

# Fife Child Poverty Action Report 2019



## Introduction

Around one in five children live in low income families in Fife and too many children are not ready to learn when they start school. Many people in Fife are unable to manage financially; more than a third of residents live in fuel poverty and around 24,000 residents are unsure about how they can pay for food<sup>1</sup>. These challenges can severely limit the life chances of children in Fife's communities and can have serious implications for the delivery of public services.

The [Child Poverty \(Scotland\) Act 2017](#) requires that Local Authorities and NHS Boards jointly produce an annual child poverty action report (LCPAR). While the LCPARs are not an end in themselves, the [Scottish Government guidance on local child poverty action reports](#) outlines the expectation that collective effort at a local level will create a 'step-change' in action on reducing child poverty.

It is a key priority of Fife's Community Planning Partnership<sup>2</sup> to ensure that people in Fife have equal access to opportunities and help to support a fulfilling and decent life. Fife Partnership intends to work more collaboratively to eradicate deep and persistent poverty, tackle the cost of living crisis and address the issues that limit the aspirations of many Fife residents.

The Fife Child Poverty Action Report considers the delivery of Fife Partnership's existing child poverty measures and outlines new actions that seek to create a step-change in efforts to tackle this persistent issue.

## National Policy Context

Within the Child Poverty (Scotland) Act 2017, clear income-based targets to be achieved by 2030 are identified:

- Less than 10% should be living in relative poverty.
- Less than 5% should be living in absolute poverty.
- Less than 5% should be living with combined low income and material deprivation.
- Less than 5% should be living in persistent poverty.

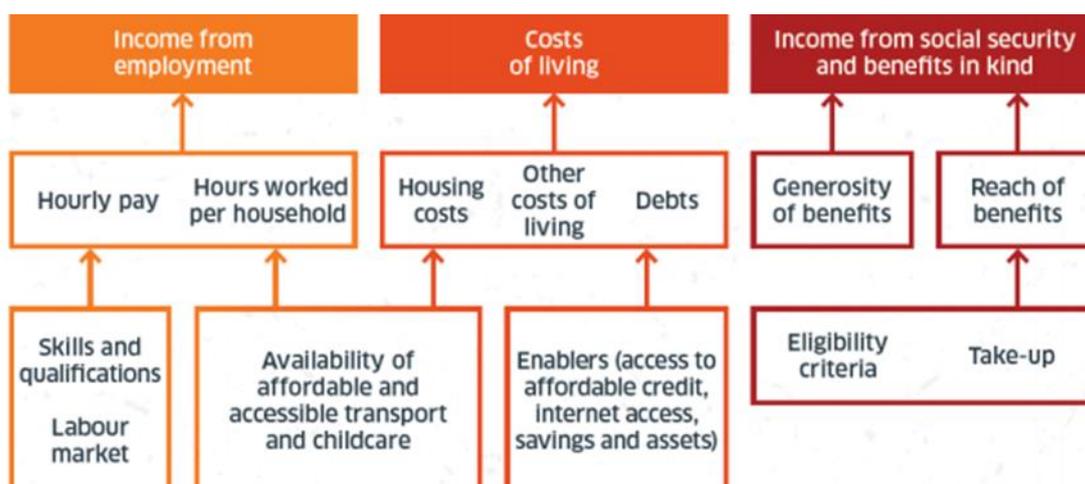
Scottish Government's [Tackling Child Poverty Delivery Plan 2018-22: Every Child, Every Chance](#) sets out new policies and proposals to support progress to ensure these targets are met and to tackle the drivers of child poverty. Anti-poverty action plans must therefore focus on the drivers of poverty, which fall under three main categories: income from employment, costs of living and income from social security. The below figure illustrates the drivers in more detail. Following sections of this report will identify existing activity and planned actions in Fife that aim to target the drivers of poverty.

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<sup>1</sup> Local Outcome Improvement Plan: Plan for Fife 2017-2027

<sup>2</sup> Fife Partnership is Fife's Community Planning Partnership (CPP). Full list of partners is available in Appendix 1.

**Figure 1: Drivers of Child Poverty**



Source: Every Child, Every Chance

The Child Poverty (Scotland) Act 2017 also requires the LCPAR to describe “any measures taken during the reporting year, or which are proposed to be taken, in the area of the local authority in relation to children living in households whose income is adversely affected, or whose expenditure is increased, because a member of the household has one or more protected characteristics.”

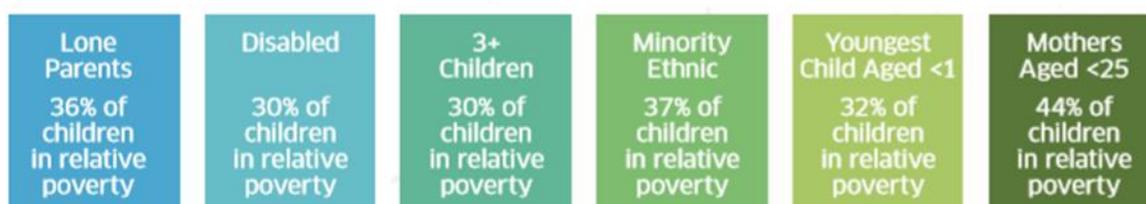
The [Equality Act 2010](#) places general and specific duties on public authorities<sup>3</sup> and requires them to pay due regard in order to:

- Eliminate discrimination, victimisation and harassment
- Advance equality of opportunity
- Foster good relations

The Act covers nine protected characteristics: age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex and sexual orientation.

Figure 2 outlines the priority groups set out in Every Child, Every Chance that were identified as being particular beneficiaries of the commitment to tackle child poverty. Living in areas of high deprivation and remote rural locations were identified as placing additional barriers on families with these characteristics.

**Figure 2: Priority Groups**



Source: Every Child, Every Chance

<sup>3</sup> An Equalities Impact Assessment has been carried out for Fife’s LCPAR and is available on request.

The [Fairer Scotland Duty](#), which came into force on 1st April 2018, places a legal responsibility on particular public bodies in Scotland to actively consider ('pay due regard' to) how they can reduce inequalities of outcome caused by socioeconomic disadvantage, when making strategic decisions. Public bodies must be able to meet key requirements under the Duty to:

- Actively consider how they could reduce inequalities of outcome in any major strategic decision they make; and
- Publish a written assessment, showing how they've done this.

There is an overlap in relation to the protected characteristics covered in the Equality Act and the Fairer Scotland Duty including people with disabilities, older and young people and sex including lone parents. All partners involved in the development of Fife's LCPAR indicated that their work indirectly impacts the priority groups, but note that further consideration of the priority groups is required to provide targeted support to ensure every child in Fife has access to equal opportunities no matter their protected characteristic.

Public authorities also have legal responsibilities under the [Children and Young People \(Scotland\) Act 2014](#) to promote and report on the rights of children, in particular the "steps it has taken...to secure better or further effect within its areas of responsibility of the UNCRC<sup>4</sup> requirements". There is particular relevance under [Articles 26 and 27 of the UNCRC](#) where a child has the right to social security and a right to an adequate standard of living. Community Planning Partners in Fife take this responsibility seriously and the LCPAR demonstrates Fife's desire to maximise income and mitigate the negative effects of the costs of living.

The [Public Health Priorities for Scotland](#) reflect the national public health challenges that require focus over the next decade. The priorities recognise the effort needed nationally, regionally and locally to make a difference to improve public health and reduce health inequalities. Actions on child poverty make a contribution to delivery on two of the priorities:

- Priority 2 – A Scotland where we flourish in our early years
- Priority 5 – A Scotland where we have a sustainable, inclusive economy with equality of outcomes for all.

From the national context, it's clear that child poverty has severe implications on health inequalities and educational outcomes. Children who are exposed to limited money, poverty-related stress, unhealthy lifestyles, and poorer education and employability opportunities, require specific interventions and actions nationally, regionally and locally<sup>5</sup>.

To mitigate the impact of poverty on attainment, the [Attainment Scotland Fund](#) is provided to schools to support the achievement of equity in education. This funding will help to ensure every child has the same opportunity to succeed, with a particular focus on closing the poverty-related attainment gap.

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<sup>4</sup> United Nations Convention of the Rights of the Child (UNCRC)

<sup>5</sup> <http://www.healthscotland.scot/population-groups/children/child-poverty/child-poverty-overview/causes-of-child-poverty>

Every council area is benefitting from Pupil Equity Funding and 95% of schools in Scotland have been allocated funding for pupils in P1-S3 known to be eligible for free school meals. This funding is to be spent at the discretion of the head-teacher working in partnership with each other and their local authority.

## **Local Policy and Partners**

Although macroeconomic factors and national anti-poverty strategies and policies can have the greatest impact on the drivers of child poverty, it is the role of Local Authorities, NHS Boards and other local partners to make public services beneficial to everyone in the community.

The Local Outcome Improvement Plan – the [Plan for Fife 2017-2027](#) – outlines the vision for Fife over the next decade and puts tackling poverty and inequality at the heart of service delivery across the Fife Partnership:

*‘By 2027, we want Fife to be a place where all residents live good lives, make informed choices and have a sense of control so that they can reach their full potential, and where all children are safe, happy and healthy.’ (Plan for Fife, page 4)*

Reducing inequalities of outcome for children as a result of socio-economic disadvantage is also a key element of the [Fife Children’s Services Plan 2017-2020](#). Priority 16 of the Plan aims to reduce child poverty by working across Fife Partnership in order to target:

- Fair work;
- Parental engagement and family support;
- Improving participation and outcomes in schools;
- Food and fuel poverty;
- Hardship support; and
- Support with welfare benefit changes.

To implement the Plan for Fife and the Fife Children’s Services Plan, organisations from Fife Partnership have come together to form the Children in Fife Partnership and the Welfare Reform and Anti-Poverty (WRAP) Partnership to deliver on specific actions set out in the two plans.

The Children in Fife Partnership is a strategic multi-agency group, which aims to make a positive contribution to Getting It Right for Every Child (GIRFEC) through improving outcomes for children and young people across Fife. The Partnership takes responsibility for leading and influencing practice, systems and culture change to support the effective implementation of GIRFEC. Partners include Fife Council Education & Children’s Service (Education, Child Protection, Family Support, Social Work, and GIRFEC), Fife Health & Social Care Partnership and Police Scotland.

Maximising household income is a key focus of the Plan for Fife and the WRAP Partnership was established to deliver this focus. WRAP membership is formed of a range of public and third sector partners, including:

- Fife Council
- NHS Fife Public Health
- Fife Health & Social Care Partnership – Health Promotion Service
- Citizens Advice & Rights Fife (CARF)
- Fife Gingerbread
- Fife Voluntary Action
- Social Security Scotland
- Department for Work and Pensions (DWP)

There is a key focus in the WRAP Action Plan on income from social security. Partners from CARF, DWP and Fife Council (Housing Revenue & Benefits, and the Scottish Welfare Fund) are considering ways to co-ordinate support locally to deliver mitigation measures and monitor the impact of welfare changes.

Fife has excellent working relationships with local partners as demonstrated by the co-ordinated approach to planning and delivery of anti-poverty work referenced above. However, there is a need to work more closely to eradicate deep and persistent poverty. In order to tackle the unacceptable levels of child poverty in Fife, greater collaboration is required and innovative actions are needed from Fife Partnership and governments.

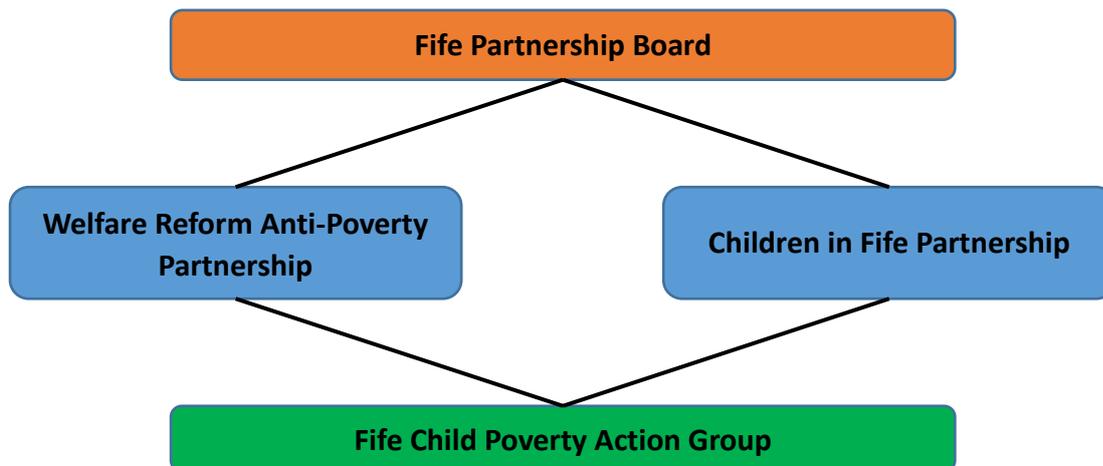
## **Governance**

The Fife Child Poverty Group is responsible for the Fife LCPAR. This group reports to the WRAP Partnership and to the Children in Fife Partnership. Both of these partnerships report to the Fife Partnership Board on the Plan for Fife outcomes, as well as Fife Council committees when appropriate.

The Children in Fife Partnership governs the Children’s Services Plan outcomes by providing strong leadership to achieve improved integrated children’s services in Fife. It achieves this through:

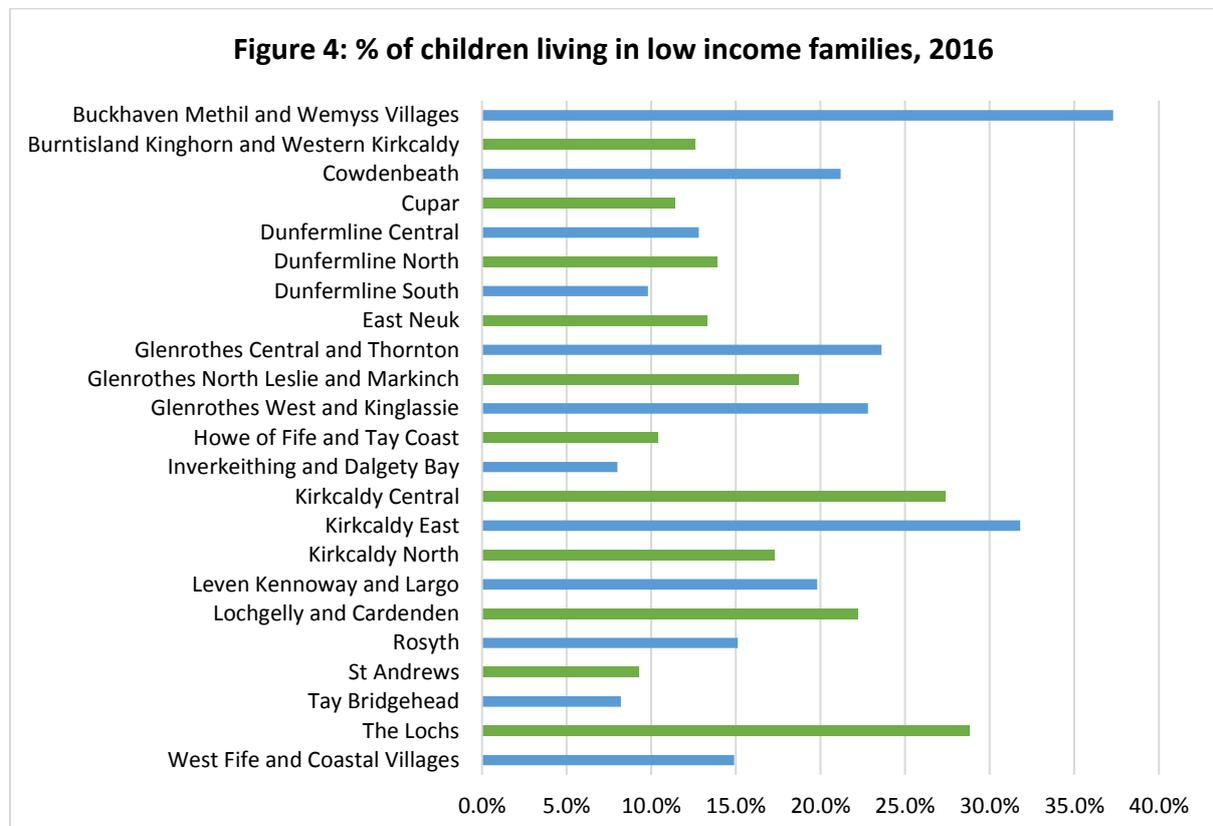
- Developing and implementing the Children’s Services Plan and ensuring that this reflects the Plan for Fife.
- Strategically overviewing the implementation of Getting It Right for Every Child in Fife, ensuring services work together to deliver improvements on nationally agreed outcomes.
- Promoting and overseeing planning, collective improvement and integration of children’s services in Fife.
- Targeting services to prevent greatest risk and to pursue equity.
- Promoting and overseeing the development of integrated early years services through the Early Years Strategy Group.
- Improving the safety and well-being of vulnerable children by working in close partnership with Fife Child Protection Committee to ensure full integration between GIRIF and Child Protection at all levels.

**Figure 3: LCPAR Governance Structure**



**Identification and assessment of child poverty in Fife**

Around one in five<sup>6</sup> children live in low income families where income is less than 60% of the UK median income. As a major driver of child poverty, low income can have serious implications on the cost of living as prices for essential goods can become too high for a household’s level of income. Figure 4 illustrates the percentage of children in low income families in Fife by ward.



Source: Children living in low income families – HMRC, December 2018

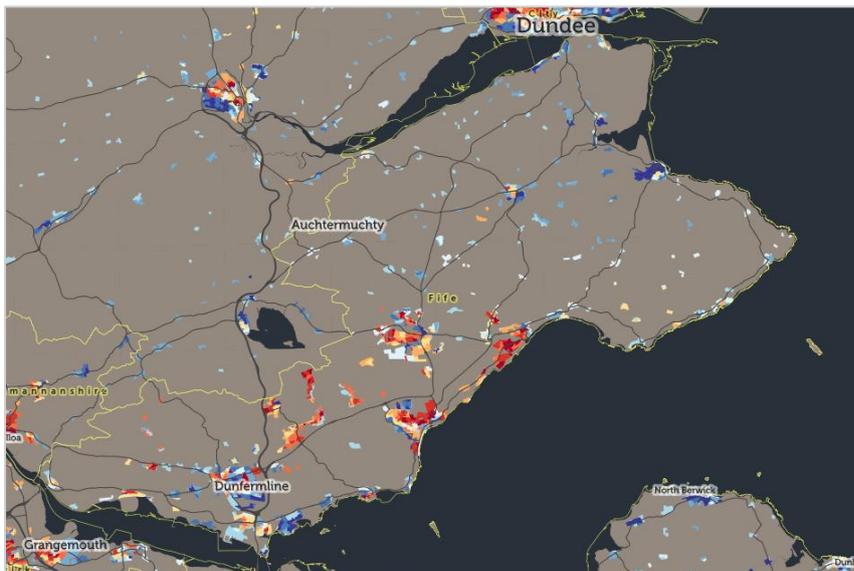
<sup>6</sup> Children living in low income families - HMRC, December 2018

The Fife ward with the highest level of children living in low income families is Buckhaven Methil and Wemyss Villages ward at 37.3%. In contrast, the ward with the lowest level of children living in low income families is Inverkeithing and Dalgety Bay ward at 8%. These varying rates illustrate the geographical challenge that exists in the region as the areas with the highest levels of children in low income families tend to be located in the Mid-Fife region; comprising Cowdenbeath, Glenrothes, Kirkcaldy and Levenmouth and the Plan for Fife recognises that Mid-Fife is generally doing less well in terms of outcomes than other areas of Fife and Scotland.

However, this does not mean that poverty cannot be found in other areas of Fife. There are challenges in North East Fife and the South West Fife villages where rural poverty is a particular issue, especially in terms of fuel poverty. Hidden poverty is also challenging as the perceived affluence in some of these areas can make it difficult to identify individuals and families that are struggling.

The map below shows the most deprived deciles in red, which suggest a concentration of deprivation in the Mid-Fife area. This correlates to findings in Figure 4. However, it is worth noting areas in more rural locations in Fife which also need to benefit from any actions to combat child poverty.

**Figure 5: SIMD Deciles with most (red) and least (blue) deprived areas in Fife**



Source: Scottish Index of Multiple Deprivation 2016

There is a clear link between overall deprivation and income deprivation, with places in the 20% most deprived areas in Fife more likely to also experience income deprivation. For every 100 children in Fife, 36 children are living in poverty in Fife's 20% most deprived areas<sup>7</sup>.

Latest statistics from the Scottish Government show that in Scotland "children in the most deprived areas are ten times more likely to live in families with limited resources than those from the least deprived areas: 41% in the 20% most deprived areas, falling to 4% in the 20% least deprived areas"<sup>8</sup>.

<sup>7</sup> Do you KnowFife? Child Poverty Infographic, April 2019. Access [here](#).

<sup>8</sup> Children in families with limited resources across Scotland 2014-2017 - Scottish Government, February 2019

Recent data from the Scottish Government<sup>9</sup> shows that around one in five (20.8%) children in Fife are living in families with limited resources (after housing costs). This is similar to the Scottish average where 21% of children in the sample were in families with limited resources after housing costs.

National statistics show that children were more likely to have limited resources compared to Scotland as a whole if they lived in single parent households (41%), or households with disabled adults (33%) or four or more children (39%). Children were less likely to have limited resources if they lived in families with two children (16%). Although this information isn't available for Fife, these findings suggest that children living in households with these characteristics may be more likely to experience poverty and would require additional or more targeted support.

Child poverty affects all areas of Fife regardless of SIMD profile, and work is being delivered to tackle child poverty across all organisations and services of Fife Partnership. However, a step change is required if Fife is going to tackle child poverty not only in areas of high deprivation, but also in areas where rural and hidden poverty are most persistent.

### **Review of existing activities**

In considering new actions for tackling child poverty, an audit of current activity was undertaken to illustrate the breadth of work carried out across Fife Partnership and to identify gaps where provision may not be targeting the drivers of child poverty or the priority groups as effectively as possible. Partnership working is key to achieving these outcomes. Appendix 2 outlines what we are already doing across Fife to both tackle child poverty and to mitigate the consequences of it.

In undertaking this audit, attention was paid to the direct drivers of child poverty, with a specific focus upon the following outcomes:

- Costs of living are reduced;
- Income from employment is maximised; and
- Income from social security and benefits in kind are maximised.

Each of the drivers influence all four targets, with other costs of living influencing the combined low income and material deprivation target – shown in Figure 6. An audit of our current actions shows a broad range of work being undertaken in relation to each of the drivers.

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<sup>9</sup> Children in families with limited resources across Scotland 2014-2017 - Scottish Government, February 2019

**Figure 6: Summary of poverty drivers and the targets they influence**

		DRIVERS			
		Income from employment	Costs of living		Income from social security and benefits in kind
			Housing costs	Other costs	
TARGETS	Relative poverty	✓	✓	✗	✓
	Absolute poverty	✓	✓	✗ <sup>6</sup>	✓
	Combined poverty and material deprivation	✓	✓	✓	✓
	Persistent poverty	✓	✓	✗	✓

Source: Every Child, Every Chance



We recognise that employment is not a guarantee against poverty and that income maximisation will play a significant role in supporting families out of poverty. A range of actions are already in place to both tackle and mitigate this, however more focused action on this driver is required.

Maximising income from employment requires an elimination, or reduction, in the barriers to employment. By ensuring that all funded childcare is meeting the needs of families experiencing or at risk of poverty is helping to reduce or remove potential barriers to access. There is a need to consider the options available for school-age children of families at risk of or experiencing poverty, for example breakfast clubs and after-school clubs and activities, as these relieve some of the pressure on parents on finding work.

All of Fife’s Community Planning Partners consider the barriers to accessing well-paid secure employment that low-income parents might face. Partners work together to ensure that existing training and educational opportunities are provided in a way that address these barriers, as well as ensuring that the needs of low-income families are considered when designing new training opportunities.

Through the Fife Health & Social Care Partnership’s Health Promotion Service actions are being taken to support the Fair Work Framework, promote Good Work characteristics. This supports low paid workers and may help address the barriers lone parents may face when returning to work.

Promoting and encouraging employers to gain Living Wage accreditation also supports low earners to maximise their income from employment and work is ongoing to make Glenrothes a Living Wage Town.



Household costs are recognised as the area in which poorer households spend a higher proportion of their income. Work within our housing sector has already ensured that rents in Fife are lower than the rent cap, with Fife Council rents being amongst the lowest in Scotland. However, it has been identified that there is a need to look at addressing the costs of private lets across Fife.

Staff in Fife Council Housing Services are trained to offer housing alternatives for Housing choice and benefits thus supporting families to meet housing costs or to find affordable, sustainable housing. Staff are also trained to work with households to ensure take up of housing benefit. Support through top up for rent is also provided as and when necessary.

Costs associated with school have been identified as an area that can add additional pressures to family finance and cause barriers to participation. Work across Fife with regard to the Cost of the School Day is beginning to address financial barriers to equitable participation in education through policy and practice change at both a local authority and school level.

Savings and affordable borrowing can cushion the impact of a loss of income, and avoid financial difficulty turning into problem debt. Debt repayments reduce the amount of disposable income people have to spend on goods and services, and therefore increase their risk of material deprivation. Organisations such as Fife Credit Unions and Conduit Scotland are active across Fife providing access to affordable credit and debt management/money advice services for low-income families.

The Food Insecurity Steering Group coordinates action on food insecurity and supports the work of the 'A Menu for Change' project in Fife. The group aims to increase awareness of the impact of food insecurity and supports a range of activities to mitigate food insecurity. Fife Council's Community Food Team supports work with low-income individuals and families to develop skills and knowledge on preparing healthy, affordable food. Health Promotion and Dieticians also support the Fife Food Champions network aimed at supporting families on low incomes to eat well.

Housing services support the provision of free or subsidised household consumables to low-income families through the provision of cover start up packs and start up packs for ex-prisoners.

NHS Fife is uniquely placed to signpost pregnant women and families to financial help. Several health services for children already direct families to local support, for example, to foodbanks, maternity grants, or third sector support. One example is Childsmile - a service which provides free tooth brushing packs in foodbanks and to vulnerable families.



There is a recognition that social security benefits and payments have a direct impact on poverty by providing or supplementing household income. In order for households to maximise their income they need to have timely and simple access to appropriate benefits.

Within Fife, the Financial Inclusion Pathway, supported by health visitors and midwives and in partnership with CARF, ensures effective referral pathways are in place within financial inclusion services to support parents to apply for benefits. Using government funding, two workers linked to CARF are making financial advice available to pregnant women and those with children under 5, in a 12 month pilot project.

Training is provided for frontline staff who are in contact with individuals and households to raise awareness of the impact of poverty upon the communities the Council, NHS Fife and third sector partners serve. This training also supports staff by raising awareness of clients' entitlement to benefits and provides information on how to access these.

### Identification of further action to reduce child poverty



Whilst a lot of work is being undertaken to ensure that income from employment is maximised across Fife, a number of areas for further improvement have been identified. These include the need to explore employment in relation to:

- Community Planning Partners becoming Living Wage employers.
- Community Planning Partners exploring opportunities to procure services from companies which provide secure, fairly paid and family friendly employment opportunities through the mechanism of the community benefit clause for public contracts.
- Exploring options for supporting parents experiencing or at risk of poverty with the costs of transport, such as free or subsidised public transport.
- Considering whether current funded early learning and childcare for 2- year-olds reaches families at risk of poverty, and whether additional action could be taken to maximise reach.
- Considering ways to further subsidise or provide free additional hours of early learning and childcare for under 2s for those families at risk of or experiencing poverty.

- Exploring the possibility of increasing the funded hours offered for pre-schoolers or subsidising additional hours for families at risk or experiencing poverty.



Much is being undertaken, across Fife and with partners, to develop support that looks to reduce the costs of living. However, there are a number of further areas for improvement, within our provision, that have been identified. These are:

- Support and encourage collective community purchasing/bargaining for utilities among social tenants or low-income families or communities.
- Provide support and advice for families on reducing energy costs, managing utilities debt, energy saving, energy efficiency and support to use online price comparison tools and/or negotiate with energy suppliers to change to best value tariffs.
- Provide or facilitate access to affordable credit and debt management/money advice services for low-income families. Consider steps to support low-income families with the costs of the school holidays.
- Provide free or subsidised accessible sport, leisure and cultural experiences to families that are at risk of or experiencing poverty.



To ensure that the most vulnerable within our communities have access to, and are receiving, their full entitlement of social security and benefit payments, further work is required within the following areas:

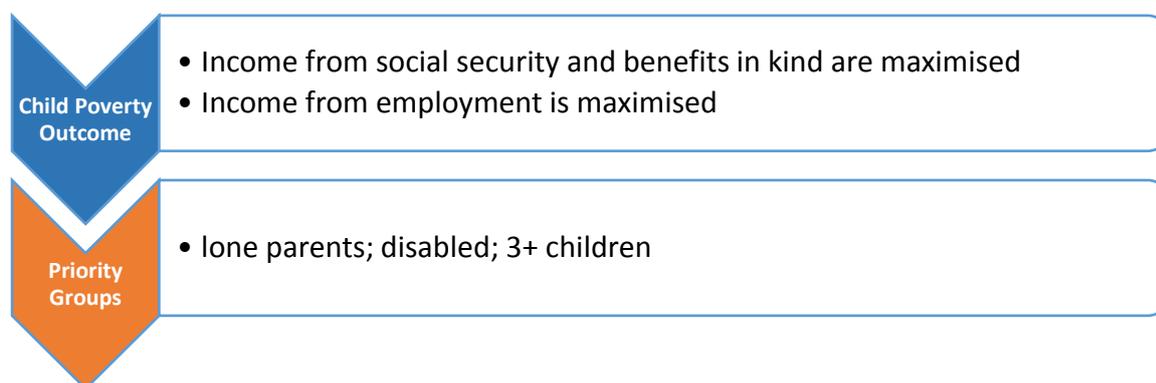
- Consideration as to how registration and payment of benefits could be automated.
- Review and improve the administration of benefits to increase accessibility and make processing and payment/receipt more efficient.
- Consideration as to how eligibility for some benefits could be widened to reach more families at risk of poverty.

The action plan within Appendix 3 sets out the actions that will begin to address these identified areas within the following year. This plan also identifies continuing work across our services.

## Case Studies

These case studies are compiled from various partners across Fife. They provide a snap shot on the issues and complexities of tackling child poverty in the area and how organisations work to mitigate the effects of child poverty.

### Case Study 1 – Fife Gingerbread



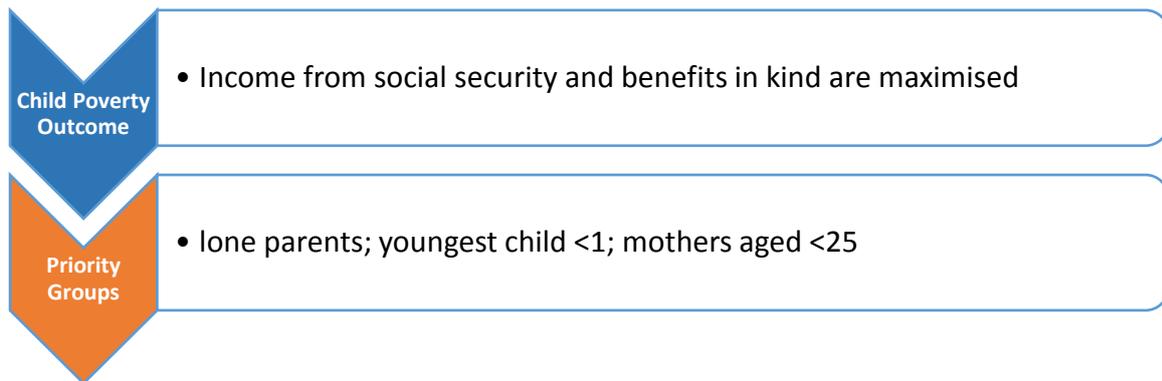
Client A is a lone parent with more than three children. No-one in the household is working. Client A has multiple disabilities, including a physical disability that affects her mobility. One child has global development delay. Referral to the service was made by the High School on the basis of low attendance of more than one child in the household. The household was claiming JSA, Child Tax Credits, Child Benefit and Housing Benefit, which were all capped.

After some initial difficulty in engaging with the service, Client A accessed support with early morning visits before school and opened up about barriers affecting household finances, such as low income and debt, which were negatively impacting each household member. There were a number of unclaimed benefits the household was entitled to, including Carers Allowance, PIP and DLA. The household received support to claim these benefits, as well as update existing claims, which increased the household income by £19,288 per year.

In addition, Client A decided to apply for bankruptcy and now has an appropriate repayment option with creditors. This has lifted a great deal of stress from the family and changes were made to spending by using local selling sites instead of outlets with expensive APR rates, as well as making changes to the weekly shopping routine from more expensive local convenience stores to a low cost supermarket.

By working in partnership with other services and the High School to create a flexible package of support, one child is now engaged in a local Bike Repair Project gaining personal development, coaching and education. This required coordination and advocacy across partners to support the family to have their voice heard. Another child has re-engaged in mainstream education and has support from partners locally to do so. The service is also working with the Client A and the local Primary School to ensure a smooth transition for the child with global developmental delay to avoid repeating the same circumstances as the older children.

## Case Study 2 – Fife Gingerbread



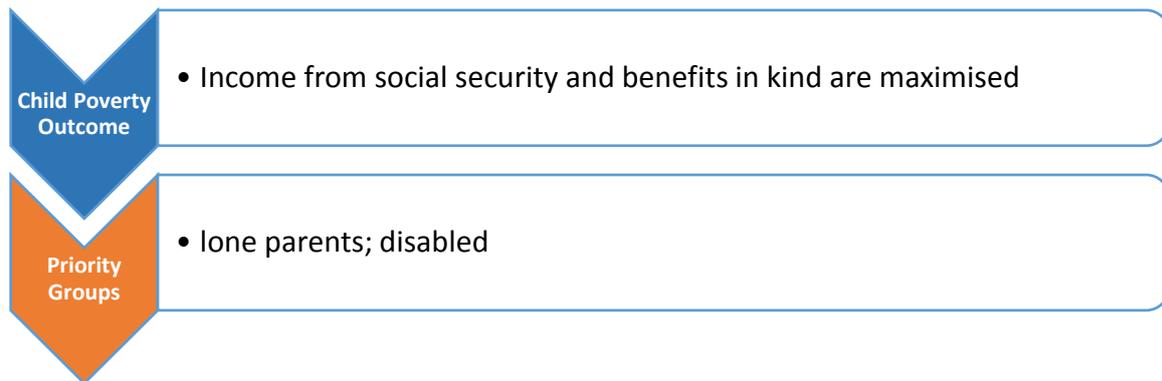
Client B is a teen mother of a young child with limited family support and social connections. She has rent arrears and is struggling financially. Client B was not managing her tenancy effectively and struggled to make a claim to Universal Credit. After being referred to the service, a Support Worker was able to build up trust with Client B through 1-1 support. It became apparent that Client B's ex-partner and father to the child was in receipt of Child Tax Credits, despite having no contact with the child. Client B had never applied for Child Tax Credits.

Client B did not have a bank account, or any form of ID, and was therefore unable to apply for Universal Credit. The client was supported to complete relevant ID forms in order to open a bank account and start a Universal Credit application. However, as the name on the ID card did not match the name on the Universal Credit application, Client B had to make another appointment with the Job Centre before her application could be progressed. Client B attended a Job Club to log into her Universal Credit account to update her details on the application.

After confirming her identity with the Job Centre, Client B had to attend a further appointment to confirm her child's identity. On arrival at this appointment, Client B was told that as she only had the basic birth certificate, which the Job Centre could not accept and could therefore not process her application. The client needed to provide the full birth certificate, which she could not afford to pay due to all her income being stopped due to the Universal Credit application. Fife Gingerbread offered to pay for this. During the application process, Client B felt the financial strain and received food parcels, bus tickets (to enable her to attend appointments) and internet access through the support service. The process significantly impacted her mental health.

Client B was supported to claim Child Tax Credits, has successfully made a Universal Credit Claim and is waiting on the outcome of an application for Discretionary Housing Payment. Income has increased significantly and Client B is receiving support to budget this.

### Case Study 3 – Citizens Advice & Rights Fife (CARF)



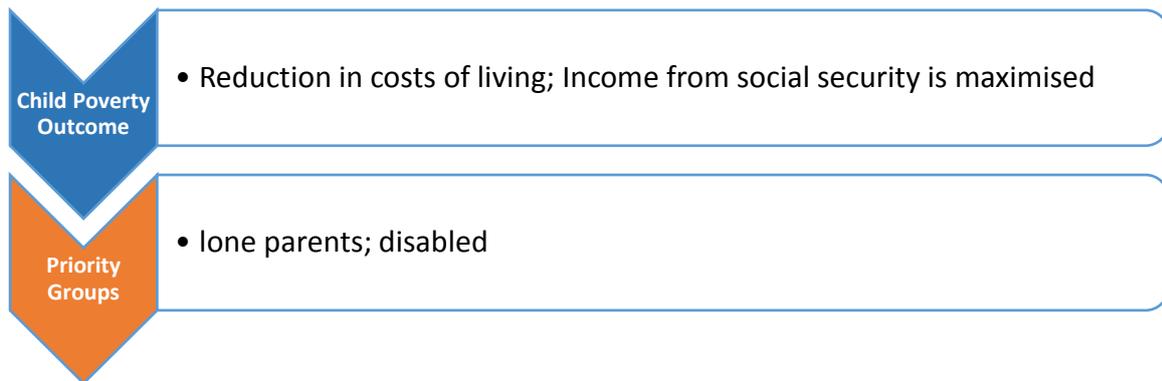
Client C is a disabled, lone parent. Her child assists her but there is no formal care package in place. She has previously been in receipt of Personal Independence Payment (PIP) Daily Living Element at the standard rate and received Severe Disability Premium in addition to Employment Support Allowance (ESA).

Client C reported a deterioration in her condition to the Department for Work & Pensions and her PIP claim was reassessed. The client was notified that she was no longer entitled to PIP, which in turn impacted on her ESA award by removing the Severe Disability Premium. Client C's income reduced by over £120 per week without notice. Client C struggled to manage her bills and reduced her food shopping spending in an effort to accommodate the reduction. Client C attempted to challenge the decision by submitting a Mandatory Reconsideration request but this was also refused.

At this point, Client C sought help from CARF. An appeal on the Mandatory Reconsideration request was submitted immediately. The Adviser liaised with Her Majesty's Court and Tribunal Service to request a hearing. At appeal, the PIP Daily Living Element at the standard rate was reinstated and standard rate mobility was awarded.

Information on the Fife Young Carers service was provided to Client C and the child. Budgeting information was also provided and Client C received assistance to notify the landlord and the Housing Benefit service of the changes to the client's income. Once in receipt of her benefit payment, Client C's income improved by £264 per week from when she first engaged with the service. This equates to £144 per week more than she received prior to reporting deterioration in her condition to the DWP.

## Case Study 4 – Citizens Advice & Rights Fife (CARF)



Client D is an unemployed, lone parent and claims Universal Credit. The client struggles financially and suffers from poor mental health and drug misuse. One child is being medically assessed against the Autistic Spectrum and has not been attending school. Client D lacks an understanding of how to manage finances, personal care and family routines. The client opted to take an advance payment of Universal Credit, which must be repaid from her future payments. She regularly self-disconnects from her prepayment meter and has skipped meals because there has not been sufficient food for the whole family. The client was referred to CARF for money advice.

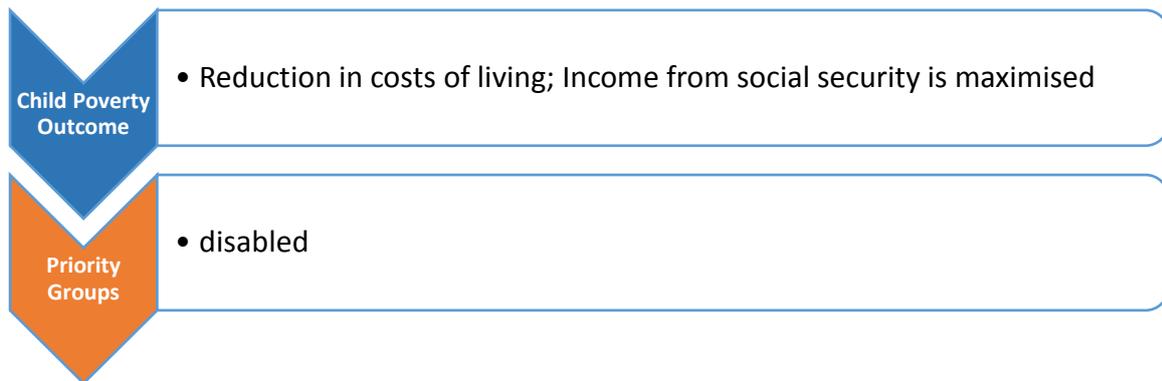
The CARF Adviser supported the client to make an appointment with her child's GP to determine the diagnosis of her child's autism. Client D was assisted to apply for Disability Living Allowance for the child and the child has been placed on a reduced timetable to accommodate learning needs. School attendance is now 100% and the timetable will begin to increase until the child is back in full time education.

Client D was provided with a full money advice assessment and after discussing many options decided to apply for bankruptcy in order to gain debt relief. The client reports major improvements in her mental health since the bankruptcy was awarded. Weekly activities to raise financial capability has helped the client learn how to budget monthly rather than fortnightly. The CARF Adviser liaised with the Universal Credit Work Coach to change the client's claimant commitment to accommodate her mental health and childcare responsibilities.

The client had no sofa in her rented home and was assisted to make an application to the Scottish Welfare Fund for money to buy a new sofa. This has helped improve communication and relationships in the family home and has resulted in an increase in motivation for the client. A charity donation of paint helped to turn the house into a home. The client received energy advice which helped to reduce utility costs, energy saving measures were installed free of charge and the client was given tips on how to save energy around the home.

Client D was supported to attend workshops in the community to learn new skills and interact with other lone parents in her area. The client is significantly more sociable and now feels more focussed and confident to overcome her addiction. She has a vision of her family's future: ensure they are all healthy, happy and safe.

## Case Study 5 – Citizens Advice & Rights Fife (CARF)

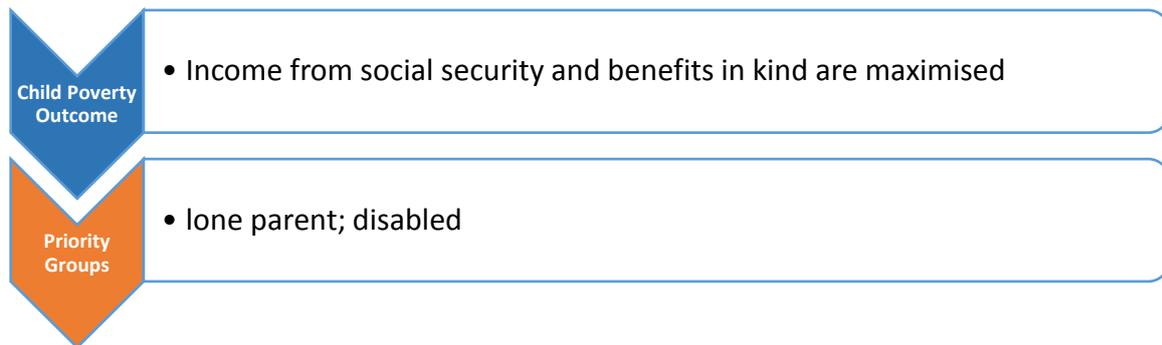


Client E has a child with a learning disability and additional support needs. The client sought assistance from CARF in order to make an application for Disability Living Allowance for her child. The client could not attend the office as this would distress her child and she had no options of childcare during CARF opening hours. The Caseworker advised Client E to gather medical evidence of her child's disability and to request a statement from the Health Visitor or Paediatric Specialist to include with the application form. A home visit was scheduled to assist with completing the application.

During the home visit, a full triage of the child's care needs was discussed and the Caseworker applied for Disability Living Allowance on behalf of the family. The wider financial situation was also discussed, which highlighted historic council tax arrears as well as rent arrears, which were placing the family home at risk. This was a result of Client E's partner not being able to work due to poor health. During the visit from CARF, the family was unable to provide details of their income and expenditure. Budgeting tips and advice were given to Client E in order to help make immediate changes to the household spending where possible. These included online banking, meal planning and shopping for the week, as well as knowing what bills were due and when.

Client E was supported to apply for Carer's Allowance and Child Tax Credits disability premium. These new claims have increased the family's weekly income by £177.58 per week, and the family has received over £1,200 in back payments for both Carer's Allowance and Child Tax Credits disability premium. The family have negotiated an affordable repayment plan for Council Tax and Rent Arrears, and now budget using the tips they received from CARF in order to reduce family expenditure.

## Case Study 6 – Citizens Advice & Rights Fife (CARF)



Client F is a single parent and rents her home from Fife Council. She was referred to CARF for money advice. Client F has been unemployed for several months, having previously worked as a cleaner. She struggles to get a job because of her criminal record and poor mental health. The client struggles financially and did not claim any benefits when made redundant as she was unaware of what benefits and support she was entitled to. Client F has found it almost impossible to live each day with no money and has needed to borrow from family members in order to buy essentials. Client F's property was vandalised and the back door damaged, which has caused a draft in the house.

A benefit check was carried out at the first appointment and indicated that the client needed to claim Universal Credit. As the client had very limited computer skills, she was given support to set up the initial claim online. Client F attended the first appointment but was then faced with the waiting time of 6 weeks before she would receive her first payment. The client was given the option to receive an advance, which would need to be repaid over a 6 month period. Client F was told that because her son was now 16 and not in education, he would be classed as a non-dependant and she would not be able to receive the child element of Universal Credit for his living costs. The client advised that her son also suffered from anxiety and depression, which prevented him from working and going to college. The client was advised that her son should seek help from his doctor and he was referred to mental health support. During discussions regarding Client F's health, it became apparent that the client may meet the criteria for Personal Independence Payment (PIP). Assistance was provided for her to make an initial claim for PIP.

A request was submitted to Fife Council Housing Services in order to backdate the housing benefit payment to clear most of the client's rent arrears and to set up an on-going payment to pay the remainder of the arrears. A Housing Officer visited the client's property and arranged to replace the damaged door. The client was referred to Cosy Kingdom for an energy saving visit and has advised that her house now feels significantly warmer. A Crisis Grant was made for the client and she was awarded £70 to meet her essential needs of food, heat and light. Client F has been provided with further budgeting advice and assistance and this is an ongoing case where CARF continues to work with the client to address her financial difficulties and improve her resilience to future income shocks.

## **Appendix 1 - List of Community Planning Partners**

Fife's Community Planning Partnership – Fife Partnership - provides a framework within which a range of partners work together to support local communities and improve the lives of people across Fife. The partners on the Fife Partnership Board include:

- Fife Council
- NHS Fife
- Fife Health and Social Care Partnership
- Police Scotland
- Fife Voluntary Action
- Scottish Fire and Rescue
- Scottish Enterprise
- Skills Development Scotland
- Fife College
- University of St Andrews
- South East Scotland Transport Partnership (SEStran)
- Department for Work and Pensions

## Appendix 2 – Existing actions to mitigate the impact of Child Poverty in Fife

Action	Who action is carried out by	Poverty Driver	How Impact has/will be assessed	Timescale for Action	Group(s) the action is intended to reduce poverty amongst
Provide support to families to meet housing costs or to find affordable and sustainable housing.	Fife Council Revenue Service Fife Council Housing Services	Cost of Living	Ensure take up of housing benefit and providing top up for rent.  Staff in Housing trained to offer housing alternatives for Housing choice and Benefits	Ongoing	All individuals or households with low incomes and/or in receipt of benefits
Explore a local pilot of basic income	Fife Council Scottish Government City of Edinburgh Council Glasgow City Council North Ayrshire Council	Income from social security and benefits in kind	A full business case to be submitted to Scottish Government  Changing Government policy	2020	All individuals or households with low incomes and/or in receipt of benefits
Explore and pilot different models of food purchase and distribution options including community pantries / fridges	Fife Council Communities and Neighbourhoods (Community Food Team and Area Teams) Third sector FareShare	Cost of Living	Reduced reliance on foodbanks  Reduce the cost of family weekly food budget	Ongoing	All individuals or households with low incomes and/or in receipt of benefits
Increase skills and knowledge to prepare affordable, nutritious food	Fife Council Communities and Neighbourhoods Service (Community Food Team)	Cost of Living	Increased number of families participating in community based adult learning programmes around healthy	Ongoing	All individuals or households with low incomes and/or in receipt of benefits

Action	Who action is carried out by	Poverty Driver	How Impact has/will be assessed	Timescale for Action	Group(s) the action is intended to reduce poverty amongst
	Fife Council Housing Services Health & Social Care Partnership (Health Promotion)		cooking, cooking on a budget and REHIS programmes.  Increased number of Community Food Champions active in local communities.		
Map food provision across Fife (including school holiday provision, community cafes and food banks)	Food Insecurity Steering Group <sup>10</sup>	Cost of Living	Reduced reliance on foodbanks  Reduce the cost of family weekly food budget	Ongoing	All individuals or households with low incomes and/or in receipt of benefits
Pilot, evaluate and roll out a money crisis tool for workers interacting with people who are food insecure	A Menu for Change project team	Cost of Living	Increased income  Reduced reliance on foodbanks	December 2019	All individuals or households with low incomes and/or in receipt of benefits
Free School Meals P4 – P7 children and S1- S6	Fife Council Education Fife Council Client Catering Services Fife Council Revenues and Budget Team	Cost of Living	% of free school meals uptake by eligible pupils		All individuals or households with low incomes and/or in receipt of benefits
Awareness raising of impact of Cost Of School Day on families with guidelines to be	Fife Council Education	Cost of Living	90% of schools will have completed an audit of costs within	August 2019	All individuals or households with low incomes and/or in receipt of benefits

<sup>10</sup> The Food Insecurity Steering Group is a multi-agency group.

Action	Who action is carried out by	Poverty Driver	How Impact has/will be assessed	Timescale for Action	Group(s) the action is intended to reduce poverty amongst
<p>developed to support schools in taking appropriate actions and sharing good practice</p>			<p>their school and taken steps to reduce costs.</p> <p>All schools are aware of Fife Guidance and are using this to inform a statement in their SIP about Poverty Proofing in their school</p> <p>Schools to have link on their website to Free School Meals, Clothing Grant and also in school handbooks.</p>		<p>with school age children</p>
<p>Target community based adult learning (CBAL) activity within Fife's SIMD areas.</p> <p>Target CBAL funding at areas with the poorest outcomes in order to address poverty and inequality.</p> <p>Refresh digital skills programmes</p>	<p>Fife Council Communities &amp; Neighbourhoods Service (Area Teams)</p>	<p>Income from employment</p>	<p>Increased opportunities for parents and children to learn together.</p> <p>Increased positive attitudes towards the importance of learning amongst dis-engaged families and households.</p>	<p>Ongoing</p>	<p>All individuals or households with low incomes and/or in receipt of benefits (especially learners residing in the top 20% SIMD areas)</p> <p>Families requiring continued support after Family Support Service intervention.</p>

Action	Who action is carried out by	Poverty Driver	How Impact has/will be assessed	Timescale for Action	Group(s) the action is intended to reduce poverty amongst
<p>Implement a revised approach to joint working on family learning</p> <p>Implement new arrangements for jointly funded family learning activity.</p> <p>Support family learning programmes and activity through continuing professional development for staff.</p>					
<p>Explore options for discounts on school age childcare fees for those on low incomes via FifeStyle, Holiday Play Schemes and Breakfast Cafes in schools</p>	<p>Fife Childcare</p> <p>FareShare Dundee and Edinburgh</p>	<p>Cost of living</p> <p>Income from social security and benefits in kind</p>	<p>Reduced overall fees for those on low incomes</p>	<p>Ongoing</p>	<p>All individuals or households with low incomes and/or in receipt of benefits with school age children</p>
<p>Deliver enhanced welfare reform advice and support in local communities.</p>	<p>Fife Council</p> <p>Communities &amp; Neighbourhoods Service (Area Teams)</p>	<p>Income from Employment</p> <p>Income from social security and benefits in kind</p>	<p>Increased awareness of available benefits and how to claim.</p> <p>Increased engagement with support services</p>	<p>Ongoing</p>	<p>All individuals or households with low incomes and/or in receipt of benefits</p>

Action	Who action is carried out by	Poverty Driver	How Impact has/will be assessed	Timescale for Action	Group(s) the action is intended to reduce poverty amongst
<p>Support job seekers to engage with employability services.</p> <p>Support Community Job Club users to train and support others to learn digital skills.</p> <p>Increase partner delivery of initiatives that complement or increase the offer of job clubs e.g. mental health support, clothes exchanges and food initiatives.</p> <p>Build on the current model to enhance community led approaches maximising opportunities for local solutions to the need for welfare support.</p> <p>Maximise household income through access</p>	<p>Fife Council Education Service (Support and Connect Team)  Department for Work and Pensions  CARF  Fife Gingerbread  Fife Law Society  Fife Council Revenue &amp; Benefits  Scottish Welfare Fund  Fife Credit Unions</p>	<p>Cost of living</p>	<p>who can offer advice/guidance on addressing issues associated with benefit claims and living on low incomes.</p> <p>Increased community engagement in developing and delivering community based responses to issues associated with low incomes and benefit claims.</p>		

Action	Who action is carried out by	Poverty Driver	How Impact has/will be assessed	Timescale for Action	Group(s) the action is intended to reduce poverty amongst
to support and affordable finance.					
Delivery of financial inclusion referral pathway for pregnant women and families with young children by midwives and health visitors to CARF “financial health checks”	Fife H&SCP Health Promotion Community Children services - Health Visiting  NHS Fife Midwifery service	Income from social security and benefits in kind. Cost of living	Increased number of times financial inclusion is raised.  Increased number of referrals to financial advice services CARF “financial health checks”	March 2020	All pregnant women and low income families with particular focus on children <1 year, lone parents, families affected by disability, >3 children
Establish a Service Level Agreement (SLA) with Cosy Kingdom Partnership to tackle fuel and food poverty by enhancing provision of free and impartial home energy advice and support to households to increase the number of people finding practical and affordable ways to save energy	Cosy Kingdom Greener Kirkcaldy St Andrews Environmental Network (StAndEN) CARF	Cost of Living	Increase the number of households receiving free home energy advice visits  Increase the number of households helped out of fuel poverty	Ongoing	All individuals or households with low incomes and/or in receipt of benefits
Promote banking and affordable credit options by strengthening Fife’s credit unions and the	Cosy Kingdom Greener Kirkcaldy St Andrews Environmental Network (StAndEN)	Cost of Living	Increase in referrals to money advice service providers in Fife	March 2021	All individuals or households with low incomes and/or in receipt of benefits

Action	Who action is carried out by	Poverty Driver	How Impact has/will be assessed	Timescale for Action	Group(s) the action is intended to reduce poverty amongst
new social enterprise lending agency – Conduit Scotland.	CARF Fife Council Fife Credit Unions Fife Voluntary Action Conduit Scotland		Increase in Fife credit union membership		
Signposting/ referrals from various NHS services for children and families	NHS Fife Fife Health & Social Care Partnership	Income from social security and benefits in kind	Services signpost/ refer for maternity grants, neonatal support fund, to third sector organisations e.g. Kindred, food banks. Provide Healthy Start vitamins, dental packs, toothbrushes at food banks	Ongoing	Low income families, families affected by disability, lone parents
Works with employers to support family friendly workplace policies, Fair Work, Good Work and Living Wage accreditation	NHS Fife Fife Council Fife Health & Social Care Partnership - Health Promotion Workplace Team  Supported by the Fife Welfare Reform & Anti-Poverty Partnership	Cost of Living	Impact will be assessed through employer engagement with a range of services and specific workplace services from Fife Health & Social Care Partnership Workplace Team.  Number of accredited Living Wage employers in Fife.	Ongoing	All pregnant women and low income families with particular focus on children <1, lone parents, families affected by disability and >3 children

Action	Who action is carried out by	Poverty Driver	How Impact has/will be assessed	Timescale for Action	Group(s) the action is intended to reduce poverty amongst
Financial assistance referrals from the Family Nurse Partnership	NHS Fife Fife Health & Social Care Partnership	Income from social security and benefits in kind	Increase in offers signposting to third sector for support with benefits  Referral to food banks and support with money management	Ongoing	Mothers Aged <25 (particular focus on first time mothers under 20)
Deliver enhanced welfare reform advice and support, provide access to debt management and money advice, and maximise household income via CARF frontline services in local communities	CARF <sup>11</sup>	Income from social security and benefits in kind	Benefit-related financial gain accumulated on behalf of clients  Number of clients accessing services	Ongoing	All individuals or households with low incomes and/or in receipt of benefits  Focus on school pupils and identified vulnerable groups
Deliver a dedicated service for those requiring assistance to appeal benefit decisions through the CARF Client Representation Unit.	CARF	Income from social security and benefits in kind	Number of clients accessing services  % of appeals won on behalf of clients	Ongoing	All individuals or households with low incomes and/or in receipt of benefits

<sup>11</sup> Information on impacts from CARF can be accessed via the CARF Annual Report provided to Fife Council. It should be noted that statistics gathered are related to high level gain, although it is safe to assume that there is a proportion of the notional good that goes toward alleviating child poverty in the region.

Action	Who action is carried out by	Poverty Driver	How Impact has/will be assessed	Timescale for Action	Group(s) the action is intended to reduce poverty amongst
Deliver the Armed Forces Advice project	CARF	Income from social security and benefits in kind	Benefits-related financial gain accumulated on behalf of clients  Number of clients accessing service	Ongoing	Current and former ex-service military personnel and their dependents in Fife
Deliver the Carers Income Maximisation project	CARF	Income from social security and benefits in kind	Benefits-related financial gain accumulated on behalf of clients  Number of clients accessing service	Ongoing	Disabled
Deliver the Help to Claim service	CARF	Income from social security and benefits in kind	Benefits-related financial gain accumulated on behalf of clients  Number of clients accessing service  Increase in the number of claimants receiving their first full correct UC payment on time	Ongoing	All individuals or households with low incomes and/or in receipt of benefits
Deliver the MacMillan Welfare Benefits service	CARF	Income from social security and benefits in kind	Benefits-related financial gain accumulated on behalf of clients	Ongoing	People and their families who are living in Fife with a cancer diagnosis

Action	Who action is carried out by	Poverty Driver	How Impact has/will be assessed	Timescale for Action	Group(s) the action is intended to reduce poverty amongst
			Number of clients accessing service		
Deliver the Making it Work for Families project	CARF Fife Gingerbread Clued Up	Income from social security and benefits in kind Income from employment Cost of living	Benefits-related financial gain accumulated on behalf of clients  Number of clients accessing service  Increase in number of young people leaving school to a positive destination	Ongoing	Families in Kirkcaldy, Cowdenbeath and Lochgelly
Deliver the Making it Work for Lone Parents project	CARF Fife Gingerbread	Income from social security and benefits in kind	Benefits-related financial gain accumulated on behalf of clients  Number of clients accessing service	Ongoing	Lone Parents
Deliver the Making Justice Work project	CARF Frontline Fife Fife Law Centre	Income from social security and benefits in kind	Benefits-related financial gain accumulated on behalf of clients  Number of clients accessing service	Ongoing	Clients in danger of losing their homes

Action	Who action is carried out by	Poverty Driver	How Impact has/will be assessed	Timescale for Action	Group(s) the action is intended to reduce poverty amongst
Deliver the Transition to Employment project to reduce financial barriers to employment	CARF Fife-ETC	Income from employment  Income from social security and benefits in kind	Benefits-related financial gain accumulated on behalf of clients  Number of clients accessing service	Ongoing	All Fife residents transitioning to paid work
Update and re-launch the Well@Work Staff Handbook	NHS Fife Fife Health & Social Care Partnership	Income from employment	Reduction in employee absence  Uptake of family friendly policies	2019	Employees on low incomes and employees with young children
Promote credit union membership for employees	NHS Fife Fife Health & Social Care Partnership	Income from employment	Increase in the number of employees accessing credit unions	2019	Employees on low incomes
Signposting staff to relevant services and to Trade Union "Hardship" funds	NHS Fife Fife Health & Social Care Partnership	Income from employment	Increase in uptake of services	2019	Employees on low incomes
Advance payment of bus fares to enable support services staff to get to work when bases have changed	NHS Fife Fife Health & Social Care Partnership	Income from employment	Increase in staff accessing payments	2019	Employees on low incomes
Raise awareness of the Tay Valley Credit Union for Fife Council employees in Fife	Fife Council Tay Valley Credit Union	Income from employment	Increase in the number of employees accessing the credit union	2019	Employees on low income

### Appendix 3 - Planned Actions to mitigate the impact of Child Poverty in Fife

Action	Who action is carried out by	Poverty Driver	Resources	How Impact has/will be assessed	Timescale for Action	Group(s) the action is intended to reduce poverty amongst
Review further data on child poverty considering priority groups	Fife Council NHS Fife Fife Health & Social Care Partnership	Income from employment  Cost of living  Income from social security and benefits in kind	Existing budgets	Improved data to monitor local actions and direct support to groups in most need it	2020	Focus on the six priority groups
<b>Welfare Reform &amp; Anti-Poverty Partnership</b>						
Engage with priority groups to co-produce child poverty support	Fife Council NHS Fife Fife Health & Social Care Partnership  Welfare Reform & Anti-Poverty Partnership	Income from employment  Cost of living  Income from social security and benefits in kind	Existing budgets	Evidence from engagement with local groups/clients leading to better support	2020	Focus on the six priority groups
Improve monitoring from midwives and health visitors for enquiries and referrals for a financial health check and income maximisation	NHS Fife CARF Fife Health & Social Care Partnership	Income from social security and benefits in kind	Existing budgets and Scottish Government funding	Results of the Financial Health Checks project  Number of contacts with workers, additional benefits released.	2020	All pregnant women and low income families with particular focus on the six priority groups

Action	Who action is carried out by	Poverty Driver	Resources	How Impact has/will be assessed	Timescale for Action	Group(s) the action is intended to reduce poverty amongst
				Review if existing information or signposting for low income families can be improved.		
Provide training for staff across the Fife Partnership to enable them to identify poverty.	Poverty Awareness Training Group <sup>12</sup>	Income from social security and benefits in kind  Cost of living	Poverty Awareness Training Group budget	Increase in referrals to agencies	March 2020	Staff across Fife Partnership
Provide access to free sanitary products to anyone in the Fife community who needs them	Fife Council Communities and Neighbourhoods NHS Fife Fife Health & Social Care Partnership Fife Cultural Trust Fife Sports & Leisure Trust	Cost of Living	Scottish Government funding	Increasing the uptake of free products in Fife's communities  We will do this by monitoring the ordering of stock	August 2019	Women, girls, families, transgender and non-binary, with a focus on those on low income
Pilot a new scheme to address the issue of food insecurity faced by children, young people and families	Fife Council Communities and Neighbourhoods Fife Council Education and Children's Services	Cost of Living	Allocated by Council administration from existing council budget	Increase in range of accessible options for families  Reduction in numbers of	March 2020	All individuals or households with low incomes and/or in receipt of benefits with children

<sup>12</sup> The Poverty Awareness Training Group is a multi-agency group which co-ordinates and evaluates a training programme for the whole of Fife Partnership aiming to increase awareness of poverty, welfare rights and benefits, and referral pathways.

Action	Who action is carried out by	Poverty Driver	Resources	How Impact has/will be assessed	Timescale for Action	Group(s) the action is intended to reduce poverty amongst
during school holidays in communities across Fife.	Fife Council Enterprise and Environment Fife Health & Social Care Partnership			children, young people and families experiencing food insecurity		
Co-ordinate support locally to deliver mitigation measures and monitor the impact of welfare changes.	Fife Council Revenue Services CARF Department for Work & Pensions Fife Council Housing Services Fife Council Communities and Neighbourhoods	Income from social security and benefits in kind	Existing budgets	Increase in referrals to agencies in Fife, e.g. CARF, Fife Gingerbread, etc.  Fife Council tenants are less likely to go into rent areas	March 2021	All individuals or households with low incomes and/or in receipt of benefits
Integrate accessible income maximisation at key points in service provision across the partnership	Welfare Reform & Anti-Poverty Partnership	Income from social security and benefits in kind	Existing budgets	More people have access to the benefits they are entitled to	2023	All individuals or households with low incomes and/or in receipt of benefits
Develop our approach to concessions and cost reduction to ensure cost is not a barrier to participation.	Fife Council	Cost of living	Existing Fife Council budget	Minimise the cost of concessions and increase participation	2020	All Fife residents

Action	Who action is carried out by	Poverty Driver	Resources	How Impact has/will be assessed	Timescale for Action	Group(s) the action is intended to reduce poverty amongst
Promote Fife as a Living Wage region	Living Wage Action Group <sup>13</sup>	Income from employment	Fairer Fife Funding 2018/19 – 2019/20	Number of businesses signing up to Living Wage Scotland Accreditation in the area  Number of people uplifted onto the Living Wage from Living Wage figures.	Ongoing	Those earning less than the calculated real Living Wage, currently £9p/h
Work with Social Security Scotland's Local Delivery Relationship Lead to promote the Best Start Grant one-off payments (including payments for pregnancy and new baby, early learning and school)	Welfare Reform and Anti-Poverty Partnership	Income from social security and benefits in kind	Existing budgets	Increase awareness of Best Start Grant payments  People who are entitled to these payments can access them	Ongoing as more benefits become available from Social Security Scotland	All individuals or households with low incomes and/or in receipt of benefits

<sup>13</sup> The Living Wage Action Group is a multi-agency group established to oversee the delivery of the Living Wage Town Glenrothes Pilot.

Action	Who action is carried out by	Poverty Driver	Resources	How Impact has/will be assessed	Timescale for Action	Group(s) the action is intended to reduce poverty amongst
Continue to progress development of good work policies on procurement and employment practice in relation to child poverty	Welfare Reform & Anti-Poverty Partnership  Opportunities Fife Partnership <sup>14</sup>	Income from Employment	Existing resources	Number of improvements in working practices  Number of developments to progress to achieving Living Wage accreditation  Number of accredited Living Wage employers in Fife Council Number of developments in procurement practices to meet Living Wage accreditation requirements	2020	Focus on six priority groups
<b>Fife Council Education and Children's Services</b>						
Produce and implement a participation policy to ensure that all	Fife Council Education & Children's Services Active Schools	Cost of living	Active School Team	Active Schools Monitoring Online and SEEMIS reports for each term.	August 2020	Children registered for Free School Meals, as well as young people in

<sup>14</sup> Opportunities Fife Partnership is Fife's employability multi-agency group.

Action	Who action is carried out by	Poverty Driver	Resources	How Impact has/will be assessed	Timescale for Action	Group(s) the action is intended to reduce poverty amongst
of Fife's Young people have the same opportunity to represent Fife through their chosen sport (Twin Town Olympiad specific, at the moment).				<p>Specific targets set in each school.</p> <p>Rise in attendance at training.</p> <p>Reduce the cost of participation in all activities associated with the Olympiad for all of Fife's young people.</p>		<p>receipt of Educational Maintenance Allowance (16+).</p> <p>Children with multiple siblings, young carers, care experienced, minority ethnic, kinship care and school discretion.</p>
Provide training for Active School staff to ensure they are better informed on Child poverty in Fife, the cost of the school day and how to mitigate cost.	Fife Council Education & Children's Services Active Schools	Cost of living	No financial resource required	<p>Active Schools Monitoring Online and SEEMIS reports for each term.</p> <p>Specific targets set in each school.</p> <p>Rise in attendance at training.</p> <p>Reduce the cost of participation in all activities associated with the Olympiad for all of</p>	December 2019	<p>Children registered for Free School Meals, as well as young people in receipt of Educational Maintenance Allowance (16+).</p> <p>Children with multiple siblings, young carers, care experienced, minority ethnic, kinship care and school discretion.</p>

Action	Who action is carried out by	Poverty Driver	Resources	How Impact has/will be assessed	Timescale for Action	Group(s) the action is intended to reduce poverty amongst
				Fife's young people.		
Consider whether currently funded early learning and childcare for 2-year-olds reaches families at risk of poverty, and whether additional action could be taken to maximise reach.	Fife Council Education & Children's Services Fife Health & Social Care Partnership	Cost of living	No resource identified at present	Increasing uptake of 600 hours funded ELC per year	August 2020	All families with children under 2 year of age
Roll out of Poverty Matters training to schools across Fife.  Develop draft guidance and top tips for schools on the COSD	Fife Council Education & Children's Services	Cost of living	No additional resource required	All staff will have completed the COTSD Staff Awareness Raising Session (Aug INSET 2020)  90 % of schools will have used Pupils COTSD Workshops, Parents workshops and staff training.  90 % of Schools will have completed an audit of costs	August 2020	Children registered for Free School Meals, as well as young people in receipt of Educational Maintenance Allowance (16+).  Children with multiple siblings, young carers, care experienced, minority ethnic, kinship care and school discretion.

Action	Who action is carried out by	Poverty Driver	Resources	How Impact has/will be assessed	Timescale for Action	Group(s) the action is intended to reduce poverty amongst
				<p>within their school and taken steps to reduce costs.</p> <p>All schools are aware of Fife Guidance and are using this to inform a statement in their SIP about Poverty Proofing in their school</p>		
Explore increasing the funded hours offered for pre-schoolers or subsidising additional hours for families at risk or experiencing poverty.	Fife Council Education & Children's Services Early Years Team Partner Providers	Cost of living	None required at present	Reducing cost of childcare as increased amount of funded ELC hours are available.	2020	All families on low incomes and/or in receipt of benefits with children
Increase the rate of School Clothing Grant from £75 to £100	Fife Council Education & Children's Services	Cost of Living Income from social security and benefits in kind	Existing budget	Increase in uptake of people access the School Clothing Grant	August 2019	All families on low incomes and/or in receipt of benefits with children
Make a commitment to raising awareness across Fife of ACEs	Our Minds Matter Fife Council Education & Children's Services	Income from employment Cost of living	Fife Council Education & Children's Services investment	Qualitative evaluations pre and post workshop.	Ongoing	All staff working with children and young people.

Action	Who action is carried out by	Poverty Driver	Resources	How Impact has/will be assessed	Timescale for Action	Group(s) the action is intended to reduce poverty amongst
and trauma and how to mitigate their impact.	Fife Health & Social Care Partnership Wider Fife Partnership	Income from social security and benefits in kind				
Make a commitment to free sport and physical activity extra-curricular opportunities for young people	Fife Council Education & Children's Services Active Schools	Cost of living	Active Schools Team	Active Schools Monitoring Online and SEEMIS reports for each term. Specific targets set in each school.  Rise in attendance at training.  Reduce the cost of participation in all activities associated with the Olympiad for all of Fife's young people.	Ongoing	Children registered for Free School Meals, as well as young people in receipt of Educational Maintenance Allowance (16+).  Children with multiple siblings, young carers, care experienced, minority ethnic, kinship care and school discretion.
Work with external activity providers to lower the cost of extra-curricular provision, through the Council's Service Level Agreement.	Fife Council Education & Children's Services Active Schools	Cost of living	Active Schools Team	Active Schools Monitoring Online and SEEMIS reports for each term. Specific targets set in each school.	Ongoing	Children registered for Free School Meals, as well as young people in receipt of Educational Maintenance Allowance (16+).

Action	Who action is carried out by	Poverty Driver	Resources	How Impact has/will be assessed	Timescale for Action	Group(s) the action is intended to reduce poverty amongst
				Rise in attendance at training.  Reduce the cost of participation in all activities associated with the Olympiad for all of Fife's young people.		Children with multiple siblings, young carers, care experienced, minority ethnic, kinship care and school discretion.
Consider ways to further subsidise or provide free additional hours of early learning and childcare for children under 2 for families at risk of or experiencing poverty.	Fife Council Education & Children's Services Early Years Team Partner Providers	Cost of living	Existing resources	Increase uptake of families using early learning and childcare	August 2020	All families on low incomes and/or in receipt of benefits with children
<b>NHS Fife</b>						
Income maximization: Increase awareness, knowledge, skills & signposting for health	Fife H&SCP NHS Fife Wide range of health staff groups working with pregnant women	Cost of Living	Existing resources	Increased number of referrals to financial advice services CARF "financial health checks"	March 2020	All pregnant women and low income families with particular focus on children <1 year, lone parents, families

Action	Who action is carried out by	Poverty Driver	Resources	How Impact has/will be assessed	Timescale for Action	Group(s) the action is intended to reduce poverty amongst
professionals working with pregnant women and families with children to raise the issue and refer to financial advice services.	and families with children. CARF					affected by disability, >3 children
<b>Edinburgh &amp; South East Scotland City Region Deal</b>						
Build on the Making it Work for Families programme through the Edinburgh & South East Scotland City Region Deal's (EESCRD) Integrated Regional Employability & Skills programme and support an Intensive Family Support Service.	EESCRD partners: Fife, City of Edinburgh, Scottish Borders, East Lothian, Midlothian, West Lothian Councils.	Income from employment  Cost of living  Income from social security and benefits in kind	Edinburgh & South East Scotland City Region Deal  Plus additional match funding	Increase in attainment for young people  Increase in positive destinations for young people leaving schools  Number of families participating in the service	2020	All families on low incomes and/or in receipt of benefits with children, especially lone parents and people experiencing worklessness