts were reduced.

## Findings

### Health and Wellbeing

In Renfrewshire, health inequalities have grown significantly. Renfrewshire has a particularly low life expectancy and a large life expectancy gap between richer and poorer areas.

**Fact:**  
**A boy born in Bishopton lives on average 16.4 years longer than a boy born in Ferguslie Park**

The fundamental cause of health inequality is the unequal distribution of power, money and resources. While many activities targeted at people's lifestyles are valuable, it's essential that we focus efforts on the underlying causes of health inequalities rather than looking only to health services for solutions. As with other areas, wider anti-poverty measures such as increasing income are considered likely to have a significant and positive impact on health outcomes.

The first years of someone's life have a huge influence on their future. Children's developmental outcomes are affected from before they are born, and throughout their childhood. Poverty has a significant and adverse impact on these developmental outcomes.

Women from low-income families are more likely to be in poorer health when pregnant. In Renfrewshire, almost half of low-weight live births come from the most deprived areas. Women in these areas are three times more likely to smoke when pregnant, and less likely to breastfeed.

Young people living in poverty are more likely to smoke, less likely to eat healthily, more likely to have behavioural or emotional problems and more likely to experience teenage pregnancy.<sup>12</sup>

While having a low-income isn't the cause of these things, it's essential to understand these choices are strongly socially patterned, and can leave a lasting impact.

Austerity policies are having a detrimental impact on mental and physical health, and deteriorating mental health is becoming a central public health concern. Renfrewshire has seen an increase in suicide rates, anxiety, depression and psychiatric hospitalisations. People living in poverty are more likely to suffer poor mental health, and poor parental mental health can have a significant impact on a child's development.

Rates of child poverty are higher in lone parent households. The pressures of living in poverty mean that any family might struggle to cope – and for parents bringing up children on their own, the pressures are often greater.<sup>13</sup> The mental health and wellbeing of families living in poverty, and particularly lone parents, should become a new priority for Renfrewshire, with specific action to address isolation, maximise incomes and widen opportunities to learn, volunteer and work.

Primary health care, such as GPs and Health Visitors, are powerfully positioned at the front-line of poverty.<sup>14</sup> This provides an opportunity to assess people's needs in a trusted environment, and be a gateway from which services can be accessed. For example, projects such as Healthier, Wealthier Children which link financial advice with health visiting for new mothers have been extremely successful, as have other projects that have co-located health services with wider advice.

**"Not only does poverty and deprivation increase the risk of teenage pregnancy, but experience of teenage pregnancy can result in negative outcomes for both the teenage parent and their child"**

NHS Greater Glasgow and Clyde

#### Case Study: Barnardos Threads

Joanne, 18, approached Barnardos Threads for support for her and her new partner when pregnant with her second child. At the time the young family were facing eviction from privately rented accommodation. With support from her Threads keyworker, Joanne secured temporary accommodation through homeless services and attended a pre-natal group while receiving one-to-one support with her benefits and to secure a permanent tenancy.

Just as the family were ready to move into new tenancy, her partner secured a job with a zero hours contract. This affected the couple's claim for benefits and also added difficulties to their social fund application for furniture. The consistency in hours of work meant the couple were not entitled to Working Tax Credit and therefore survived on Child Tax Credit and Child Benefit alongside whatever he earned from work, which sometimes could be as little as four hours a week.

Joanne's partner was unable to sustain his job due to significant mental health difficulties. The couple made a claim for ESA, which took

a while to process and another period of reduced income, which further complicated housing benefit payments.

After almost a year Joanne's partner left the home, and Joanne had to make another claim as a single person, and Joanne and the two children had another period of two weeks with reduced income.

Joanne was able to buy baby milk and nappies, but needed food parcels from Barnardos Thread twice in this period. She was left with significant housing arrears of £1,600, and after paying £900 has the balance as a debt. Threads are supporting her to apply for Discretionary Housing Payments.

Joanne has been prescribed anti-depressants as she feels stressed about her situation and her break-up. She is managing to care for her two children but said she has found the housing arrears and benefits situation too difficult to cope with on her own. Threads continue to work with Joanne with the intention of supporting her to independently manage her finances in the future.

**Fact:**  
**The rate of delivery of teenage pregnancy in the most deprived areas is almost ten times the rate of delivery in the least deprived areas**

## Findings

### Education, Attainment and Skills

In general, children from poorer families in Renfrewshire do less well at school than their better-off peers.

The gap starts early in life, widens at every stage of school and can have life-long consequences.<sup>15</sup> Young people from poorer families are less likely to go into further and higher education, more likely to be unemployed, work part-time, earn less and be in low-paid jobs.

The attainment gap is an issue for every school in Renfrewshire to tackle, and is not limited to specific schools or areas.<sup>16</sup> This challenge needs to be addressed at Council, school and teacher level.

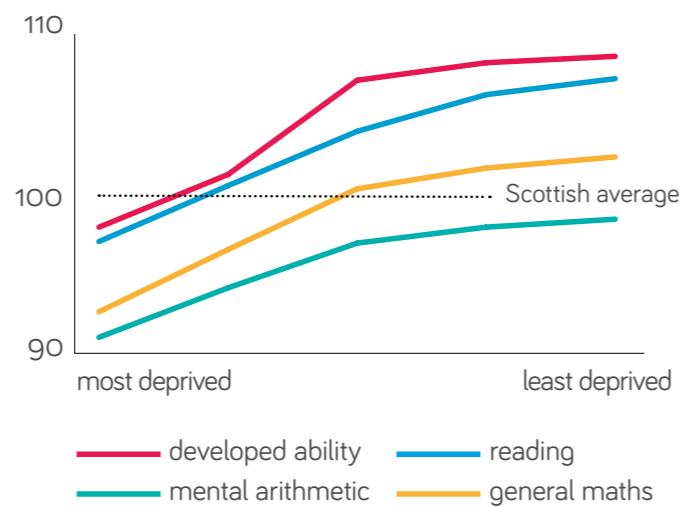
The Commission heard what works to reduce the gap in educational attainment and that schools need to be able to identify the interventions that are most likely to succeed in their particular school environment, and implement them effectively. While the use of attainment data has improved very recently, teachers need access to enough real-time information to make sure they are able to get the best from their pupils in the classroom.

The evidence is clear that low-income families don't want any less for their children, and young people don't lack aspirations, but they can go off-track.<sup>17</sup> However, the challenge is one for parents too; as parents' involvement can have a huge impact on a child's attainment.

Parents need the skills and capacity to support their children's learning, and to make home a positive learning environment. Supporting parents to encourage early language development and literacy skills in their child's early years would have a significant impact on narrowing the attainment gap. As children move into their school years, there is a need to re-frame the relationship between schools and parents, identifying the

#### Deprivation and attainment at p5 in Renfrewshire

Source: Renfrewshire Council pupil attainment data (2014)



barriers that stop some parents engaging with schools and supporting schools to better engage with parents on their own terms.

It's also clear the costs of the school day are rising; uniforms, classroom equipment, school trips and charity events are all putting increasing pressure on household budgets. This creates stigma and anxiety for parents and children, and puts up more barriers to attainment.<sup>18</sup>

**Fact:**  
**The gap between children from low-income families and high-income household starts early. By age five, there is a gap of ten months in problem solving development and 13 months in vocabulary**

**“The school is always coming up with wee trips and things like that and then you're caught out. It's not very good that they don't give you enough notice. You know, and maybe it's only two or three pound and they don't really see that two and three pounds is a big issue, but when you're struggling it is”**

Child Poverty Action Group respondent

The transition between school and college education, or between education and work, is a critical time for young people. More young people in Renfrewshire are moving onto further education, training or a job when they leave school, but young people from low-income families are less likely to be securing these 'positive destinations'. The relationship between the benefits system and funding to support students acts as a major barrier to accessing a college education.

Schools have an important role to play in making sure young people understand the range of options available to them, and are equipped to pursue their chosen pathway. Therefore all young people, of all abilities, should be able to access vocational education as well as the more traditional academic studies.

Many employers are not taking on young people, and many young people are not equipped for the world of work when leaving school.<sup>19</sup> Schools and colleges in Renfrewshire need to be more closely linked with industry, and should be offering sustainable vocational qualifications combined with work experience that supports young people to transition into our local economy.

It is also essential to look at how we invest in adult skills. Poorly skilled adults are less likely to receive investment or support to improve their skills, which can severely limit opportunities for in-work progression and prevent them escaping poor wages or insecure employment. Both employers and community learning need to reflect this disadvantage in the way that they invest in training and development.

#### Case Study: Cost of the School Day Project

Child Poverty Action Group is currently working with Glasgow's Poverty Leadership Panel on its 'Cost of a School Day' project. The project involves working with pupils and staff in eight Glasgow schools to identify where problems lie for children from low-income households. From uniform, travel and meals to resources, school trips and after-school activities, the project aims to identify how low-income children and young people's participation and experiences are affected by the ways in which schools organise and implement the school day. Early findings suggest that costs relating to travel, completing homework, school trips, uniforms, clubs, snacks and meals can all put additional pressure on low income families. Children are also keenly aware of the stigma that can be attached to poverty.

**“It is unacceptable that in the 21st century, how much your parents earn affects how likely you are to do well at school”**

Professor Sue Ellis,  
 University of Strathclyde

## Findings

### Housing, Place and Communities

Good quality, affordable housing has a huge impact on people’s lives. People living in poverty generally have less good, less desirable housing and have fewer choices about where they can live. The housing waiting lists of the Council and its housing association partners are packed with people wanting to live in Renfrewshire, while the likelihood of being offered a decent home in a place they want to live is reducing.

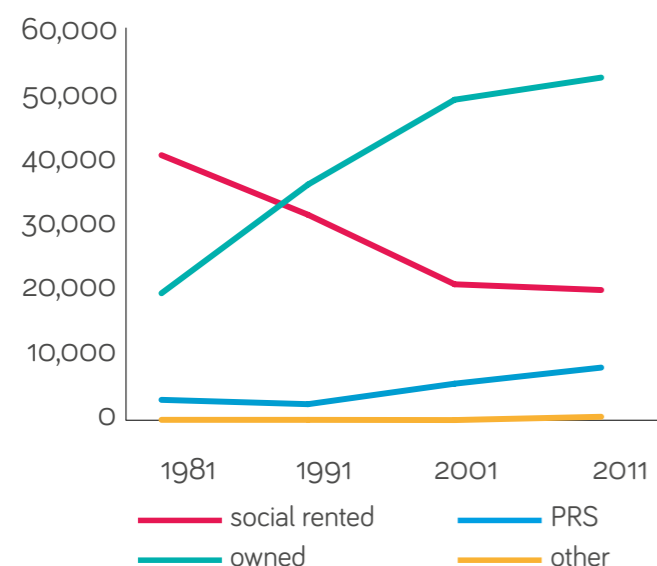
Poor housing can affect the health of a family, and could affect child development, health and learning.<sup>20</sup> Settled accommodation is a key requirement for securing and sustaining a job, but it also anchors a family in a community and allows them to invest in that community and build its resilience.

The housing landscape is changing. There has been a slowdown in the building of Council and other social housing and the ‘Right to Buy’ scheme means there are more owner occupiers, but less Council housing. There are more people renting, both from the private rented sector and from registered social landlords.

Most of Renfrewshire’s social housing stock is flats, making it very difficult to meet the aspiration of low income families who want to live in households with gardens and a front-and-back-door. While there has been some local success in improving the housing standards of Renfrewshire’s existing housing stock through the Scottish Housing Quality Standard, the Commission heard of significant challenges in developing sites for housing investment. Partnerships with both Housing Associations and other funders will become even more important in order for there to be significant investment in affordable housing.

#### Housing tenures over time

Source: Renfrewshire Council pupil attainment data (2014)



**Fact:**  
There has been a £138m investment to ensure all social housing in Renfrewshire meets the Scottish Housing Quality Standard

**“You need to be able to travel to stuff and also to know you can afford it when you get there. I just can’t afford it and sometimes I feel like I am always saying no and everyone else is saying yes.”**

Participant, Star Project

Housing costs are the biggest element of household expenditure. The more money people spend on rent, the less disposable income they have to buy other things they need, such as food and fuel. Although evidence shows private renting is relatively more affordable in Renfrewshire than other areas, this growing sector has a range of unique challenges and is a significant part of the changing picture of poverty.

The lack of regulation and standards within the private rented sector means tenants face poorer security of tenure and little protection from escalating rents. In addition, there is concern about the number of private renters who are eligible for Housing Benefit, but not claiming.

Supporting people to sustain tenancies and preventing homelessness are essential parts of tackling poverty. When tenancies turnover, it can have a huge adverse impact on the individual

or family involved. It unsettles neighbourhoods and can contribute to the stigma of an area. There are a number of successful programmes in Renfrewshire which show that for vulnerable tenants across a range of tenures, support in areas such as budgeting or employability is what really makes a difference to securing and sustaining a home.

There is a clear link between the social housing that is in ‘low demand’ and more deprived neighbourhoods in Renfrewshire. Despite significant investment in the regeneration of deprived neighbourhoods, there are evident frustrations about lack of progress that are equally shared between organisations and residents.

**Fact:**  
Private sector rents are estimated to be 50% higher than council rents in Renfrewshire

**“We need more people who are for the community (Ferguslie) there used to be wee community centres in the top, middle and bottom end of (Ferguslie) with play schemes and everything every summer and they were run by people in those areas, community minded and the best interest of the people who live there, they made the biggest difference”**

Participant, Childcare First

### Case Study: No Substitute for Life

Beginning in 2013, ‘No Substitute for Life’ has been led by volunteers from Ferguslie Park who had personal experience of the impact of suicide, with a number of friends and family having taken their own lives.

The programme aims to raise public awareness of suicide prevention, provide practical support to those affected, and work with range of partners to ensure suicide prevention is ‘everyone’s business’.

The programme holds an annual memorial football tournament that involves local residents and attracts more than 600 attendees. The tournament acts as a platform for organisations who are working to tackle the taboo and stigma that prevent young people and particularly young men, from talking about mental health and suicide.

**"Nothing about us, without us, is for us."**

Poverty Truth Commission

Local areas are most successful when local people are in the driving seat and where the community have the control to determine and design their neighbourhoods. Services are often structured around the needs of the organisation delivering the service and not the communities they are designed to serve. Public bodies often look at what is missing from an area or its flaws, rather than working with communities to understand their priorities, strengths and capacity.<sup>21</sup>

### Case Study: Our Place, Our Families

Our Place, Our Families was originally established in 2011 by local parents in Moorpark, Renfrew, as a mutual support group which aimed to provide help and advice to local people. With BIG Lottery funding, the organisation now operates in a wider area, has its own premises and employs three part-time members of staff and a large team of volunteers.

The group provides a range of services, with the aim of helping people to become more employable, improving health, getting local young people involved in physical activity and bringing people together in the community.

## Recommendations

The Commission has made two different types of recommendations, which describe not just what the Community Planning Partners should do, but also how organisations should work in order to tackle poverty. We consider these two sets of recommendations to have equal weight.

The Commission’s recommendations focus on what should be the priority areas for the Community Planning Partnership. The recommendations are designed to be delivered in partnership, and really make a difference at a local level.

Our focus has been on what can be achieved here in Renfrewshire, and as such we consider all the recommendations to be within the power of the Community Planning Partnership. We have recommended some key areas where the Community Planning Partnership should influence wider Scottish policy. The recommendations provide scope for partners to implement them in the most appropriate way, and in line with our recommendations on how organisations should work.

The Commission has heard about excellent work already under way or planned in Renfrewshire. We have chosen not to restate this within our recommendations, and instead have chosen to focus on the areas that requiring a greater emphasis or shift in focus.

**"Benefit sanctions are inhumane, and can only serve to make a bad situation worse."**

Sir Harry Burns,  
University of Strathclyde

## Pockets

**Increase the number of households who can access employment that provides an acceptable standard of living**

Halve the number of workers in Renfrewshire being paid below the living wage  
[Community Planning Partnership](#)

Make Renfrewshire a pioneer pilot area to test a redesign of incentives and sanctions, and their role in helping people into work  
[Department for Work and Pensions](#)

Ensure high-quality, affordable, flexible childcare is widely used by low income families, and is designed to reflect the specific needs of those at highest risk of poverty, such as lone parents and disabled families  
[Renfrewshire Council](#)

Review feasibility of providing time-limited free public transport to support people to move into work or training  
[Community Planning Partnership](#)

Work in partnership with employers to prioritise high-quality on-the-job training, with a particular emphasis on supporting lone parents to progress at work.  
[Skills Development Scotland](#)

## Pockets

Prevent financial crisis and support low income families to make the most of their money

Increase financial capability of low income families by investing in peer-led financial education programmes

[Community Planning Partnership](#)

Use bargaining power to address the 'poverty premium' imposed on low-income consumers by lenders and service providers

[Community Planning Partnership](#)

Improve the impact of local advice and advocacy services to focus on empowering people to prevent financial crisis and increasing take-up of welfare benefits

[Renfrewshire Council](#)

Provide access to energy advice for all low-income households in Renfrewshire

[Renfrewshire Council](#)

Build local connections between primary healthcare and financial inclusion, and co-locate primary care with relevant support services where possible

[NHS Greater Glasgow and Clyde](#)

## Prospects

Improve levels of physical and mental health of children in low income families

Extend the Healthier Wealthier Children project across all primary care and community services in Renfrewshire

[NHS Greater Glasgow and Clyde](#)

Target sufficient resource to improve the health of mothers and babies living in, or at risk of, poverty through both universal health visiting provision, and dedicated projects such as the Family Nurse Partnership

[NHS Greater Glasgow and Clyde](#)

Develop a cohesive partnership approach to supporting youth mental health, which equips organisations to deliver support, respond to mental health distress and build young peoples' resilience

[Community Planning Partnership](#)

## Prospects

Close the educational attainment gap between children from low income families and their better-off peers

Share language development information from 30-month child health reviews across relevant partners, to allow early years practitioners to meet the developmental needs of each child

[NHS Greater Glasgow and Clyde](#)

Use all available poverty data and develop professional expertise in addressing the attainment gap in schools

[Renfrewshire Council](#)

Deliver tailored interventions in schools to address the gap, with specific focus on literacy skills and parental involvement.

[Renfrewshire Council](#)

Allocate school resources to reflect levels of deprivation, and specifically link these resources to closing the attainment gap and ensuring more pupils from low income families reach positive destinations

[Scottish Government](#)

Address the financial barriers to school education, in particular reviewing the 'cost of school day' and the support available for the cost of uniforms and school meals

[Renfrewshire Council](#)

Build strong partnerships between education providers and local industry, to improve vocational pathways; to ensure provision of meaningful work experience; and ensure employers play a pivotal role in the skills development of young people and improve the level of recruitment directly from education.

[Community Planning Partnership](#)

## Places

Create neighbourhoods where people want to live, and can afford to live

Develop funding partnerships with independent funders that create new opportunities for neighbourhood regeneration

[Community Planning Partnership](#)

Pilot a regeneration programme which is co-produced with local people and enables them to shape resources around community priorities and assets

[Community Planning Partnership](#)

Guarantee the £1.13bn Glasgow and Clyde Valley City Deal delivers real economic benefits for low income households across Renfrewshire

[Renfrewshire Council](#)

Develop a rent setting framework to minimise rent increases across the social housing sector across Renfrewshire and reduce the amount families have to pay towards their rent

[Community Planning Partnership](#)

Build on past successful partnership working with local Housing Associations to enable an increase in the supply of affordable housing for people that need it and in places they want to live in

[Community Planning Partnership](#)

## How organisations should work

It is not just what you do that's important; it's also how you do it. Through the Commission meetings, there have been some clear messages about how organisations should act and what good services should look like.

It is clear services designed without people who have direct experience of poverty often fail to meet their needs. The Commission heard loud and clear that people living in poverty in Renfrewshire often feel stigmatised and excluded from the very services that are meant to help them.

The Commission has seen an extensive amount of evidence relating to poverty, and Renfrewshire needs to start looking at this information more intelligently. This means using what we know about poverty to shape our decisions, but also making sure a lack of information doesn't stop us from making progress.

The Commission recommends the Community Planning Partners put the following principles into practice in both the delivery of the Commission's recommendations, and in their organisations' day-to-day work.

**“Get the information right, make sure staff know and share the information with people who can share it with us”**

Participant, Star Project

### Address stigma

Make sure all staff know that tackling poverty is part of their job, especially on the front line

Understand how the stigma of poverty affects how people access services

### Involve people

Create opportunities for peer support and development

Use co-production to design services wherever possible

### Remove barriers

Co-locate services, making them easy to access

Provide holistic support through a single, trusted point of contact

### Use evidence

Make evidence-based decisions, but understand how much evidence is 'good enough'

Focus resources on what has been proven to work, support what looks promising until we have better evidence about its impact, and start to disinvest in what isn't working

Try to identify families who are likely to struggle, and reach them before they do

### Use of resources

Make the best use of combined resources to target inequality, to maximise impact

Set measurable and realistic targets for achieving greater fairness across all areas of our organisations' activity

## What happens next?

Renfrewshire's Tackling Poverty Commission has, over the last few months, met to consider poverty in Renfrewshire alongside reviewing the evidence related to poverty both in Scotland and across the UK. It was always the intention that the Commission would have a relatively short life, so its work has concluded with the publication of its report and recommendations.

It will be for the Renfrewshire Community Planning Partnership to respond to the recommendations both as a partnership and as individual organisations. Making the changes proposed by the Commission will need strong leadership, a real desire to make changes and determination to see this through despite major resource challenges.

In setting up the Commission, Renfrewshire Council and the Renfrewshire Community Planning partners agreed to the development of a Renfrewshire Tackling Poverty Strategy. The Tackling Poverty Commission looks forward to the development and implementation of a robust strategy which will deliver on both the recommendations, and the way the Commission have recommended that organisations work.

Tackling poverty is everyone's responsibility. The Commission calls on all named organisations to work in a strong and coordinated way, and invites wider Renfrewshire organisations and community to consider how they contribute to the tackling poverty agenda.

There are a number of opportunities that lie ahead in Scotland following the publication of the Smith recommendations<sup>22</sup>. The Commission recommends that the Community Planning Partners take every opportunity to maximise the anti-poverty potential of further devolution of welfare to Scotland.

The Commission recommends the Community Planning Partnership reports annually on its progress for the next five years. It is essential local people have a role in defining and determining the success factors of the Community Planning Partnership's work in this area, and that progress reporting is done in a way which is transparent, accessible and meaningful across the community as a whole.

# Appendix A

## Tackling Poverty Commission—Terms of Reference

### Terms of reference

The Tackling Poverty Commission is being established by Renfrewshire Council to make an assessment of the nature, causes and impact of child poverty in Renfrewshire and to make recommendations for the deployment of a strategic and coordinated approach involving Community Planning Partners that will mitigate and minimise the impact of child poverty in Renfrewshire.

The Commission will consider the nature, extent and impact of child poverty in Renfrewshire

Drawing as far as possible on published data and reports on the cause and impact of child poverty, the Commission will invite evidence from a range of interested parties across Renfrewshire and beyond and, as required, hear evidence from an agreed cross section of individuals and organisations with experience in the matter

The Commission will consider evidence of what has worked elsewhere to reduce the causes and impact of child poverty, and may recommend testing of new interventions in the Renfrewshire area over the course of the work.

The Commission will consider the efforts that have already been made by the council, its partners and other key agencies, to mitigate the impact of child poverty in order to understand the effectiveness of these efforts in delivering improved outcomes in Renfrewshire.

Considering the specific levers at the disposal of the council and its community planning partners, the Commission will determine the effectiveness of the actions and prioritise those that could be taken by the council and its community planning partners and highlight those that require external intervention or a combination of both

The Commission will prepare a report for the Council and its partners that details the causes, impact and nature of child poverty in Renfrewshire and make recommendations to the Council and its Community Planning Partners on the priority actions required to make a direct impact on child poverty in Renfrewshire.

### Support

Secretariat, administrative and policy support for the Commission will be provided by Renfrewshire Council.

### Time scale

It is envisaged that the Commission will hear evidence monthly over a 6 month period commencing in April 2014. The Commission will then consider and develop its findings and submit its recommendations to the Council and the Community Planning Board for comment, prior to consideration by the Council of its updated Anti-Poverty Strategy and priorities for 2014-17.



## Appendix B

### List of Commissioners

Councillor Mike Holmes, Depute Leader of Renfrewshire Council (Chair)

Sir Harry Burns, Professor of Global Medicine, University of Strathclyde

John Carnochan, Knowledge Exchange Consultant at the University of St Andrews

Audrey Cumberland, Principal and Chief Executive of West College Scotland

Dr Linda de Caestecker, Director of Public Health, NHS Greater Glasgow and Clyde

Prof. Sue Ellis, Reader in Education, University of Strathclyde

Fraser Falconer, Former National Head of BBC Children in Need

Robert Johnston, Head Teacher of St Benedict's High School

Dr Jim McCormick, Scotland Adviser to the Joseph Rowntree Foundation

Hanna McCulloch, Policy and Parliamentary Officer, Child Poverty Action Group

Ian McLean, Chief Executive of Bridgewater Housing Association

Alan McNiven, Chief Executive of Engage Renfrewshire

Roslyn McVeigh, Renfrewshire Foodbank Manager

Dave Moxham, Deputy General Secretary, Scottish Trades Union Congress

David Nicholls, Head Teacher of Gleniffer High School

Alison Watson, Deputy Director, Shelter Scotland

Facilitated by Darra Singh OBE, Ernst & Young

This report can be found online at [www.renfrewshire.gov.uk/tacklingpoverty](http://www.renfrewshire.gov.uk/tacklingpoverty) along with further appendices which detail the supporting evidence considered by the Commission.

#### Appendix C

List of contributors to Commission meetings

#### Appendix D

Engagement activity report and responses

#### Appendix E

Minutes of Commission meetings

#### Appendix F

Evidence overviews from themed meetings

#### Appendix G

Slide packs from Commission meetings

#### Appendix H

Poverty Profile (Summary Version)

#### Appendix I

Poverty Profile (Detailed Version)

#### Appendix J

Commission's reading lists

If you would like to request this report in another language or format, please telephone 0300 300 1422 or email your request to [customerservices.contact@renfrewshire.gov.uk](mailto:customerservices.contact@renfrewshire.gov.uk).

## Endnotes

- 1 Poverty and income inequality in Scotland: 2012/13, Office of National Statistics (ONS), 2014
- 2 Living Wage research for KPMG, Structural analysis of Hourly Wages and Current Trends in Household Finances, 2014
- 3 Evaluating the economic impact of the Glasgow Living Wage, Employment Research Institute, Matthew Dutton, 2014
- 4 The Local Impact of Welfare Reform: A report for Scottish Parliament, Christina Beatty and Steve Fothergill, 2014
- 5 Sanctioned: what benefit? A report on how sanctions are operating from the experience of Scottish Citizens Advice Bureau, 2014
- 6 Independent review of the operation of Jobseeker's Allowance sanctions validated by the Jobseekers Act 2013, Matthew Oakley , 2014
- 7 Cost of living and poverty evidence review, Joseph Rowntree Foundation, 2014
- 8 The UK Poverty Rip-Off, the Poverty Premium, Save the Children, 2010
- 9 Addressing the poverty premium: Approaches to regulation, Donald Hirsch, 2013
- 10 Emergency Use Only: understanding and reducing the use of foodbanks in the UK, 2014
- 11 Poverty, debt and credit: An expert-led review, University of Bristol, 2014
- 12 Health Consequences of Poverty for Children, End Child Poverty, [www.endchildpoverty.org.uk](http://www.endchildpoverty.org.uk)
- 13 Poverty, Parenting and Poor Health, Glasgow Centre for Population Health, 2013
- 14 GP experience of the impact of austerity on patients and general practices in very deprived areas; GPs at the Deep End, 2012
- 15 Closing the attainment gap in Scottish Education, Edward Sosu and Sue Ellis for Joseph Rowntree Foundation, 2014
- 16 Educational attainment in Renfrewshire, Presentation by Robert Naylor, Director of Education, August 2014
- 17 The role of aspirations, attitudes and behaviour in closing the education attainment gap, Joseph Rowntree Foundation, 2012
- 18 Learning Lessons: Young People's Views on Poverty and Education in Scotland, Scotland's Commissioner for Children and Young People & Save the Children, 2014
- 19 Education working for all! Commission for developing Scotland's young workforce final report, 2014
- 20 The links between housing and poverty: An evidence review, Joseph Rowntree Foundation, 2013
- 21 Growing community from inside out to tackle poverty, Presentation by Cormac Russell, September 2014
- 22 Report of the Smith Commission for further devolution of powers to the Scottish Parliament, November 2014

