#### Foreward

North Lanarkshire Council, NHS Lanarkshire and its partners continue their work to tackle poverty and the devastating impact this has on our communities. This is our fourth Local Child Poverty Action Report and includes updates on work we have been doing across our communities.

Covid 19 has had a massive impact on our residents and communities, it amplified existing health and economic inequalities, and as is widely reported to have had a disproportionate impact on those who are on low incomes, compared to those who are relatively well off.

As a Tackling Poverty Group, we are fully aware that the coming years will provide more challenges for our communities; widely reported cost of living impacts have already started to take their toll but with further energy, food, fuel and inflation increases expected, we must do what we can to stem the tide of poverty engulfing our communities.

In 2021/22 we were able to make a major difference within our community by administering payments to over 11,700 children living in low-income families via the covid recovery fund. In addition to this working with partners from Voluntary Action North Lanarkshire (VANL) and Citizens Advice Bureaux (CABx) a further 2443 payments were made to vulnerable families.

We welcome the new Scottish Government delivery plan Best Start, Bright Futures (2022 – 2026) which sets out the actions that should be taken in partnership to support families and tackle poverty in our communities. We have taken the decision to align our strategic planning to this. We will continue to meet our statutory obligations by providing the action plan in relation to child poverty activity and brief updates, however, the Tackling Poverty Officers Action Group in North Lanarkshire will concentrate on a second overarching Tackling Poverty Strategy which will span the reporting period of Best Start, Bright Futures (2022 – 2026) and allow for better planning and resource allocation.

Best Start, Bright Futures reflects Our Vision for our children as detailed in the Children's Services Partnership; **Our children and young people will be safe, healthy, active, nurtured, responsible, respected, achieving and included so they can realise their full potential and grow to be successful learners, confident individuals, effective contributors and responsible citizens.** 

This 2021/22 Local Child Poverty Action Plan will reflect on the work that has been done in North Lanarkshire to help our residents and communities navigate their way through a pandemic and the impacts it continues to have, it will lay the foundations for what we and our partners need to do to ensure we meet the 2026 goals of the Best Start, Bright Futures Delivery Plan.



Councillor Jim Logue Leader – North Lanarkshire Council Martin Hill Chair, Lanarkshire NHS Board

### **Executive Summary**

North Lanarkshire, NHS Lanarkshire together with all its Community Planning Partners recognise the impact of children living in poverty has on their health, education, housing and future employment goals, and through collaborative working we want to contribute to achieving the Scottish Governments' 2030 child poverty goals.

Covid 19 has had a massive impact on people and communities in North Lanarkshire, the 2020/21 Local Child Poverty Report considers the work being done by all the Planning Partners to help in the recovery.

In this report we have included our Action Plan which will highlight the work that we are focussing on in 2022/23.

The report highlights the activity being carried out under the three drivers by the local authority, NHSL and our planning partners.

**Income From Employment** - major employability programmes have been implemented throughout the year, with some projects being specifically aimed at the local child poverty priority groups; *Lone Parents, BAME parents, Families with a disabled member – parent, child or adult member, Mothers under 25, Families with a baby under 1 year, Families with more than 3 children.* 

**Income From Social Security Benefits** – the Local Authority's Financial Inclusion Team together with the Citizens Advice Bureaux have generated over £36.6million in additional benefit income for residents and families in North Lanarkshire in 2021/22.

**Reduce the Cost of Living – 5774 households** were assisted with a £150 fuel hardship payment, totalling **£866,100** to help vulnerable residents meet the costs of their rising fuel payments.

As we brace ourselves for the impending Cost of Living Crisis, we also look forward to our next steps as we embrace, **Best Start, Bright Futures Delivery Plan** and start to plan for our all encompassing Tackling Poverty Strategy which will detail the road map for North Lanarkshire in 2022 – 26.

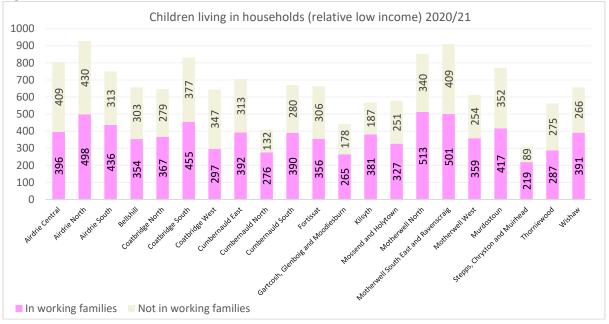
## Introduction

## What is Child Poverty?

When discussing poverty there are many definitions, in North Lanarkshire the Tackling Poverty Group adopted the Joseph Rowntree Foundation definition;

"Poverty means not being able to heat your home, pay your rent, or buy the essentials for 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."

Department for Works and Pensions (DWP) figures for 2020/21 show that 13,966 children live in low- income families across all our communities in North Lanarkshire, this figure includes families who are both in and out of work;



**Figure One** 

Relative low income is defined as a family whose equivalised income is below 60% of contemporary median income. Gross income measure is before housing costs and includes contributions from earnings, state support and pensions. Income is equivalised to adjust for household size and family support.

From latest figures (2019-20), the Child Poverty Action Group state a family is considered as in poverty if, after housing costs, they are living on:

- Less than £333 a week or £17,400 a year for a single person with children aged five and 14
- Less than £450 or £23,400 a year for a couple with children aged five and 14

Increase Income Via Employment **Reduce the Cost of Living** 

Increase Income Via Social Security Benefits

### What are we doing in North Lanarkshire to Increase Income Via Employment?

In North Lanarkshire we recognise that the pandemic has had a major impact on the economy and has resulted in higher levels of people dependent upon social security benefits. In the last 12 months it has also had a major impact on the labour market, the availability of jobs and economic inactivity.

North Lanarkshire Council delivers large scale employability programmes across all communities, and these are targeted on supporting those unemployed and underemployed residents who face additional barriers to entering the labour market. These programmes support a range of groups, and all have the aim of securing fair and sustained work for residents. Reducing poverty is central to each of these programmes and, in line with The Plan for North Lanarkshire, including all residents in the economic growth of our area is viewed as central to the work on employability and tackling poverty.

To understand the challenges our residents and employment programmes have faced in the last 12 months some context is provided below on a labour market that in March 2021 still had a high claimant count as well as deep uncertainty about the future. Factors which were significant at the time were:

- UK Government's Job Retention Scheme remained active after being extended intermittently from its original end date of October 2020 until it's conclusion in September 2021
- The first vaccine roll out had begun but not yet reached those of working age in March 2021 and schools had begun a phased return for pupils in February 2021, however childcare remained an issue for many parents and carers.
- While there was some concern about how businesses would emerge from the challenges they had faced, there was some optimism that the labour market could only improve in terms of recruitment.
- As 2021/22 progressed it became clear that a significant number of people, mainly older workers and the majority women, had left the labour market either through early retirement, health concerns or to take up caring responsibilities.

These factors, combined with the rapid re-opening of the economy throughout the year led to staffing shortages across a range of sectors with jobs available, especially at entry level, for those who were job ready or even nearly job ready. The North Lanarkshire claimant count, which acts as a measure of unemployment, was 14,415 (6.6%) people in March 2021 compared with 8,225 (3.8%) in March 2020, a 75% increase on the pre pandemic level. In March 2022 the claimant count had returned to close to pre pandemic levels at 9,080 (4.1%).

On the face of it this is good news and there are currently as many vacancies as unemployed in the UK. However, while the number in employment has increased across the UK, the level remains below that of before the pandemic, with the numbers of self-employed, still far below pre pandemic levels. In North Lanarkshire 12,000 people, 5.4% of the workforce, were self-employed in the period before the pandemic. This has reduced to 9,700 in the last 24 months and sits at 3.7%. The local employment rate has dropped from 73.8% in 2019 to 68.5% in 2022 while unemployment has decreased, a fact that shows these figures mask the true nature of the labour market recovery and question its sustainability.

The Institute for Employment Studies Labour Market Briefing points out that this large fall in unemployment over the last year, to its joint lowest since 1974, is masking a continued decline in the size of the labour force with employment flat and economic inactivity (the measure of those not looking for work and/ or not available for work) rising. There are now 590,000 fewer people in work than before the pandemic and 490,000 more people economically inactive across the UK. This growth in worklessness continues to be driven by fewer older people in work and more people out of work due to long-term ill health.

North Lanarkshire's workforce has reflected these trends with economic inactivity rising from 49,200 people (22.8%) before the pandemic to 62,700 (28.9%) in the latest figures available for December 2021. In terms of economic inactivity due to long-term sickness in the area, this has increased from 16,400 in March 2020 to 29,400 in December 2021.

Another concerning trend is that despite falling unemployment, long-term unemployment remains significantly above pre pandemic levels; with the long-term unemployed now accounting for 35% of all those unemployed (compared with 28% two years ago). Short-term unemployment is at its lowest ever level. For those in work there are also concerns as pay growth remains well below inflation in many of the sectors predominant in North Lanarkshire, with the rising costs of living affecting the financial benefits of employment and labour shortages, rising costs and supply chain challenges affecting employers plans for recruitment and business development. In its most recent economic commentary, the Fraser of Allander Institute forecasts growth of 3.5% in 2022 and 1.5% in 2023. The outlook has significantly worsened for 2022 since the last set of forecasts in December 2021.

So, despite a fall in unemployment in the area there is higher worklessness, negative pay growth and continued labour shortages for businesses. However, from an employability perspective this reinforces the view that in the short term the most effective contribution to be made is to support participation in the labour market to allow all of those out of work return, not just those claiming Universal Credit. Throughout the last year Council programmes aimed to continue their response as outlined in the Economic Recovery Plan with 'Support into Employment' one of the key actions within it. This has re-orientated existing employability programmes to ensure they are directly supporting residents with all aspects of employability affected due to Covid 19.

The issues broadly range across the following groups:

- People who have existing barriers to gaining/sustaining employment
- Opportunities are more limited because of the pandemic, those especially affected are the under 25s and the over 50s age groups
- People who have recently been made redundant or facing redundancy who are job ready and need guidance on where there are opportunities or new training opportunities

The Council's Workforce for the Future Strategy and its various workstreams are also focused on making significant and continuous improvements to the development of skills, supporting our young people into positive destinations, inclusion in the labour market, and supporting employers to recruit inclusively and provide the flexible job design that promotes retention of staff.

All these measures are aimed at supporting inclusion and participation in the local labour market with a view to increasing resident's incomes from employment and alleviating the current labour shortages for employers.

As described above the aim of *supporting residents to increase their income from employment* was within a context of rapid change in labour market conditions as well as incremental reductions of restrictions on business as the vaccine roll out progressed. The year began with high unemployment and few vacancies to support people into work and completely changed within six months to a labour market with a high number of vacancies and not enough staff to fill them. One observation was that many people who were near job readiness simply bypassed employability support and went straight into employment. However, those who had become economically inactive or were not job ready did not readily take advantage of this and still required support to overcome barriers to employment as well as look at the benefits of work to their income before making a commitment.

For delivery of employability support one of the challenges faced by operational staff was that remote working with clients remained the norm for the year and staff were not delivering their usual supports face to face and in spaces in communities. This hindered engagement for many people and affected the provision of vocational training opportunities and in-work support.

Programme	Description	Impact
PROSPECTS	This is an EU funded programme targeted at supporting unemployed residents into employment who have barriers such as long periods of unemployment, lack of qualifications and/or health issues. This includes support to the Education & Families Pathways Programme for school leavers who may not be entering a positive destination on leaving school.	<ul> <li>Over the last 12 months this programme has supported;</li> <li>715 unemployed residents into employment who had a least two identified barriers to securing a job with</li> <li>73% of these participants sustaining employment for at least 6 months.</li> </ul>
No One Left Behind	This provides support for unemployed people with specific barriers. In North Lanarkshire in 2020/21 this funding supported additional employability support for the over 50s, long term- unemployed and the BAME community.	<ul> <li>Over the last 12 months this programme has supported;</li> <li>35 over 50s,</li> <li>17 long term unemployed clients and</li> <li>18 BAME participants into employment,</li> </ul>
Parental Employment Support Fund	This funding supports clients where families are in or at risk of poverty, to access or progress in work. Eligible clients are: <i>Lone Parents, BAME</i>	Over the last 12 months this programme has supported 87 parents from the above categories into employment.

However, in line with the Council's Economic Recovery Plan major employability programmes were implemented throughout the year and these and their impacts are outlined below;

Disabled Parents Employment Support Fund	parents, Families with a disabled member – parent, child or adult member, Mothers under 25, Families with a baby under 1 year, Families with more than 3 children. Direct support to disabled parents to begin the journey towards employment.	<ul> <li>51 of these parents were out of work when support began.</li> <li>36 were in low paid employment and gained support to increase their earnings through progression via upskilling or securing better paid jobs.</li> <li>It is known that disabled parents face multiple barriers to entering employment and the Supported Employment team were funded to introduce targeted support to this group based on their knowledge and experience of supporting adults with disabilities. They have established peer support groups and discussion on potential routes into work. It is clear though that this may take some time to produce tangible results as many disabled parents are wary of any alteration to their benefits status.</li> </ul>
Programme	Description	Impact
Young Person's Guarantee	support to unemployed 16-24 year olds to enter a job, education or training.	In the last year this programme has supported 199 young people into employment who have additional barriers to securing employment or are members of groups which can face barriers. This includes enhanced support to 16-24 year olds with mental health issues/ physical disabilities/ who identify as LBGTQ+/ young carers/ care experienced/ justice clients. In addition, another 121 young people were supported into employment with financial incentives to employers, funded by North Lanarkshire Council as well as 60 young people being employed as Modern Apprentices by the Council. Another 18 young people were employed as Support Workers by the Council's Community Learning and Development team. As part of the Young Person's Guarantee the Council's Supported Enterprise team also support needs into employment across a range of sectors and Voluntary Action North Lanarkshire delivered a volunteer programme for 25 young people.

Partnership Action for	support to residents facing redundancy	With funding from the Scottish Government
Continued Employment	or who have been made redundant	the Council provided a designated point of
	alongside other key partners such as	contact for redundancies, funding for a
	the Council's Financial Inclusion Team,	dedicated financial inclusion officer, an
	DWP and Skills Development Scotland.	employability case worker in the Third
		Sector and worked with other partners
		throughout the year to support those being
		made redundant in North Lanarkshire.

### **Increase Income Via Employment**

Increasing income via employment is a key driver to tackling poverty. Employment however is not a guarantee against poverty, indeed the vast majority of children in poverty in the UK live in a household where at least one adult is in paid employment. As shown in Figure One (above), North Lanarkshire is no different, with 56.4% of the children living in low income being in households where at least one adult is working. Projects such as "Prospects for Parents" funded via the Parental Employability Support Fund, as illustrated below are vital in ensuring that those entering employment are given the best possible advice and access to supporting funds.

### **Prospects for Parents**

This funding supports clients where families are in or at risk of poverty, to access or progress in work. Eligible clients are: Lone Parents, Black and Minority Ethnic Parents, Families with a disabled member – parent, child or adult member, Mothers under 25, Families with a baby under 1 year, Families with more than 3 children.

Out of work and in-work clients have been supported to develop a range of skills through workshops, training courses and accreditations to upskill, Courses have included HGV, Sage Accounts, Childcare, First Aid, Control of Substances Hazardous to Health (COSHH), Hypnotherapy, Construction Skills Certification Scheme (CSCS) and Administration. These courses have helped clients to retrain, upskill, progress within their careers and re-enter the workplace with up-to-date qualifications and skills and with ongoing support to sustain their new roles. In addition, the Council's People and Organisational Development recruitment team has supported the programme through recruitment to meet the Council's Early Years and Childcare and Social Care staffing needs.

The support provided by the projects Financial Inclusion Officer has been greatly utilised and has proved to be hugely beneficial, with 173 clients accessing the service to date and many returning for follow up appointments. The service has been paramount in supporting the client's transition period when they progress into work and supporting them to budget and manage their finances effectively. It has also been crucial to changing client's perceptions of work and how this will benefit/ enhance them and their families lives, by providing better off in work calculations and showing them exactly how much better off they would be. Many of the clients engaged with this project have been claiming benefits for several years and find the prospect of coming off benefits and taking responsibility for paying bills daunting. The service has been crucial in supporting this shift and a key lesson in the delivery of the project is that dedicated financial inclusion support is critical.

### **Confidence brings opportunity for Chelsea**

It's a big enough challenge to be a young single mother today without the extra burden of keeping yourself employable in the job market.

A client of Routes to Work – Chelsea – found herself in exactly his position when she came to us struggling with mental health and low in confidence. After spending some time easing Chelsea into a better frame of mind, her case worker was able to advise on some positive coping strategies which would help in her journey back into work, as part of the Prospects For Parents (PFP) initiative funded by North Lanarkshire Council and the Scottish Government.

Her initial fear of change was hard to break. But with support, our team was able to the take small steps needed with her to join a peer group for parents online and open up to other like-minded people – something she now participates in regularly.

This prompted a further opportunity to support Chelsea in working on a fresh CV that reflected her skills and attributes, many of which could be transferable to a number of sectors. Her confidence growing daily, Chelsea's Routes to Work case worker then set about securing job interviews for her. Though it was clear that she was initially reluctant at times to take the leap, we worked through her concerns and anxiety, and were able to source training that would help her gain certification virtually. As a result, she has been doing her Health & Safety, COSHH and her Food Hygiene in Catering.

Chelsea is now showing a different mindset, and is committed and ready with employment-related activities. Even Covid lockdowns didn't prevent her having over six interviews in two weeks, and she has since secured the Domestic Assistant role she really wanted.

Throughout this journey, lots of support, the Routes to Work team is delighted to see where it has taken Chelsea, who herself says: "I'm so grateful for the help as I couldn't have done it without the support of everyone."

Megan (27) is a lone parent with a 3 year old child. Megan was referred to Michael the Welfare Rights Officer (WRO) working with the Routes to Work Parental Employment Support Fund (PESF).

Megan moved into her first tenancy and had applied for a Community Care Grant (CCG) to assist her with white goods and furniture. Due to the delays in the decision regarding her CCG claim, Megan started to make other arrangements; purchasing furniture from an aunt and a washing machine in credit.

When Scottish Welfare Fund (SWF) contacted Megan to discuss her claim, she was advised that she wasn't eligible as she now already had the items.

Michael (WRO) requested a review of this decision explaining that the delay had caused Megan to take credit for a necessary household item which had put her into financial difficulties. The SWF overturned the decision on sight of the credit agreement and awarded a CCG of £392 with which Megan was able to pay off the debt.

With the help of Routes to Work, Megan has now secured employment via PESF and will now be **£512 per month working 16 hours.** 

Megan stated *"the help I've received has been marvellous and if the support wasn't there I would be financially worse off each month"*.

# **Celebrating Success and Partnership working**

William (16) was referred over to the Young Person's Guarantee (YPG) team at Routes to Work, A North Lanarkshire and Scottish Government funded initiative, by Steet League, another employability provider in North Lanarkshire. Katie felt William needed some extra support and training and to help him progress and move closer to a positive destination. William was registered by our enhanced caseworker Jody and was passed to Scot who is part of our YPG Training Transition fund team. Scot arranged for William to do his Forklift training through DGC over 5 days. William passed first time and is now the proud owner of a forklift licence – Well done William ③

We will end on a quote from a client who truly embraced the support of the whole team during his YPG journey –



"I worked with routes to work for 6 months and in those 6 months I completed a lot of courses I found my confidence and found myself. I started volunteering and that helped bring me out my shell a bit more I made friends and what helped in all that was the great support I was given. I even had the confidence to apply for a job and successfully got it. Working with routes to work was the best that could have happened to me and I appreciate everything routes to work has done for me."

# **NHS Lanarkshire**

NHS Lanarkshire, as an anchor organisation has a responsibility to be an exemplar employer and support those who may be furthest from the labour market to secure employment and opportunities within our organisation. Over the past year they have been writing an employability strategy and have identified this area as a key action within their corporate objectives for 22/23. Priority family types including those identified within the local delivery plan, are a priority moving forward in terms of recruitment, supported opportunities and ensuring this data is collected. The Anchor Institute Benchmarking tool which was developed by the Joseph Rowntree Foundation has been used to ensure future plans are evidence based with the ultimate aim of improving NHS Lanarkshire's standing as an anchor organisation and contribute to wealth building.

NHS Lanarkshire's Health Improvement locality teams have also been working with employability providers to support the health needs of young people who are unemployed.

Fair Work	NHS Lanarkshire's living wage accreditation has been sustained and the
	membership of the Lanarkshire living wage steering group, take part in events
	and workshops to encourage other local businesses to be accredited. During
	Living Wage Week the Group did a presentation around the evidence in

	relation to Health and Wealth and highlighted the effect of in work poverty on child poverty
Recruitment	<ul> <li>NHS Lanarkshire has taken on 7 young people from North Lanarkshire on placements through the UK Government Kick Start scheme. The roles are as Healthcare Support worker, Clerical Officer and housekeeping. The start date was 14<sup>th</sup> Feb 2022. Wraparound support has been given to the young people and the line managers of them. Two of the young people have demonstrated their ability to carry out the paid placement role efficiently and have already applied for substantive posts within NHS Lanarkshire.</li> </ul>
	Project Search has re started after a pause due to the pandemic and 22 people have participated during 21/22.
	NHS Lanarkshire run a 6 week Healthcare support worker employability programme which guarantees a secure bank post upon completion. 40 people have participated in 21/22.
	6 modern apprenticeships in business administration and 12 modern apprenticeships for pharmacy technicians have been taken on in 21/22. We have also taken on 6 graduate apprenticeships.
	A virtual careers fayre was held in March 2022 and a clinical skills days for school pupils was also held. Unfortunately, traditional work experience placements are still on hold due to the pandemic.
	The North Lanarkshire Care Academy continues to evolve and sub groups are taking forward new developments within this programme.

NHS Lanarkshire health improvement team have continued to play a major role in the local employability partnership alongside other stakeholders across North Lanarkshire to support clients.

## **Open Doors Project**

North Lanarkshire's Opening Doors project developed from a Routes To Work consultation with clients during COVID-19 lockdown.

These young people – aged 16-24 years and furthest from the labour market – were identified as struggling with their mental health and wellbeing, and an NHS Health Improvement Team was invited to develop a supportive programme alongside Routes to Work, with referrals from the Department of Work and Pensions (DWP).

## The Aim:

1. Develop an interactive mental health & wellbeing online programme with partners.

2. Deliver 2 online sessions per week for ten weeks to a maximum of eight young people covering physical activity, mental health, nutrition, smoking, alcohol & drugs, and incorporating topics suggested by the young people.

3. Improve softer & employability skills to develop the young people through the employability pipeline by offering group and 1:1 sessions covering:

- Self Confidence and Self Esteem
- Managing Stress and Anxiety
- Managing Your Money
- > CV Building and Recognising Your Transferable skills.
- Interview Skills.
- Workplace Ethics and What to Expect when you Start Work

4. Promote the course as a stepping stone to other training & learning opportunities, such as Health Issues in the Community & walking leader qualification and REHIS Food & Health.

5. Develop Impact Measures for support, confidence, learning & behaviour change.

## The Result

This was run as a pilot from October to December 2020 and the positive outcomes were remarkable.

- > 100% of clients engaged on a 1:1 basis
- 62% of clients engaged in 1:1's and groups
- > 100% of clients moved into a positive destination
- > 60% of clients moved into employment of which 100% sustained 13 weeks.
- 80% Completed accredited qualifications including the Out There Award, World Host Qualification and Fork Lift Licence
- > 40% of clients have moved onto further education courses within college

### Sustainability

This was run as a pilot which will be rolled out for further sessions across Routes To Work's Young Person's Guarantee Programme. The intention is to work alongside NHS Health Improvement Team to upskill our staff, transfer the knowledge so that his becomes sustainable internally within RTW. This will be achieved through shadowing and co-facilitating health improvement, & employability staff who will become confident enough to deliver the mental health & wellbeing sessions. Evaluation results & young people & trainer feedback will ensure the success of future courses.

# Reduce the Cost of Living Partnerships and Lived Experience

Partners across North Lanarkshire continue to work together to support families with increasing costs of living, including supporting our own employees who often live in the local area; **(75.58% of council employees live in North Lanarkshire).** Energy, fuel and food prices continue to rise, inflationary increases, national insurance increases, wages, benefits, pensions (real cuts due to inflation) and this is having a huge impact on families. Multi agency groups meet regularly to share knowledge, respond to emerging issues and to ensure a coordinated approach. Third sector partners are key to ensuring that we are using lived experience in all our decision making.

## **One Parent Families Scotland**

One Parent Families Scotland has provided considerable evidence of particular disadvantages faced by young single parents in North Lanarkshire. They have a high risk of poverty and are facing multiple barriers to engagement with local services; isolation, lack of confidence, low levels of selfesteem, a lack of childcare provision, disability and the challenges of being sole carer. For many young single parents, the experience of bringing up children alone can be stressful, compounded by the challenges of managing a limited household budget. Young single parents are amongst the poorest in Scotland and often face serious persistent anxieties in their daily lives, exacerbated by the young parent penalty and the impact of the changing Covid-19 restrictions over the past 2 years.

## Emma's story:

Emma was 18 and living with her family when she became pregnant. She continued to live at home in an overcrowded 2-bed house for the first year of her son's life, but when social housing became available, she moved. Due to the cost of travel, her ability to see family and friends led to loneliness and depression. She became almost housebound.

"I had loads of friends at school, but I was the first to have a baby. They were all interested at first and promised to keep in touch and come and see me but after he was born, they just didn't. Even those that arranged the baby shower and were really involved when I was pregnant – our lives just changed, and they didn't want to know."

Through the support of One Parent Families Scotland, Emma received support through their staged programme:

> Young Parents Family Support and Mentoring Service: Providing tailored young parent advice and holistic, supportive peer mentoring service designed to engage and support pregnant teenagers and young parents who face multiple barriers to actively engage with local services.

> Health & Well-being Peer Support Groups: Providing young parents with a safe space to meet up, build a healthy network of support, raise awareness and gain access to local services and resources.

Crisis Support: Supporting young parents to access the right support at the right time; Food
 Fuel insecurities, Household furniture and appliances, baby equipment and clothing.

Best Beginnings Young Parent & Child Programmes - weekly group-based structured activities programme for young parents and their children who face multiple barriers and who do not have the confidence to actively engage and attend local community provision.

> Transforming Lives Programme: 10 week holistic and supportive training programme designed to assist and encourage young parents to achieve their potential & therefore provide a better life for themselves and their children.

Mark is a single parent with one daughter aged 10. Mark first came to the Financial Inclusion Team for help in May 2019, as his employer had entered administration and he had had to accept a new contract with reduced earnings. He had been surviving using credit cards, but could no longer sustain this and contacted the Service for help. Mark's debts totalled £18,529.

The team negotiated with all the creditors and made a successful "Debt Arrangement Scheme" (DAS) application. This meant that Mark had legal protection and that that the creditors could no longer pursue payments outwith the DAS arrangement. Prior to the DAS arrangement Mark was paying over £900 a month to the creditors, with the scheme in place he was contracted to pay £145.80 (this has recently been reduced, again with the help of the team to £101.05 due to another change in financial circumstances).

Mark stated; "I don't know what I would have done had it not been for the team. By taking away the constant creditor pressure I am able to look after myself and my daughter so much better. I have helped quite a few times by your service and cannot speak highly enough about what you do. What a difference you have made."

# **Cumbernauld Young Mums Group**

Cumbernauld young mums group, funded by North Lanarkshire Health and Social Care Partnership meets weekly and provides a range of supports:

- Provision of Eat Better Feel Better resources
- > A nutrition session on low cost healthy snacks preparation, delivered by LCFHP
- Bookbug & story-telling
- > Provision of Healthy Start vitamins (Mums) and Vitamin D (babies)
- Information on Social Security Scotland benefits
- Crafts and messy play
- Baby Massage demonstration
- > Referrals for Active Leisure passes for Mums
- 'Swimtime with Jenny' free 6-week course

Following successful completion of the 'Swimtime' programme, 4 of the Mums voluntarily signed up to the 'Quit Your Way Positive Role Model' scheme.

A very useful session was held in November with a Benefits Adviser who attended the group and delivered a general presentation before holding 1-to-1 meetings with 6 of the group who requested such support and found it hugely beneficial. Further sessions have taken place with Home Energy Scotland.

### Client 'B's story

Client B was enrolled in the Family Nurse Programme, and was parenting on her own. She disclosed a history of domestic abuse and adversity in her own childhood. She had limited peer relationships and suffered from social anxiety. The Family Nurse suggested the Young mums group and accompanied her to the first few meetings. B reflected that she found the group "really welcoming" and "not judgemental".

The group Face Book page enables her to keep in touch with other mums and see what is planned for coming weeks-helping her feel included. B likes that her views are frequently sought about "what is working" and what she would like from future groups. Through the encouragement and positive approach of all the staff involved with the young mums group, B quickly felt confident enough to attend unaccompanied and to join up for the 'Swimtime with Jenny' course. B's selfefficacy has improved-she has secured her own NL tenancy and feels more positive about her life course trajectory

# **Fuel Poverty**

Fuel Poverty is defined as occurring when a household cannot afford to heat their home to a comfortable level and maintain that level for their needs. There are 3 main contributory factors, low income, cost of energy and energy inefficiency.

The Scottish Government enacted legislation requiring no more than 5% of all households to be living in fuel poverty by 2040, with interim targets for 2030 (15%) and 10% in 2035. Targets were also set for extreme fuel poverty – no more than 5%, 3% and 1% of households should be extremely fuel poor by 2030, 2035 and 2040 respectively – in addition the median "fuel poverty gap" (the reduction in spending which would take a household out of fuel poverty) to be reduced to £250 (adjusted to 2015 prices) per household by 2040. The Fuel Poverty (Targets, Definition and Strategy) (Scotland) Act 2019 also redefined what fuel poverty is. Under the new definition a household is considered to be fuel poor if the costs of maintaining a "satisfactory heating regime" are more than 10% of its net income and where its remaining income after deducting notional costs for energy, housing, council tax and childcare is less than 90% of the minimum income standard applicable to the household. The new definition strengthens the link between income and fuel poverty (with more income poor households now being considered fuel poor, when compared with the previous definition).

The Scottish House Condition Survey (2017-2019) estimates that one quarter (25%) of social tenants are fuel poor, compared to around one third (32%) in 2016- 18 and almost four in every ten (38%) social renters in Scotland. Renters are more likely than owner occupiers to be in fuel and extreme fuel poverty. This may be due to their generally lower household incomes (with evidence from the Scottish Household Survey suggesting that 60% of social rented households have an income of less than £20,000 per year compared to 31% of owner occupiers).

There are 35,000 households in fuel poverty in North Lanarkshire of which 26% are older people, 23% families and 51% other households. This number will increase with the removal of the price cap and further changes expected in October. Vulnerable households (those with lifetime illnesses/disabilities; older persons; single person households; families with young children) are, due to their enhanced heating regime requirements, already susceptible to fuel poverty and therefore they will find themselves in extreme fuel poverty. Many other households not deemed vulnerable will find themselves in fuel crisis unable to meet the cost of price increases.

In response to fuel poverty in our communities, the Council established **a Fuel Hardship Payment of £150** for households where the householder was aged between 16 -25 and/or responsible for children and on low income. A portal was open for applications for 5 weeks running from the 10<sup>th</sup> January 2022, with payments being made from the 20<sup>th</sup> February 2022.

All applicants to the fuel hardship payment were offered income maximisation, budgeting and debt advice services which were delivered in **partnership** by the councils' Financial Inclusion Team and the 6 Citizens Advice Bureaux across the council. **2336** households took up this offer.

**8101** applications were received, with 6089 being successful. **5774** of those successful applications, resulting in **£866,100** went to households with children.

There are a number of further measures in place to tackle fuel poverty across partners in North Lanarkshire. Since 2016 up to March 2022, the Energy Efficient Scotland :Area Based Schemes Programme has delivered around £9.5m of energy efficiency improvements in North Lanarkshire, with 1,284 private homes improved.

NHS Lanarkshire has been working with Home Energy Scotland to support both staff and patients. Regular communications have gone out via staff newsletters and social media platforms. Staff are encouraged to routinely enquire with patients if they are able to heat their home sufficiently and refer onto Home Energy Scotland for further advice.

# **Period products**

Following the rollout of funding to provide access to free period products in schools from August 2018, the Scottish Government committed to 'increase the number and range of places where sanitary products are available for those who need them...through working with a range of public and private sector organisations and with additional third sector partners to expand the geographical spread of support'.

The main focus for this initiative is to support tackling poverty. However, in line with The Plan for North Lanarkshire, the North Lanarkshire model has been developed with community planning partners to ensure wide reach and accessibility and to ensure links to existing activity. The approach reflects the principles of

- > protecting peoples' dignity, avoiding anxiety, embarrassment and stigma
- making a range of products visible in places that people use
- reflective of communities views and needs
- > an efficient and effective approach that demonstrates value for money
- > individuals being able to get sufficient products to meet their needs
- gender equality ensuring anyone who menstruates can access products including transgender men/non binary individuals and that language is gender inclusive; and
- awareness raising and education to both promote the 'offer' and attempt to change cultural norms

North Lanarkshire Council, NHSL and their planning partners have created the following to ensure widespread promotion and understanding of this initiative by;

- New promotional campaign to raise awareness to promote where people can access products. Posters, ads on the side of buses, online promotion and social media
- > Interactive map with locations for people to access products now live on Council website
- The Planning Partners now have an agreement with NHS to provide products which can be accessed by the public
- Info now on council website to promote student access to Hey girls' products linked to New College Lanarkshire
- Access to Free Period Products Project Assistant now in post to concentrate on future priorities and implementation of the programme
- Pilot delivery initiatives in 3 area Shotts, Carbrain and Glenboig delivery services using bikes to make home deliveries for rural areas.

There has been distribution in excess of 30,000 products up to June 2021 in a range of ways via NHS Lanarkshire facilities, Lanarkshire community food and health – for distribution to food co-ops and individual requests, via VANL for Mosques and those unable to attend Mosques due to pandemic, Active and Creative Communities Facilities and targeted via social work and housing etc for vulnerable clients.

As centres and services have began to open up the Partnership have been able to distribute to a wider audience. The pilot delivery initiatives have enabled the Partnership to use voluntary sector connections to deliver to homes and ensure access to those unable to access via mainstream providers. Additionally targeted activity and storage of products has enabled a process and access to provision to key services for vulnerable clients. The awareness campaign again helps to promote the products and directs people to further information and the interactive map on the council website. This allows people to access information and choose how they access in a way and at a location that suits them. The recent appointment of a dedicated project assistant will strengthen the initiative and allow the programme to better targeted with key priority groups and services.

## Case Study

# Glenboig and Surrounding Settlements Period Dignity Project.

Supported by funding from North Lanarkshire Council, Glenboig Development Trust aims to promote access to period products, promote environmentally friendly period products, and ensure dignity to menstruating persons living in Glenboig and surrounding Northern Corridor villages, whilst being mindful of our carbon footprint and the local environment.

Through consultations previously undertaken by the Development Trust, there is an acute awareness that living with financial constraints impacts on a person's ability to live with dignity during menstruating times. These constraints impact both mentally physically and socially on a person and their families.

Lack of access to menstrual hygiene products has a 'domino' effect on the persons family and wider community. Long term impact of period poverty impacts on the person and family's long term social and economic development.

For example, a woman not having adequate period protection will not be able to

- confidently support her children to attend school and other activities,
- May experience loss income through not attending work or other commitments
- May impact on attending health appointments
- May not be able to attend to caring for a sick family member.

These physical constraints not only add to the anxiety of the individual but also impacts on the mental health of her family unit, compounding the stress of the individual and the family unit.

## Objective

To provide 800+ menstruating persons with dignified environmentally friendly access to free period products by means of providing trained 3 volunteers access to two electric cycles and one Electric Cargo Bike, with back up support from two electric cars from our community transport fleet to deliver direct to homes as required.

The Northern Corridor villages are now used to seeing cycles and electric vehicles on the roads. The Cargo Bike deliveries will be vital to this project and will stand out in the community and the use of vibrant promotional decals will draw attention to the innovative local free to access service. It is anticipated that unusual appearance of the cargo bile will 'normalise' period products and promote the environmentally friendly aspect of new and sustainable products; being offered through North Lanarkshire Council's commitment and delivery of the Scottish Governments period dignity initiative.

In addition, the project expects to secure additional outcomes which will lead to improved life opportunities for local girls and women. Specifically, improvements regarding physical wellbeing and a reduction in social isolation and loneliness. Achieved through making connections with people who may not normally connect with community-based resources and through signposting to other relevant services as may be required.

This local project will also be a catalyst for ensuring public health messages reach more isolated people and families.

# **Food Poverty**

The degree of severity of food insecurity is variable, from mild food insecurity which involves worrying about being able to afford enough food, to, at the most acute end of the spectrum, severe food insecurity which prompts a number of coping strategies including, for the acutely food insecure, turning to emergency food aid. There is no measure of household food insecurity. In North Lanarkshire information has been gathered via the foodbanks, and emergency food providers. This has provided the means to examine the effectiveness of the work. Food poverty has many negative impacts, most significantly on physical and mental health.

North Lanarkshire Council Food Poverty Referral Gateway was introduced to ensure that the root cause of the food poverty was addressed together with a resolution to the immediate problem. Without addressing the cause, a food parcel is only a temporary fix. A more effective solution was required. North Lanarkshire bucked the trend and were able to demonstrate that referrals to foodbanks were down by 22% - with people getting longer term monetary solutions via the Scottish Welfare Fund.

As a result, when the pandemic struck the Council and Partners were able to mobilise the Food Referral Gateway, to ensure that support was getting to people who were impacted by COVID 19. Working hand in hand with the community assistance hub, people not only got food, but also, where finance was an issue for people, advice and information was provided on how to maximise income and deal with debts.

# Education

Work continues on Cost of the School Day activities, delivery of breakfast clubs and holiday/ weekend food provision. Free school meals and clothing grants are promoted and uptake encouraged. Money advice information sessions within schools take place. Club 365 is open at weekends and school holidays in our communities for primary pupils who are entitled to free school meals. There is no need to book, children can just turn up on the day. Sessions run from 11.30am to 1.30pm: and it's all free. Case Study- Little shop of happiness- Clyde Valley High School

Clyde Valley High School is located in Wishaw in North Lanarkshire, the school population is amongst the most deprived in the authority, with 45% of the pupils living in the lowest two SIMD deciles, with a further 19% living in SIMD deciles 3 and 4. Around 28% of children are entitled to a Free School Meal and just under 30% qualifying for a Clothing Grant. Approximately 30% of the pupils are registered with Additional Support Needs and just over 5% of pupils are Care Experienced.

The school recognises the role it plays in ensuring the children are in a secure environment, which improves wellbeing and have recently appointed a number of Principal Teachers of Pupil Equity Funding with a focus on promoting health and wellbeing through providing both targeted and universal support and interventions for pupils at Transition from primary school through to S3.

The school has been proactive in tackling social issues including poverty and take an approach which aims to minimise stigma, which ensuring that pupils can access what they need, when they need it by making offers of material support available to all.

The school looked into Breakfast Clubs and recognised that this approach in Secondary School is not always successful as older pupils prefer to socialise and with their friends, rather than go to clubs for target groups. The school was aware however that a number of their pupils were coming to school without breakfast and they wanted to address this to improve pupil engagement. The school now offer toast to all their pupils in the morning. Pupils simply report to the canteen and help themselves to breakfast. Moving forward, QR Codes will be used to assess the profile of the pupils accessing this universal offer using a simple Form on Microsoft Teams.

The pupils themselves got involved in tackling poverty and social issues within their school by putting forward the idea of setting up a Little Shop of Happiness. The pupils recognised that within the Home Economics Department there were a lot of food items, and that across other areas of the school there were school uniforms, pe kits etc. The children came up with the idea of putting them altogether in a "shop" where anyone could drop in, with no stigma and take what they needed. The shop was originally named the Clyde Valley Co-operative, however, the pupils did not like this and renamed the service "The Little Shop of Happiness".

The shop offers not only school clothing, but warm jackets, footwear and casual clothes. The clothes are laundered within the school before being offered to the children. The shop also offers; food, toiletries, make up and household goods. Overtown Parish Church has also recently partnered with the school, through links and moving forward will offer regular financial support to the school, to help ensure that the shop is well stocked. The school has also developed strong links with local stores such as Tesco and ASDA, who have donated generously to support the project. Another important partner is The King's Church in Motherwell, which delivers items to the school weekly and the school's Parent Group has worked tirelessly to secure donations of goods for the shop from a range of sources. This project sits at the heart of the local community and is supported by it.

What makes the Little Shop of Happiness a special initiative is that the idea came from the children and senior pupils within the school run this with the assistance of one of the school's Principal Teachers of PEF. The shop is staffed every lunchtime by senior pupils and young people can simply report to the shop and take what they need.

The school have recently started working with the Financial Inclusion Team, this will enhance the approach to tackling poverty the school already provide, by making a simple referral to the team to ensure income is fully maximised and the team can work to reduce cost of living outgoings, as well as provide budgeting and debt advice.

# Housing

Partners continue to work together to take forward actions to prevent homelessness and to ensure families are supported if they become homeless. NHS Lanarkshire's Health and Homeless Service has an integrated Health Visitor within their team and school nurse pathways are being developed specifically around homelessness.

Two funds have been established with £4m of funding for NLC tenants. Universal Credit Assistance Fund-£2.7m used to support 6665 tenants (at an average of £383 each) by April 2022. Covid Rent Relief Fund also established - £1.7m which, by April 2022, had provided 1443 tenants (average £382).

NLC received £592k from Scottish Government for Tenant Hardship Fund £551,146 has been allocated to support 316 NLC Tenants (at an average of £1,192 each) and 98 Non NLC tenants (at an average of £1,779 each).

Since April 2010 to 31/3/22, 934 new build affordable homes (mainly council homes) completed, 826 of these are affordable homes for families with children. 562 properties have been acquired via Open Market Purchase Scheme.

# Support to pregnant women to Stop Smoking

Between April 2021 and November 2021 The NHS Lanarkshire Stop Smoking Service has supported 17 pregnant women living in SIMD areas 1 and 2 in North Lanarkshire to stop smoking (full figures for the year not available until July 2022).

### Case Study

Client is a Romanian lady who was having her second baby and is living with her partner in privately rented accommodation in North Lanarkshire. The client was really motivated to quit following discussions that took place with clinical staff.

### What made you decide to stop smoking?

There were 3 reasons, first of all because my baby was small, secondly because cigarettes are expensive and third, because I wanted to be healthier.

## How did you find out about Quit Your Way?

I found out about quit your way through my midwife when I went on a visit to the hospital. She asked if I drank alcohol and smoked and I said I smoked and she asked me if I would like to be referred to Stop Smoking service. I said "yes". A very nice doctor at the hospital asked me if I wanted to quit and that my baby was a bit smaller than it should be. He told me it was bad to smoke during pregnancy and said the baby could be small because I was smoking.

I've been smoke free for 4 month and 4 days. I feel generally better and there's no more smell. I feel just, much better.

It was a very nice experience and great result for my health and that of my children. It was a wonderful experience. If everyone follows the advice they can do it as well. It wasn't hard. If you want to stop, there's no such thing as can't, it's I don't want to, especially when you have someone who can help you.

If I was in my own country I wouldn't have got the help I got without paying. Having to pay would have been really hard. The telephone support was outstanding and I really wanted to see the face behind the voice so I decided on video calls.

# **Increase Income Via Social Security Benefits**

Never has there been a more important time to do all we can to mitigate the impacts of poverty. 23.2% of our children in North Lanarkshire are living in poverty, therefore it is important to ensure that access to income maximisation services are readily and easily available to people in our communities.

As reported last year, the Councils' Financial Inclusion Team established a First Point of Contact team to ensure quick and easy access to support from welfare rights and debt advice staff.

WELFARE RIGHTS REFERRALS	2020/21	2021/22	% difference
April	1338	595	-55.53%
Мау	918	677	-26.25%
June	499	689	38.08%
July	337	560	66.17%
August	358	651	81.84%
September	471	681	44.59%
October	579	685	18.31%
November	561	771	37.43%
December	344	568	65.12%
January	597	870	45.73%
February	471	930	97.45%
March	606	997	64.52%

Last year we reported an increase in referrals to the Team. The peak of referrals in April and May 2020 was due to lockdown and the Financial Inclusion Team being responsible for ensuring people received food whilst isolating. The service has continued to grow with an average increase in referrals of **39.79%** over the full year (and **55.92%** excluding April and May).

In 2021/22 the inhouse financial inclusion service generated **£35,006,809** in additional income for the residents of North Lanarkshire.

The Financial Inclusion Team are embedded into social work practice and following the remodelling of the Team, welfare rights staff are directly responsible for the income maximisation work. The remodelling is having a direct impact on our most vulnerable children. The Team has worked with the parents/guardians and carers of children on the Child Protection Register and for the period March 2020 to July 2022 have generated **£2,143,408** in additional income.

Audrey is a kinship carer who sought help from Teresa a welfare rights officer in the financial Inclusion Team following her Personal Independent Payment (PIP) and ESA stopping. Teresa worked with Audrey and found the problem had arose due to the PIP review being sent back in plenty of time, however, it was not received until after the due date.

Teresa contacted PIP and worked with them explaining what had happened, PIP was reinstated and subsequently the ESA. This resulted in weekly payments of **£131.25** and backdated payments of **£579.30**.

Teresa help Audrey then claim the Scottish Child Payment, Best Start Grant and the School Clothing Grant.

Audrey stated; "the help and support I have received has been great as I would not know where to start when haviing problems with my benefits and do not have any idea on my entitlements, I am grateful on the support I am receiving."

Working with the social work's IT team, the Financial Inclusion Team have made changes to ensure better recording and reporting in relation to the Local Child Poverty Action Reports' Priority Groups.

Each financial assessment will now not only record income generated by specific benefit type, but the priority group will also be identified. This will be a major benefit to future reporting.

### Case Study

Elliot was looked after and accommodated, on turning 18 he moved in with his partner, Amy (16) and their 7 month old baby to her parents' home.

Elliot was keen to secure employment and was working with someone who thought being in receipt of benefits may be a hinderance to him securing employment. As a result Amy had applied for Universal Credit as a single person of £555.31 a month and Elliot was in receipt of Basic Living Allowance of £80 per week.

Emma, the welfare rights officer met with Elliot and Amy and explained that it was important to maximise their income as a couple before securing employment and would assist them to revise this when he secured employment.

Emma assisted the couple to apply for Universal Credit as a couple, supported them with a Sure Start Maternity Grant, Scottish Child Payment and Child Benefit. Following discussions with Elliot a PIP application was made and he was awarded enhanced rate daily living and standard mobility. Amy was then supported to apply for the carers element on their UC claim.

Universal Credit	£137.64 per week
Carers Allowance	£69.70 per week
PIP Enhanced Daily Living	£92.40 per week
PIP standard mobility	£24.45 per week
Child Benefit	£21.80 per week
Scottish Child Payment	£20.00 per week
Total weekly income	£365.99
Increase in weekly income	£157.85

The couple are now in receipt of;

In addition to the work done by the Financial Inclusion Team for the families of North Lanarkshire, the 6 CABx have done considerable work in increasing income via social security benefits, generating additional income of **£1,633,992** specifically for families.

Rosie (21) is a single parent to 7 week old Ruby, and is currently on maternity leave from her job, when she approached Citizens Advice Bureau for help she was in receipt of £151.97 Statutory Maternity Pay per week.

Rosie had been offered a 2 bedroom property from a Local Housing Association which would have a rent of £340 per month.

Following a benefit check, Rosie was assisted with a benefit check and supported to claim Universal Credit, Child Benefit, Scottish Child Payment, Best Start Pregnancy Grant, Baby Grant as well as the Best Start Food Allowance.

Through assistance Rosie's income has been increased by **£9496.44 per annum.** 

# **Health and Financial Advice**

In North Lanarkshire there are strong links between our health and advice services. In 2012 with the introduction of the UK welfare reforms, staff from NHS Lanarkshire and the Financial Inclusion Team developed and delivered training to over 800 front line staff from NHS, the council, the fire service, the police service and partners from the third sector. The purpose of this training was to ensure front line staff were fully aware of the implications that the welfare reforms would have on our communities.

These strong links established a great foundation for joint working, with referral pathways being developed between midwives, health visitors, district nurses, MacMillan and the Financial Inclusion Team.

Recognising the impacts that financial hardship can have on patients, NHS Lanarkshire have invested further in information and advice services via their Link Officer programme. Across GP practices in North Lanarkshire, Link Officers have been placed with a social prescribing remit, this includes referring patients for information and advice services.

The Link Officer Partnership is between NHSL, the councils' financial inclusion team and the 6 citizens advice bureaux. The Partnership in its first 10 months have received **487 referrals** and to date has generated **£97,459**.

The North Lanarkshire MacMillan Cancer Support Service has been operated solely by the Financial Inclusion Team since 2011, in that time they have had over **9300 referrals** and generated **£36,263,804** in additional income for cancer patients, their carer's and their families.

NHSL continue to fund the Royal Hospital for Children in Glasgow's Financial Inclusion Project to support families from Lanarkshire who have a child using any service at the hospital. The service supported 31 families in North Lanarkshire with a financial gain of **£182,042**. All of the families supported have a child under 19 years old with a disability and more than half are single parents.

Patrick was referred to the Financial Inclusion Team via the MacMillan Service. Patrick lives with his wife and two children aged 10 and 7.

Patrick had made an application for PIP, however, this was refused. Elaine an income maximiser helped Patrick submit a mandatory reconsideration and then an appeal against the refusal. On receipt of the appeal the decision was overturned, with Patrick being awarded enhanced rates of both daily living and mobility component. Patrick and his family received a backdated award of **£8807** as well as a weekly increase in their income of **£156.90**.

Patrick said *"I am very happy to be included in your report and appreciate the service I received, the income is very welcome in my home."* 

## Next Steps....

Tackling poverty in our communities remains a key priority for North Lanarkshire Council, NHS Lanarkshire and our community planning partners. Recent research by Loughborough University, on behalf of the End Child Poverty coalition, shows that levels of child poverty fell in most areas. The research shows that there has been a 0.7% drop in child poverty figures, from 2015 to 2021 in North Lanarkshire, falling from 23.9% to 23.2%, whilst the main contributor to this drop is identified as being the temporary £20 uplift to universal credit during the pandemic, the work being done by the Partners across all our communities cannot be discounted.

As we look to the 2030 targets set by the Scottish Government of lowering child poverty to less than 10%, we acknowledge that no one action in isolation can make the change needed. It is the cumulative impact of action across both the Council, NHS Lanarkshire and our partners will make difference for our children and families.

We will work with our internal and external partners **to produce the 2023 – 26 overarching Tackling Poverty Strategy** which will incorporate the Best Start, Bright Futures Delivery Plan.

We will work with all our partners to ensure we continue the work on the traditional drivers; increasing income from employment, reducing the cost of living and increasing income from social security together with developing work on the additional driver; **holistic supports.** 

The "No Wrong Door" approach will be developed with internal services and partners, the first stage of this will be to develop the **Routine Enquiry** approach with specific Health Professionals, ensuring that the work currently being done within health is rolled out ensuring all families have the support they need to address the challenges that come their way – regardless of what those might be – this is essential if we are to enable families to thrive in all aspects of their wellbeing.

We have to work together to ensure that **The Promise** we have made to North Lanarkshire's children and young people who are care experienced is kept.

To ensure that we meet the needs of all our community and that their views are recognised and reflected in our Strategy, our partners in VANL will host an **Involvement Group** which will shape and influence the tackling poverty work done across North Lanarkshire.

Best Start, Bright Futures introduces **Scotland's Offer to Families**, and invites services to be delivered differently. As Partner's we need to ask questions of services, and consider how we will pool our resources and work together, integrating practice to tackle poverty and as a result of this adopting the fourth driver' holistic supports. This will involve decisions around the **Scottish Attainment Challenge Fund**, **The Family support and Whole Family Wellbeing Fund**. We need to work with our partners and ensure that resources are directed appropriately and we avoid duplication.

The councils' Financial Inclusion Team have restructured and have been renamed to the **Social Inclusion and Wealth Team**, the new name and structure reflect the Teams responsibility for tackling poverty across our communities. The new structure will allow for more work to be done with services and communities which will all be reflected in the councils' new **Tackling Poverty Strategy.** 

		These groups will be responsible for collating the information regarding the tasks and providing the Writers Group with details to inform Strategies						
POVERTY DRIVER	ТАЅК	LEAD GROUP	SUB GROUP	Team / Service involved	PROGRESS	TIMESCALES	POVERTY ACTION PLAN	RAG STATUS
	Review the members of the Tackling Poverty Officer's							
	Action Group who will be				1) revist			
	able to contribute to the		TACKLING		membership of			
	development and	TACKLING	POVERTY		the Tackling			
PROGRAMME	implementation of a	POVERTY	OFFICERS	* • • •	Poverty Officers			
MANAGEMENT	Tackling Poverty Strategy	BOARD	ACTION GROUP	* All partners	Action Group	Mar-22	BOTH	GREEN
PROGRAMME	Embed poverty impact assessments into decision	TACKLING POVERTY		* Equalities	Under			
MANAGEMENT	making	BOARD		Network	consideration	Mar-23	BOTH	RED
	Ŭ				VANL to provide			
					feedback on the			
		TAOKING			survey -			
	Establish communities and	TACKLING POVERTY		* VANL	suggestions etc to be			
	service users involvemment in contirbution to tackling	OFFICERS		* VANL *Community	considered by			
PROGRAMME	poverty and future support	ACTION	INVOLVEMENT	Partnership	the Writers and			
MANAGEMENT	needs	GROUP	GROUP	Team	other groups.	Mar-22	BOTH	AMBER

				Team /			POVERTY	
POVERTY		LEAD		Service			ACTION	
DRIVER	TASK	GROUP	SUB GROUP	involved	PROGRESS	TIMESCALES	PLAN	RAG STATUS
	Community Boards - link							
	officers from the financial							
	inclusion team to be			* Financial				
PROGRAMME	identified to support the			Inclusion				
MANAGEMENT	Community Board			Team	Ongoing	Jun-22	BOTH	AMBER
	Identify "champions"							
	through community boards							
	to participate in any				Each			
	awareness raising identify	TACKLING			Community			
	and share information	POVERTY			Board has			
	relating to action and key	OFFICERS		* Enterprise	established a			
PROGRAMME	messages around poverty in	ACTION	INVOLVEMENT	and	Poverty Sub			
MANAGEMENT	localities	GROUP	GROUP	Communities	group	Jan-22	BOTH	GREEN
	Map locality priorities with							
	the Tackling Poverty	TACKLING						
	Strategy and agree how to	POVERTY		* Enterprise				
	supprt local action or report	OFFICERS		and				
PROGRAMME	locally on existing	ACTION		Communities				
MANAGEMENT	approaches	GROUP	DATA GROUP	* VANL	Ongoing	Dec-22	BOTH	AMBER
		TACKLING						
		POVERTY		* Enterprise				
	Identify a baseline and key	OFFICERS		and				
PROGRAMME	indicators/milestones for	ACTION		Communities				
MANAGEMENT	improvement in each area	GROUP	DATA GROUP	* VANL	Ongoing	Dec-22	BOTH	AMBER
				* NI Childrens				
				Services				
				Partnership				
				* Financial				
				Inclusion				
	Increase awareness for	TACKLING		Team				
	families, volunteers and	POVERTY		* Education,			LOCAL CHILD	
	staff of the relationship	OFFICERS		Children,			POVERTY	
PROGRAMME	between poverty and	ACTION	INVOLVEMENT	Families &			ACTION	
MANAGEMENT	neglect	GROUP	GROUP	Justice	Ongoing	Mar-23	REPORT	AMBER

				Team /			POVERTY	
POVERTY		LEAD		Service			ACTION	
DRIVER	TASK	GROUP	SUB GROUP	involved	PROGRESS	TIMESCALES	PLAN	RAG STATUS
	Data Group - Identify all key	TACKLING						
	areas of data and establish a	POVERTY		* Local	preliminary			
	"heat map" allowing	OFFICERS		Authority	work to be			
PROGRAMME	resources to be directed	ACTION		* NHSL	reported on			
MANAGEMENT	accordingly	GROUP	DATA GROUP	* Third Sector	March 2022	Mar-22	BOTH	RED
				* Enterprise				
				and				
	Identify pathways within			Communities	Workforce for			
	labour market growth			* Education,	the Future			
	sectors or areas of high	TACKLING		Children &	Steering Group			
	replacement demand which	POVERTY		Families	is considering			
INCREASE	will provide progression	OFFICERS	WRITERS SUB	*	the actions to			
INCOME VIA	routes out of low pay in	ACTION	GROUP	Employability	take to			
EMPLOYMENT	North Lanarkshire	GROUP	EMPLOYMENT	Support	implement this.	2023	BOTH	AMBER
				* Enterprise	£1.6 million			
				and	allocated to 17			
	No One Left Behind Phase 2			Communities	projects in			
	- implement grant			* Education,	North			
	programme in 2022/23 to			Children &	Lanarkshire			
	distribute £1.6 million to			Families	which target			
	employment projects across	TACKLING		*	support on			
	North Lanarkshire which	POVERTY		Employability	young people,			
INCREASE	target support on groups	OFFICERS	WRITERS SUB	Support	lone parents			
INCOME VIA	who may be in poverty due	ACTION	GROUP		and people with			
EMPLOYMENT	to unemployment.	GROUP	EMPLOYMENT		health barriers.	Mar-23	BOTH	AMBER
				* Financial				
				Inclusion				
				Team	FIT restructured			
	Work with children and	TACKLING		* Education,	- operational			
INCREASE	families who recieved a	POVERTY		Children,	teams to work		LOCAL CHILD	
INCOME VIA	social work service to ensure	OFFICERS		Families &	directly with		POVERTY	GREEN
SOCIAL	icnome maximisation is	ACTION		Justice	social work and		ACTION	
SECURITY	carried out	GROUP			education	Ongoing	REPORT	

				Team /			POVERTY	
POVERTY		LEAD		Service			ACTION	
DRIVER	ТАЅК	GROUP	SUB GROUP	involved	PROGRESS	TIMESCALES	PLAN	RAG STATUS
		TACKLING		* Financial				
INCREASE		POVERTY		Inclusion	Established			
INCOME VIA	MacMillan Service -	OFFICERS		Team	referral and			
SOCIAL	masimise the income of	ACTION		* NHS &	service			
SECURITY	cancer patients and carers	GROUP		MacMillan	provision	Ongoing	BOTH	GREEN
				* Financial				
				Inclusion	FIT restructured			
		TACKLING		Team	- operational			
INCREASE		POVERTY		* Education,	teams to work		LOCAL CHILD	
INCOME VIA		OFFICERS		Children,	directly with		POVERTY	
SOCIAL	Kinship Carers Income	ACTION		Families &	social work and		ACTION	
SECURITY	Maximisation	GROUP		Justice	education	Ongoing	REPORT	GREEN
	Welfare reform group to			* Financial				
	ensure services, elected	TACKLING		Inclusion				
INCREASE	members etc are kept fully	POVERTY		Team				
INCOME VIA	abreast of welfare reform	OFFICERS	WELFARE	* Community	Chair selected -			
SOCIAL	changes and their impact on	ACTION	REFORM	Planning	members to be			
SECURITY	our communities	GROUP	GROUP	Partners	identified	Ongoing	BOTH	GREEN
					Food Poverty			
					Seminar			
	FOOD POVERTY - Promote	TACKLING			arranged for			
INCREASE	the food poverty referral	POVERTY			June 2022			
INCOME VIA	gateway with partners,	OFFICERS		* Financial	involving all			
SOCIAL	services, providers and	ACTION	FOOD POVERTY	Inclusion	providers and			
SECURITY	communities	GROUP	GROUP	Team	referrers	Jun-22	BOTH	AMBER
					meeting held			
					with IFAN -			
					leaflet to be			
					sent to FIT and			
		TACKLING			then on to			
INCREASE		POVERTY			corporate			
INCOME VIA	FOOD POVERTY - Work with	OFFICERS		* financial	comms			
SOCIAL	IFAN to create North	ACTION	FOOD POVERTY	inclusion team				AMBER
SECURITY	Lanarkshire Cash First leaflet	GROUP	GROUP	* IFAN		Jun-22	BOTH	

				Team /			POVERTY	
POVERTY		LEAD		Service			ACTION	
DRIVER	TASK	GROUP	SUB GROUP	involved	PROGRESS	TIMESCALES	PLAN	RAG STATUS
		TACKLING						
INCREASE	FOOD POVERTY - TPOAG to	POVERTY			01/12/21 -			
INCOME VIA	consider Scottish	OFFICERS			response			
SOCIAL	Government Consultation	ACTION	FOOD POVERTY	* financial	complete - to be			
SECURITY	response	GROUP	GROUP	inclusion team	circulated	Dec-21	BOTH	GREEN
				* financial				
		TACKLING		inclusion team				
INCREASE		POVERTY		* Lanarskhire				
INCOME VIA	FOOD POVERTY - revist map	OFFICERS		Community				
SOCIAL	of emergency food providers	ACTION	FOOD POVERTY	Food Health				
SECURITY	across north lanarkshire	GROUP	GROUP	Partner	Ongoing	Jun-22	BOTH	AMBER
		TACKLING						
INCREASE		POVERTY						
INCOME VIA		OFFICERS			launch to take			
SOCIAL	FOOD POVERTY - Launch	ACTION	FOOD POVERTY		place at			
SECURITY	"cash first" pledge	GROUP	GROUP		Seminar	Jun-22	BOTH	AMBER
		TACKLING		* Financial				
INCREASE	Health - Training sessions to	POVERTY		Inclusion	Revamp and			
INCOME VIA	be set up with health	OFFICERS		Team	revisit health			
SOCIAL	practitioners re money	ACTION		* NHS	practitioner			
SECURITY	issues and referral pathways	GROUP		Lanarkshire	training	ongoing	BOTH	GREEN
	Drop in service to assist	TACKLING						
INCREASE	people who have difficulty	POVERTY						
INCOME VIA	accessing their accoun - lack	OFFICERS		*	Drop in delayed			
SOCIAL	of PC skills and access to	ACTION		Cumbernauld	due to COVID -	temp funding -		
SECURITY	manage UC accounts	GROUP		Povery Action	require update	check date	BOTH	AMBER
		TACKLING						
		POVERTY						
		OFFICERS						
	Deliver income	ACTION						
INCREASE	maximisation and debt	GROUP						
INCOME VIA	advice service to assist		WRITERS SUB					
SOCIAL	people to maintain		GROUP REDUCE	* NLC Housing	New Operating			
SECURITY	tenancies		COSTS	Solutions	Model for FIT	Ongoing	BOTH	GREEN

				Team /			POVERTY	
POVERTY		LEAD		Service			ACTION	
DRIVER	ТАЅК	GROUP	SUB GROUP	involved	PROGRESS	TIMESCALES	PLAN	RAG STATUS
		TACKLING						
	School holiday and weekend	POVERTY						
REDUCE THE	provision to children with	OFFICERS						
COST OF	free school meal	ACTION						
LIVING	entitlement	GROUP		* Education		Ongoing	BOTH	GREEN
		TACKLING						
		POVERTY						
REDUCE THE		OFFICERS						
COST OF	Increase has school meal	ACTION						
LIVING	uptake	GROUP		* Education		Ongoing	BOTH	GREEN
					13% increase			
		TACKLING			from2019/20 to			
		POVERTY			2020/21 in			
REDUCE THE		OFFICERS		* Revs and	children			
COST OF	increase uptake of school	ACTION		Bens	receiving school			
LIVING	clothing grants	GROUP		* Education	clothing grants	Ongoing	BOTH	GREEN
		TACKLING		* Education				
		POVERTY		* NHS				
REDUCE THE	Universal access to sanitary	OFFICERS		Lanarkshire				
COST OF	products within education	ACTION		*				
LIVING	and other public buildings	GROUP		Communities		Ongoing	BOTH	GREEN
	Fuel Poverty - assist families	TACKLING						
	who are experiencing fuel	POVERTY						
REDUCE THE	poverty via campaigns such	OFFICERS		* NLC Housing				
COST OF	as Big Switch and Income	ACTION	FUEL POVERTY	Solutions				
LIVING	Maximisation	GROUP	GROUP	* CABx		Ongoing	BOTH	GREEN
	Fuel Poverty - Energy best	TACKLING						
	deal - focussing on the cost	POVERTY						
REDUCE THE	of supply of utitlities and	OFFICERS		* NLC Housing				
COST OF	pursuing alternative options	ACTION	FUEL POVERTY	Solutions				
LIVING	for residents	GROUP	GROUP	* CABx		Ongoing	BOTH	GREEN

				Team /			POVERTY	
POVERTY		LEAD		Service			ACTION	
DRIVER	ТАЅК	GROUP	SUB GROUP	involved	PROGRESS	TIMESCALES	PLAN	RAG STATUS
	Fuel Poverty - Deliver a							
	multi tenure support service							
	to assist households who are							
	experiencing difficulty in							
	meeting the cost of their							
	household energy bills							
	including advocating on							
	behalf of households who							
	have or are likely to have							
	their energy disconnected							
	by their supplier due to non-							
	payment of debt. The							
	project will link with			*				
	established support			* Financial				
	networks within North	TACKING		Inclusion				
	Lanarkshire. There is	TACKLING		Team				
	opportunity to create two	POVERTY		* Revs and				
REDUCE THE COST OF	posts or call-off of Scotland	OFFICERS ACTION	FUEL POVERTY	Bens * Business				
LIVING	Excel Framework: Energy Advice Framework	GROUP	GROUP	Intelligence		Jan-22	вотн	GREEN
Living		01001		* Financial		Juli 22	boin	GREEN
				Inclusion				
		TACKLING		Team				
		POVERTY		* Revs and				
REDUCE THE		OFFICERS		Bens				
COST OF	Fuel Poverty Harship	ACTION	FUEL POVERTY	* Business				
LIVING	Payment - launched	GROUP	GROUP	Intelligence		Jan-22	вотн	GREEN
	Funeral Poverty - work with	TACKLING						
	funeral directors in an	POVERTY						
REDUCE THE	attempt to address high	OFFICERS	WELFARE	* Financial				
COST OF	funeral costs within North	ACTION	REFORM	Inclusion				
LIVING	Lanarkshire	GROUP	GROUP	Team		2023	BOTH	AMBER

				Team /			POVERTY	
POVERTY		LEAD		Service			ACTION	
DRIVER	ТАЅК	GROUP	SUB GROUP	involved	PROGRESS	TIMESCALES	PLAN	RAG STATUS
				* Financial				
				Inclusion				
		TACKLING		Team				
	MACA Revamp - discussion	POVERTY		* Education,			LOCAL CHILD	
REDUCE THE	with Bargeddie Primary	OFFICERS	WRITERS SUB	Children,			POVERTY	
COST OF	School teachers to assist	ACTION	GROUP REDUCE	Families &			ACTION	
LIVING	with this	GROUP	COSTS	Justice		Dec-22	REPORT	AMBER
				* Financial				
				Inclusion				
		TACKLING		Team				
		POVERTY		* Education,			LOCAL CHILD	
REDUCE THE		OFFICERS	WRITERS SUB	Children,			POVERTY	
COST OF		ACTION	GROUP REDUCE	Families &			ACTION	
LIVING	MACA PLUS - research	GROUP	COSTS	Justice		Dec-22	REPORT	AMBER
				* Financial				
				Inclusion				
		TACKLING		Team				
		POVERTY		* Education,			LOCAL CHILD	
REDUCE THE		OFFICERS	WRITERS SUB	Children,			POVERTY	
COST OF	MACA PLUS - Meet with	ACTION	GROUP REDUCE	Families &		JAN - MARCH	ACTION	
LIVING	Coltness High Teacher	GROUP	COSTS	Justice		2022	REPORT	AMBER
				* Financial				
				Inclusion				
		TACKLING		Team				
		POVERTY		* Education,			LOCAL CHILD	
REDUCE THE		OFFICERS	WRITERS SUB	Children,			POVERTY	
COST OF	MACA PLUS - Meet with	ACTION	GROUP REDUCE	Families &		JAN - MARCH	ACTION	
LIVING	Com Ed Link	GROUP	COSTS	Justice		2022	REPORT	AMBER
		TACKLING		* Fit				
		POVERTY		* Education,			LOCAL CHILD	
REDUCE THE		OFFICERS	WRITERS SUB	Children,			POVERTY	
COST OF	MACA PLUS - Meet with	ACTION	GROUP REDUCE	Families &		JAN - MARCH	ACTION	
LIVING	Coltenss High pupils	GROUP	COSTS	Justice		2022	REPORT	AMBER

				Team /			POVERTY	
POVERTY		LEAD		Service			ACTION	
DRIVER	TASK	GROUP	SUB GROUP	involved	PROGRESS	TIMESCALES	PLAN	RAG STATUS
				* Financial				
				Inclusion				
		TACKLING		Team				
		POVERTY		* Education,			LOCAL CHILD	
REDUCE THE		OFFICERS	WRITERS SUB	Children,			POVERTY	
COST OF	MACA PLUS - Design pack	ACTION	GROUP REDUCE	Families &			ACTION	
LIVING	and platform	GROUP	COSTS	Justice		Jun-22	REPORT	AMBER
				* Financial				
				Inclusion				
		TACKLING		Team				
		POVERTY		* Education,			LOCAL CHILD	
REDUCE THE		OFFICERS	WRITERS SUB	Children,			POVERTY	
COST OF	MACA PLUS - Organise	ACTION	GROUP REDUCE	Families &		JAN - MARCH	ACTION	
LIVING	meetings with parents	GROUP	COSTS	Justice		2022	REPORT	AMBER
				* Financial				
				Inclusion				
		TACKLING		Team				
		POVERTY		* Education,			LOCAL CHILD	
REDUCE THE	MACA PLUS -	OFFICERS	WRITERS SUB	Children,			POVERTY	
COST OF	Communications with	ACTION	GROUP REDUCE	Families &			ACTION	
LIVING	Education	GROUP	COSTS	Justice		ONGOING	REPORT	AMBER
				* Financial				
				Inclusion				
		TACKLING		Team				
		POVERTY		* Education,			LOCAL CHILD	
REDUCE THE		OFFICERS	WRITERS SUB	Children,			POVERTY	
COST OF	MACA PLUS - Design	ACTION	GROUP REDUCE	Families &			ACTION	
LIVING	evaluation	GROUP	COSTS	Justice		Jun-22	REPORT	AMBER
		TACKLING		* Fit				
		POVERTY		* Education,			LOCAL CHILD	
REDUCE THE		OFFICERS	WRITERS SUB	Children,			POVERTY	
COST OF		ACTION	GROUP REDUCE	Families &			ACTION	
LIVING	MACA PLUS - LAUNCH	GROUP	COSTS	Justice		Aug-22	REPORT	AMBER

				Team /			POVERTY	
POVERTY		LEAD		Service			ACTION	
DRIVER	TASK	GROUP	SUB GROUP	involved	PROGRESS	TIMESCALES	PLAN	RAG STATUS
				* Financial				
				Inclusion				
		TACKLING		Team				
		POVERTY		* Education,			LOCAL CHILD	
REDUCE THE		OFFICERS	WRITERS SUB	Children,			POVERTY	
COST OF		ACTION	GROUP REDUCE	Families &			ACTION	
LIVING	MACA PLUS - Evaluation	GROUP	COSTS	Justice		Aug-22	REPORT	AMBER
				* Financial				
				Inclusion				
		TACKLING		Team				
		POVERTY		* Education,				
REDUCE THE	Widen access to payment	OFFICERS		Children,				
COST OF	deduction for credit unions	ACTION	AFFORDABLE	Families &				
LIVING	and access affordable credit	GROUP	CREDIT GROUP	Justice		2023	BOTH	AMBER
				* Financial				
		TACKLING		Inclusion				
		POVERTY		Team				
REDUCE THE	Debt advice and support in	OFFICERS		* Citizens				
COST OF	relation to debt and	ACTION	AFFORDABLE	Advice				
LIVING	budgeting advice	GROUP	CREDIT GROUP	Bureaux	Ongoing	2023	BOTH	AMBER
		TACKLING		* Financial				
		POVERTY		Inclusion				
REDUCE THE	Debt Advice Journey -	OFFICERS		Team				
COST OF	Development of delivery of	ACTION	AFFORDABLE	* Business				
LIVING	debt advice journey	GROUP	CREDIT GROUP	Intelligence	Ongoing	2023	BOTH	AMBER
				* fit				
				* Business				
				Intelligence				
		TACKLING						
		POVERTY						
REDUCE THE		OFFICERS						
COST OF	Debt Advice Journey - Self	ACTION	AFFORDABLE					
LIVING	help toolkit	GROUP	CREDIT GROUP			2023	BOTH	AMBER

				Team /			POVERTY	
POVERTY		LEAD		Service			ACTION	
DRIVER	ТАЅК	GROUP	SUB GROUP	involved	PROGRESS	TIMESCALES	PLAN	RAG STATUS
		TACKLING						
		POVERTY						
REDUCE THE		OFFICERS		* Fit				
COST OF	Debt Advice Journey -	ACTION	AFFORDABLE	* Business				
LIVING	Online referral form	GROUP	CREDIT GROUP	Intelligence		2023	BOTH	AMBER
		TACKLING		* Financial				
		POVERTY		Inclusion				
REDUCE THE		OFFICERS		Team				
COST OF	Debt Advice Journey - Case	ACTION	AFFORDABLE	* Business				
LIVING	management system	GROUP	CREDIT GROUP	Intelligence		2023	BOTH	AMBER
		TACKLING		* Financial				
		POVERTY		Inclusion				
REDUCE THE		OFFICERS		Team				
COST OF	Debt Advice Journey -	ACTION	AFFORDABLE	* Business				
LIVING	online service user portal	GROUP	CREDIT GROUP	Intelligence		2023	BOTH	AMBER
		TACKLING						
		POVERTY						
REDUCE THE		OFFICERS						
COST OF		ACTION		* Housing				
LIVING	New affordable homes	GROUP		(New Supply)		2035	BOTH	AMBER
		TACKLING						
		POVERTY						
REDUCE THE		OFFICERS						
COST OF		ACTION	FUEL POVERTY	* Housing				
LIVING	Improved energy efficiency	GROUP	GROUP	(Investment)		2024	BOTH	AMBER
				* Built				
				Enviroment				
		TACKLING		(private				
		POVERTY		sector)				
REDUCE THE	Support homeowners to	OFFICERS		* HSCP				
COST OF	adapt, repair and maintain	ACTION		(equipment &				
LIVING	their homes	GROUP		adaptations)		ongoing	BOTH	AMBER