# Scottish Borders Anti-Poverty Strategy 2021

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### Foreword

Welcome to the first Anti-Poverty Strategy produced by Scottish Borders Council. There is a growing awareness of the issues of poverty across Scotland, and the Council is facing many challenges and constraints, compounded further by the impact of Covid-19.

The Scottish Borders face a number of unique challenges due to rurality - these include geography, ageing demographic, income deprivation, fuel deprivation, digital access, poor broadband, and food security.

We need to understand the causes and impacts of poverty and we are listening to residents, community planning partners and the third sector as we develop our Strategy further, therefore our Action Plan will contain specific actions to increase the life chances and experiences of all, alleviate financial pressures, and enable people to be part of their community.

The challenges that we are facing within the Scottish Borders are accelerating as the longer-term impacts of Covid-19 are being felt within our communities. We will therefore review this Strategy on a regular basis to ensure that it remains current and aligns to these challenges.

As well as providing support and opportunities, we also recognise the need to take a poverty informed approach to planning and delivery of services to begin to reduce the stigma of poverty, and to provide dignified and sustainable pathways out of poverty.

We believe that the combined knowledge, expertise and experience of Scottish Borders Council and our partners, as well as open and honest engagement with people experiencing poverty, will help us to tackle poverty and improve lives.

We recognise that a culture shift is required to reduce poverty and the stigma of poverty, and we are committed to playing our part to make that happen.

Thank you to everyone who has contributed to the development of the Strategy, in particular to people experiencing poverty who have given their time and shared their story, and we look forward to working towards reducing the impacts of poverty in the Scottish Borders.

#### **Councillor Robin Tatler**

#### Chair of the Anti-Poverty Working Group

### INTRODUCTION

'The Scottish Government is committed to tackling poverty, but poverty has been rising and we are not on course to meet interim child poverty targets within three years. The relative child poverty target requires a fall of a quarter in the proportion of children in poverty compared to the latest data, which has increased compared to five years previously. The picture for other groups over the last five years is similarly disappointing, with no change in poverty for working-age adults and an increase for pensioners.'

'Work, social security and housing costs are vital to solving poverty in Scotland, as the coronavirus storm is sweeping many people into poverty and others deeper into poverty'

'Even before coronavirus, around a million people in Scotland were in poverty, living precarious and insecure lives.'

https://www.jrf.org.uk/report/poverty-scotland-2020

Setting out a clear vision and working with 6 themes and 7 outcomes, our Strategy highlights areas of activity that the Council and Partners aim to deliver to help reduce poverty in the Scottish Borders. We have identified key contributors to reducing poverty in the Scottish Borders already in existence and welcome these in support of this Strategy. It must also be recognised that Scottish and UK Governments have a part to play to improve the lives of people in the Scottish Borders and reduce poverty through nationally set policies and strategies. The Council will continue to lobby in support of these.

## **OUR VISION**

We want a Scottish Borders where no-one lives in poverty. We want everyone to be able to achieve their full potential and feel healthy, happy, and valued. We want the Scottish Borders to be a place where everyone can play their part in understanding that tackling poverty is everyone's responsibility.

We believe that if we act locally, and in partnership, we can make a real difference.

We want this Scottish Borders Anti-poverty Strategy to be pro-active, evidenced by real experience and directed by need.

Working with the people of the Scottish Borders, we aim to find solutions to poverty challenges which support them in a way that works best for them.

### POVERTY

#### **A DEFINITION**

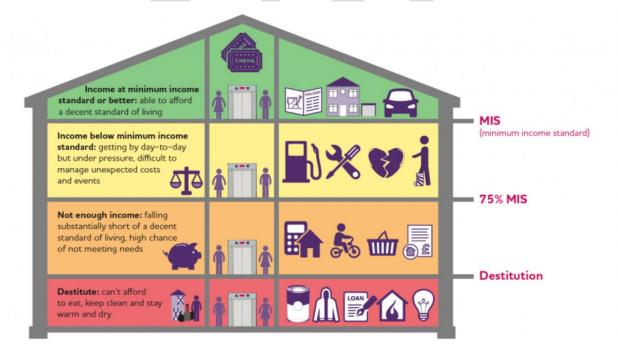
#### What is poverty?

According to the <u>Joseph Rowntree Foundation (JRF)</u>, Poverty is when your resources are well below your minimum needs.

#### How does JRF define poverty in the UK?

Poverty affects millions of people in the UK. Poverty means not being able to heat your home, pay your rent, or buy the essentials for you or your children. It means waking up every day facing insecurity, uncertainty, and impossible decisions about money. It means facing marginalisation – and even discrimination – because of your financial circumstances. The constant stress it causes can lead to problems that deprive people of the chance to play a full part in society.

#### Levels of poverty JRF picture: - Focus on Minimum Income Standard (MIS)

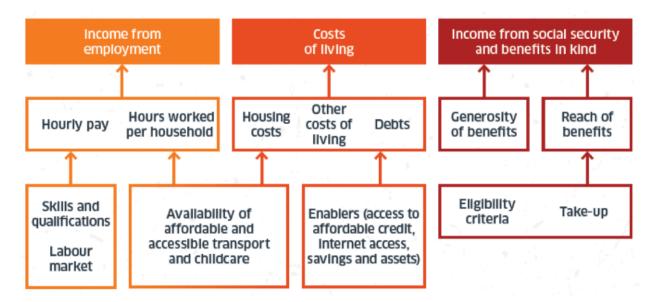


There are 3 levels of poverty

#### **FACTORS**

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

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



Other factors that may contribute or compound people experiencing poverty, and are taken into account in the Scottish Borders Anti-Poverty Strategy include:

- Fuel poverty
- Housing poverty
- Food poverty
- Health and wellbeing
- Connections to family, friends, and community
- Digital poverty

It is recognised that multi-generational poverty exists but reasons why poverty persists are less clear-cut, and reveal multi-dimensional causes, as highlighted in the report: "<u>The persistence of poverty across generations</u>" by the JRF.

# CONTEXT

#### NATIONAL

Prior to the Covid-19 Pandemic, the Scottish Government published "Poverty & Income Inequality in Scotland: 2016-2019".<sup>1</sup> Key findings were:

- It is estimated that **19%** of Scotland's **population** (1.02 million people each year) were living in relative poverty after housing costs in 2016-19. Before housing costs, 17% of the population (900,000 people) were living in poverty in 2016-19.
- It is estimated that **24%** of **children** (230,000 children each year) were living in relative poverty after housing costs in 2016-19. Before housing costs, it is estimated that 20% of children (200,000 children each year) were in relative poverty.
- In 2016-19, 60% of working-age adults in relative poverty after housing costs as well as before housing costs were living in working households. This represents 380,000 working-age adults in poverty after housing costs, and 310,000 working-age adults before housing costs. In-work poverty for working-age adults has continuously increased since 2011-14.
- Relative poverty after housing costs for **pensioners** was **15%** in 2016-19 (150,000 pensioners each year). Before housing costs, 18% of pensioners (180,000 pensioners) were in relative poverty.

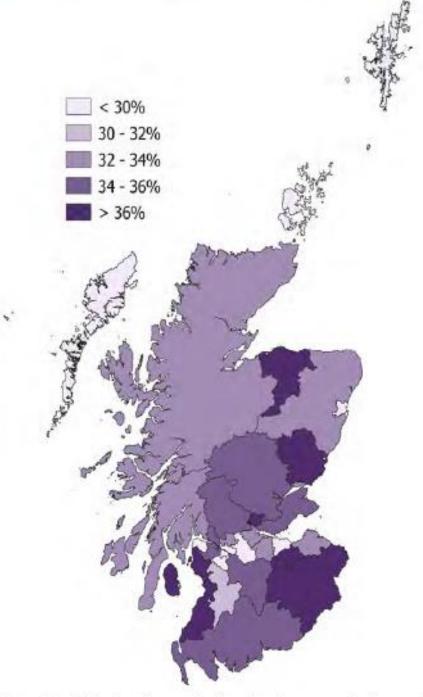
In October 2020, the Joseph Rowntree Foundation published a briefing "Poverty in Scotland 2020".<sup>2</sup> The report looks at what has happened to poverty in Scotland before and during the Coronavirus outbreak. Key findings of the report include:

- Even before coronavirus, around a million people in Scotland were in poverty, living precarious and insecure lives.
- By May 2020, there was a 65% increase in the number of households in receipt of Universal Credit (UC) compared to the start of the year.
- The coronavirus pandemic has had a detrimental effect on jobs and financial security, with workers on low wages or in poverty deeply affected.
- The proportion of workers in (Covid-19) at-risk industries vary across Scotland, with Scottish Borders being in the highest at-risk group of greater than 36%.

<sup>&</sup>lt;sup>1</sup> <u>https://www.gov.scot/publications/poverty-income-inequality-scotland-2016-19/</u>

<sup>&</sup>lt;sup>2</sup> <u>https://www.jrf.org.uk/report/poverty-scotland-2020</u>





Note: At-risk industries are defined as Accommodation and food, Retail and wholesale, Manufacturing, and Arts and entertainment.

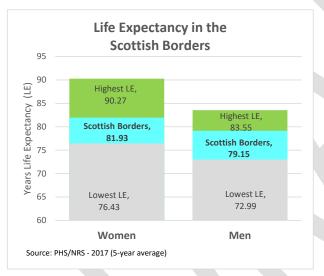
Source: Business Register and Employment Survey (2018), Contains OS data, Crown copyright 2020.

#### LOCAL

There is poverty in the Scottish Borders. Evidence of this poverty is seen in "Scottish Borders Picture of Poverty" (Appendix A). Key findings include:

The **dependency ratio** is the relationship between the non-working age (0-15 years and 65+) population compared to those of working age.

A ratio of 70% (Scottish Borders for 2018) means that for every 1,000 people of working age there are 700 of non-working age.



In 2020, the **median gross weekly pay** (workplace based) for full time workers in the Scottish Borders was £481, **£111 below** the £593 for Scotland or **81%**. (figure)

In 2020, the **median gross weekly pay** (residence based) for full time workers in the Scottish Borders was £522, **£73 below** the £595 for Scotland or **87%**.

#### Dependency ratio 2018 and 2043

Dependency ratio for the Scottish Borders		
2018: <b>70%</b> 2043: <b>80%</b>		
Dependency ratio for Scotland		
2018: <b>56%</b>	2043: <b>60%</b>	

The dependency ratio for the Scottish Borders is higher than Scotland and is expected to increase.

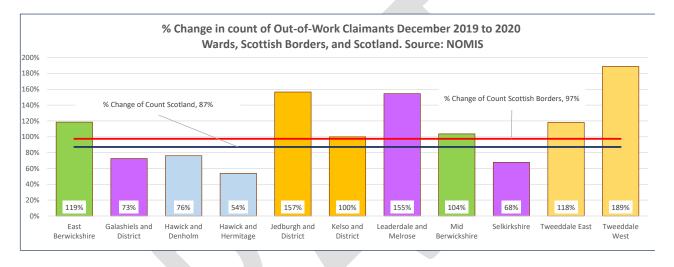
Life expectancy for women in the Scottish Borders is **81.9** years, ranging from 76.4 to 90.3. For **men, life** expectancy is **79.2** years, ranging from 73.0 to 83.6. Within the Scottish Borders, like other areas, there is a clear relationship between an area's percentage of people that are income deprived and life expectancy; the higher the percentage income deprived the lower the life expectancy.



The median gross weekly pay (workplace based) for full time workers in the Scottish Borders has consistently been below the level for Scotland (83% between 2000 and 2020).



Prior to the Covid-19 pandemic, **16.3%** of the **households** in the Scottish Borders were **workless**, slightly below the 17.7% for Scotland Between December 2019 and December 2020, the number of people claiming **Out-of-Work benefits** aged 16 to 64 **increased** by **97%** (1,730) from 1,775 (2.6%) to 3,505 (5.2%) respectively.

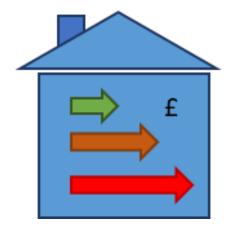


#### Gross Value Added (GVA) for Scottish Borders is 73% of the GVA for Scotland.

GVA is the measure of the value of goods and services produced in an area, industry or sector of an economy.

Around **29%** of all households in the Scottish Borders are fuel poor, equivalent to approximately **16,000 households**. There seems to be a higher level of fuel poverty in the Scottish Borders compared to Scotland (25%), although it is not statistically different.

Households with higher levels of fuel poverty in the Scottish Borders are those that are Older (38%) and those in Social Housing (51%).



Y

**9.5%** of the Scottish Borders population is income deprived, although there are 12 Intermediate Zones with more than **10%**.



According to DWP, in February 2020 there were **2,840** people claiming Pension Credit in the Scottish Borders. This equates to about 101 pension credit claimants per 1,000 people aged 65 and older. Within the Scottish Borders, the rate of pension credit ranges from a low of 54 per 1,000 to a high of 216 per 1,000. (It is thought that there is an under-claiming of Pension Credit in the Scottish Borders.)



**12.6%** children live in low-income families in the Scottish Borders, although there are 10 Intermediate Zones with more than **15%**.



**8.7%** of the people of working age are employment deprived, although there are 12 Intermediate Zones with more than **10%**.

2,840

People aged 60+ claiming Pension Credit

**81.3%** of households have home internet access in the Scottish Borders compared to 85% for Scotland.

13% of the Scottish Borders are unable to access decent broadband (USO) compared to 4% for Scotland, this varies across the Scottish Borders.

**9%** of adults in Scotland reported food insecurity (as defined by being worried during the past 12 months that they would run out of food due to lack of money or resources).

In January 2020 there were **17** Foodbanks / Fareshare Partners across the Scottish Borders. By July 2020 there were **40**.

All of these report increased demand.



The impact of the Coronavirus Pandemic so far in the Scottish Borders includes:

The number of **Universal Credit** claimants in the Scottish Borders increased by **80%** (3,700) from 4,600 in March 2020 to 8,300 in November 2020.

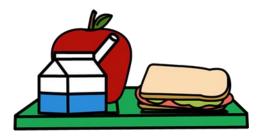


The SDS's Partnership Action for Continuing Employment (PACE) aims to help minimise the impact for people and businesses facing redundancy. Between April and October 2020 **PACE** has engaged with **420** individuals and **15** employers.



**3,300** jobs **furloughed** in the Scottish Borders (31 October 2020), accounting for 1.7% of Scotland's furloughed workforce.





In 2019-20 the Citizens Advice services in the Scottish Borders had **5,125** clients, gave advice 21,950 times, and gained over **£3.1** million for clients. There was a **20%** increase in free school meal awards from **1,659** in September 2019 to **2,075** in September 2020.

There has been a significant increase in the use of foodbanks, FareShare outlets and community kitchens.



The Citizens Advice service in the Scottish Borders said to the Anti-Poverty Working Group:

"Various measures have been put in place by the Government through the DWP to combat the impact of COVID-19 i.e., temporary increase in Universal Credit payments, payment break in repaying benefit overpayments and delay in decisions on disability benefit applications and renewals. However, these are all temporary measures and will impact greatly on income going forward.

Similarly, furlough payments have saved job losses and redundancies, but the reduced income has caused financial difficulties and resulted in increased the use of credit for essential purchases.

Payment holidays on mortgages, loans and credit cards will also lead to increases in monthly repayments in due course. All of which will cause financial hardship."

### **CHALLENGES AND OPPORTUNITIES**

We must take account of challenges and opportunities identified so far as set out below. We will use these to work and consult with people to understand the issues involved and to improve service design and delivery to make a positive change for individuals, families, and communities.

Challenges – what we need to address			
Demographics - dependency ratio <sup>1</sup> and young adults moving out of the Scottish Borders - The dependency ratio for the Scottish Borders is higher than Scotland and is expected to increase.	<ul> <li>Impact of Covid-19 –</li> <li>Increased use of Universal Credit</li> <li>3,300 jobs furloughed</li> <li>Increase use of food banks and community kitchens</li> <li>Challenges to emotional wellbeing</li> </ul>		
<ul> <li>Impact of Brexit -</li> <li>Friction in the transport of goods between the UK and EU</li> <li>Local businesses complying with new regulations and paperwork may result in delays and prove challenging</li> <li>UK's economy predicted to be smaller</li> <li>Compounded by Covid-19 pandemic (and restrictions)</li> </ul>		Low wages/low skill - The median gross weekly pay (workplace based) for full time workers in the Scottish Borders has consistently been below the level for Scotland (83% between 2000 and 2020).	
Access to good broadband and mobile coverage – The rurality of the Scottish Borders is an issue, as is affordability for some Rurality of the Scottish Borders -			
transport challenge		as it aims to provide the best ervices within available	

Opportunities – what is in place?			
South of Scotland Enterprise - sustainable economic and social development of the area including improving the amenity and environment.	that are supporting 300 i		individuals, 321 families, ulnerable people
<b>Borderlands Inclusive Growth</b> £394.5M to narrow the product increase the working age popu- deliver inclusive growth.	ctivity gap,		<b>cial Care Partnership –</b> Ith and social care s the Borders.
Covid-19 Recovery – A Strategic Recovery Board is in place which advises the Council on appropriate recovery actions. The Council will make use of a Covid-19 Vulnerability Index to assist in decision making around recovery. Strong and resilient communit Resilient Community Teams, 60 Community Councils and nume sector organisations and group together to support those in ne their communities.	59 Strategy and A nerous third developed. £2. ps working Scotland Desti		Living Wage Group / Living Wage Area (Eildon) SBC is an accredited Living Wage Employer and is encouraging more local employers to pay their staff the real Living Wage. omic Partnership – Action Plan being .7M invested in South of nation Alliance.
<b>5 Community Assistance</b> <b>Hubs</b> - SBC and CPP Partners providing person centred support and assistance to individuals across the Scottish Borders.	-	vide further su	g launched in February oport to those in

<b>City Deal - accelerating growt</b> Investing funding in innovation and infrastructure, to accelerate economic growth while tacklin inequality and deprivation.	n, skills, ite	<b>Borders College</b> – 450 devices and data packages distributed to students. Young Person Guarantee – no-one left behind - ensuring those between 16 and 24 has the opportunity of work, education, or training.
Inspire Care - digital devices for Scottish Borders Care Home Residents	<ul> <li>Housing Associations supporting tenants</li> <li>Digital Access Programmes (supporting tenant to get online)</li> <li>Debt advice</li> </ul>	
	• Suppo	osting to other support services rting tenancies
Inspire Learning - digital devices and		External funding - over £2.5M
online learning for Scottish Borders school children		dispersed to local third sector organisations in the Scottish Borders
Food Growing Strategy –	SBC's Response to the Employability Challenge	
currently in development	Sets out Scottish Borders Council's approach to employability and training.	

### **REAL LIFE EXPERIENCES**

#### Gaining confidence and trust - SBHA

"Last year I couldn't get myself out of the financial hole I was in.... I buried my head deep in the sand, ignoring letters, phone calls, whilst my rent arrears were piling up until my home was at risk of being taken off me. "SBHA's Welfare Benefits Officer talked me through it all and then helped me apply online. Universal Credit has changed my life.... before I thought my only option was to declare myself bankrupt. I work 20 hours a week and was completely surprised at what I'm entitled to. "Don't give up hope - there is help out there! "**Ms Y** 

"It's important, particularly for older people who might not be used to being online, to know that there's help like this available. And also, for people who have never claimed benefits before to know what's available. It's just great to know that there is help there. I feel better about things now" **Mr X** 

#### **SBHA Team Feedback**

"Having that local knowledge of my Tenants circumstances helped me to target support to those who I knew have health issues and would be worried about getting food and medicine. Having the support of the Hub and the resilience group was great." **SBHA Neighbourhood Housing Officer** 

"We are dealing with a lot of anxious people really worried about money." SBHA Welfare Benefits Officer

# Quotes from Food Insecurity and Learning Loss Pilot Evaluation Report conducted for YouthLink Scotland

Forget the programme, the biggest key part here was the relationship that TD1 have got with families in the community... They have got a phenomenal relationship, they're well-known, and they go over and above for young people. So, there was trust there from the parents from the beginning. TD1 had full buy-in and the support, whether that be food, whether that be the activity packs, whether it be online sessions, there was trust there, and that was key.

#### Teacher, Scottish Borders

A multi-agency approach was definitely key, it meant that no young people were missed out.

#### **Teacher, Scottish Borders**

# **OUR 7 PRINCIPLES**

Poverty in Scotland needs to be addressed. The Scottish Borders Council Anti-Poverty Strategy plans to improve the lives of individuals and families who are experiencing poverty and deprivation for whatever reason, including the recent impact of Covid-19. We will work together and involve all stakeholders in the process.

The following principles support our approach:

- 1. **Respect:** Treating everyone with dignity and valuing every contribution.
- 2. **Resilience:** Helping individuals and households to manage their own affairs and make informed choices and decisions about their lifestyle and prevent them falling into poverty; building resilience in people and communities.
- 3. **Person Focused:** Tailoring services and support to the different types and places of poverty and the different needs and characteristics of all our communities and identities, acknowledging that one solution does not suit all.
- 4. **Fairness:** Removing barriers that prevent some people from taking part in life, socially and economically. Promoting a society in which individuals and groups are treated fairly and receive a just share of the opportunities that our region has to offer.
- 5. **Sustainable:** Plan our actions for the long term, in an ongoing discussion with our residents. Designing and building services, infrastructure and organisations that are affordable and accessible.
- 6. **Shared:** Making sure there is a joint understanding of the issues around poverty in our region and working together in partnership.
- 7. **Communication:** Listening to and involving our residents, understanding their experiences, and using their advice.

### **THEMES AND OUTCOMES**

Our themes are structured around the 'pockets, prospects, places' measurement framework adopted by the Scottish Government Child Poverty Strategy with our own additions of 'people,' 'partnerships,' and 'pathways.'

The actions contained in the Draft Action Plan in Appendix C are designed to meet the outcomes shown in the following table.

Theme	Outcome
Pockets	<b>Outcome 1:</b> Maximise financial resources of households on low incomes and reduce out-going costs. Low-income households can access services and be socially, digitally, and financially included.
Prospects	<ul> <li>Outcome 2: Households on low incomes are sustaining employment and are re-skilling to enable them to seek alternative employment.</li> <li>Outcome 3: Reduce health inequalities and promote wellbeing.</li> </ul>
Places	Outcome 4: Increase the number of people who live in warm, affordable homes.
People	<b>Outcome 5:</b> Increase opportunities and empower people to fully participate in their communities and bring about change.
Partnerships	<b>Outcome 6:</b> Improve partnership networks through use of technology and media channels and training opportunities to be more poverty aware and reduce poverty related stigma.
Pathways	<b>Outcome 7:</b> Develop and implement pathways to support people to move from dependence to independence.

# Key Plans & Strategies contributing to Reducing Poverty in the Scottish Borders

There are already many plans and strategies in existence which contribute to reducing poverty in the Scottish Borders and we have shown those that are considered key below. Other plans and strategies are in existence which have links to achieving the outcomes in the Anti-Poverty Strategy and they are detailed in Appendix B.

South of Scotland Enterprise - Operating Plan 2020/21 South of Scotland Enterprises vision: "We want to drive inclusive growth, increase competitiveness, and tackle inequality within the region. We want to establish the South of Scotland as a centre of opportunity, innovation and growth." South of Scotland Regional Economic Strategy Currently in development	City Region Deal: Edinburgh & South East Scotland City Region Deal is a mechanism for accelerating growth by pulling in significant government investment. By investing this funding in innovation, skills and infrastructure, performance will be significantly improved, and we will tackle inequality and deprivation. Employability Challenge Response Currently in development	<ul> <li>Scotland's Public Health Priorities</li> <li>Live in vibrant, healthy and safe places and communities</li> <li>Flourish in our early years</li> <li>Have good mental health</li> <li>Reduce the use of and harm from alcohol, tobacco and other drugs</li> <li>Have a sustainable, inclusive economy with equality of outcomes for all</li> <li>Eat well, have a healthy weight and are physically active</li> </ul>
Community Planning Partnership – Key Priorities 2020/21 An Action Plan developed by Scottish Border Community Planning Partnership in response to the ongoing pandemic. Themed around the following: Structure (Community Assistance Hubs), Digital, Employment & Economy, Education & Skills, Built Estate, Early Intervention & Prevention, Health & Wellbeing and <b>Poverty</b> .	Key Plans and Strategies to Reduce Poverty in the Scottish Borders Scottish Borders Food Growing Strategy Currently in development	<ul> <li>Community Learning and Development</li> <li>Community learning and development (CLD) aims to:</li> <li>improve life chances for people of all ages, through learning, personal development and active citizenship</li> <li>develop stronger, more resilient, supportive, influential and inclusive communities</li> </ul>
Affordable Warmth & Home: Energy Efficiency Strategy 2019-2023 Affordable Warmth and Home Energy Efficiency Strategy vision "More people live in energy efficient and affordably warm homes."	Child Poverty Report Action Plan 2020/2021 Sets out planned activities to help alleviate Child Poverty in the Scottish Borders, and in particular, provides specific actions in relation to the impact of COVID-19.	Fit for 2024: Digital Borders A key pillar of SBC's Fit for 2024 is progressing the Digital Borders programme to help drive forward change and improve the quality of lives of residents.

## **DELIVERING THE STRATEGY**

The Strategy will be delivered through an Action Plan. The Action Plan is still in development and a draft is shown at Appendix C.

We see the Action Plan as a live document and new actions are likely to be included as a result of the consultation exercise to be carried out, and the ongoing impact of the Covid-19 Pandemic.

The Action Plan is based on our key priorities and the actions are designed to achieve the outcomes set out for these as well as reflecting on the challenges and opportunities we have identified.

Key plans and strategies already contributing to reducing poverty have their own specific actions and these will be taken into account in our monitoring and evaluation methodology.

Many of the actions are already underway as part of service delivery carried out by SBC and Partners. Our Community Assistance Hubs, Resilient Community Teams, and our Third Sector Partners all make significant and valuable contributions towards the delivery of actions - many of them in partnership.

### **MONITORING AND EVALUATION**

Monitoring and evaluating the Strategy will be carried out in several ways -

- Using the Covid-19 recovery matrix / index as a baseline.
- Updates will be provided by Partners as part of regular progress reporting of the Action Plan.
- Existing indicators in other plans will be reported where they relate to the Action Plan.
- Other measurement indicators will be developed as part of the Action Plan where they do not already exist.

In the longer term an assessment of the impact of the Strategy will be required. This will allow -

- A deeper understanding of poverty in the Scottish Borders
- Specific interventions and projects to be planned
- Recommendations to be made for future Strategy development

## **ANTI-POVERTY TASK FORCE**

An Anti-Poverty Task Force will be established to develop an approach to ensuring delivery of the Action Plan. The Task Force will be made up of representatives from Scottish Borders Council, NHS Borders, and other key Partners. The Task Force will deal with operational issues and problem solving as well as reporting progress to Scottish Borders Council, the Community Planning Partnership Joint Programme Board, and the Community Planning Partnership Strategic Board.

### **SUMMARY**

Scottish Borders Council and Partners are committed to making a difference to people's lives by reducing poverty in the Scottish Borders.

There are significant challenges ahead which must be addressed, and this Strategy will help us to do that.

We look forward to undertaking a consultation and engagement process and plan to reach as many people as possible, particularly those with lived experience of poverty. This will help us to create an Action Plan which is truly reflective of the work that needs to be done to plan and deliver services with a poverty informed approach in mind.

The longer term impact of Covid-19 is becoming clearer too, and we plan to address this by keeping the Action Plan live and aligned to current challenges and opportunities as a result.

We are determined to play our part by using our combined resources to achieve the best outcomes to tackle poverty, remove the stigma attached, and create opportunities for positive change.

### **A**PPENDICES

Appendix A – Scottish Borders Picture of Poverty 2021 Appendix B - Links to other key Strategies and Plans