

# TOWARDS A FAIRER NORTH LANARKSHIRE

TACKLING POVERTY  
STRATEGY 2020 - 2023



# foreword

North Lanarkshire's Tackling Poverty Strategy reflects a concerted commitment across the Community Planning Partnership to drive inclusive growth and achieve prosperity for the people and communities of North Lanarkshire.



**We want to ensure that North Lanarkshire will be the place where everyone has equality of opportunity, a place where individuals and communities are poverty free.**

In North Lanarkshire we recognise that achieving our goals will not be quick or easy; nor will it be something that as a local authority we will be able to do alone. Our shared ambition places partners and communities at the core of the delivery plan.

The North Lanarkshire Tackling Poverty Strategy will ensure that we unlock the potential of the resources and 'lived experience' of all partners and communities to ensure positive outcomes for the people of North Lanarkshire.

**Councillor Jim Logue**  
**Leader of North Lanarkshire Council**



**This is the first North Lanarkshire Tackling Poverty Strategy to be produced. The Strategy reflects our commitment to ensuring equity of opportunity for all of our residents.**

In our Plan for North Lanarkshire we committed to focus on the things that will significantly improve the quality of life and well-being for all our residents. This Strategy is a major step in ensuring that our residents are offered opportunities, support, advice and

information that will address the drivers of poverty through:

- Increasing income via employment;
- Maximising income via social security benefits; and
- Reducing the cost of living.

Our community planning partners and voluntary and community sector colleagues are committed to tackling poverty and inequality and our first action plan sets out our approach to this. The close involvement of our communities in shaping our approach will ensure that we are meeting the differing needs in all of the communities of North Lanarkshire.

**Des Murray**  
**Chief Executive - North Lanarkshire Council**

# contents

1.	Foreword	2	10.	Pathways Out Of Poverty - Tackling & Preventing Poverty at Source	15
	Councillor Jim Logue, Leader of North Lanarkshire Council			<ul style="list-style-type: none"><li>• Building North Lanarkshire's Workforce for the Future - Increase Income from Employment</li></ul>	
	Des Murray, Chief Executive, North Lanarkshire Council			<ul style="list-style-type: none"><li>• Tackling Child Poverty</li></ul>	
2.	Executive Summary	4		<ul style="list-style-type: none"><li>• The Drivers of Poverty</li></ul>	
3.	Introduction	5		<ul style="list-style-type: none"><li>• Education and Learning Opportunities</li></ul>	
4.	Our Ambition - A Fairer North Lanarkshire	6		<ul style="list-style-type: none"><li>• Reducing the Cost of Living</li></ul>	
5.	Purpose of the Strategy	8		<ul style="list-style-type: none"><li>• Increase Income via Social Security Benefits</li></ul>	
6.	What Do We Mean When We Talk About Poverty?	9	11.	Delivering the Strategy	17
7.	North Lanarkshire Poverty Profile	10		<ul style="list-style-type: none"><li>• Roles and Responsibilities</li></ul>	
8.	Voices of those with Lived Experience of Poverty	11		<ul style="list-style-type: none"><li>• Getting our Communities Involved</li></ul>	
9.	Supporting People - Our Achievements and Challenges	12	12.	Measuring Success - How Will We Know that we are Making a Difference?	18

*"The Partnership should - as a matter of urgency ensure that a Tackling Poverty Strategy is produced and that the implementation of the strategy is sufficiently resourced"*

(Recommendation 13 North Lanarkshire Fairness Commission)

# executive summary

Poverty and inequality are significant features of Scottish society, in North Lanarkshire 15% of our population are income deprived, with nearly one in four of our children living in poverty.

Tackling poverty and its impact on people and communities does not fall on the shoulders of one agency or service, therefore in order to ensure a collaborative approach, this Strategy has been developed under the umbrella of the North Lanarkshire Tackling Poverty Officers Action Group (TPOAG) which is a partnership group with members from the council, NHS Lanarkshire and our third sector colleagues.

The foundation of the Tackling Poverty Strategy is held within the Local Child Poverty Action Report, a statutory annual report to be compiled for the Scottish Government. The first of these reports was compiled in 2019 by the Council, NHS Lanarkshire and other community planning support. Using the foundations and the lessons we learned when producing the report, the Council took the step to have an overarching Tackling Poverty Strategy which would encompass all work in relation to tackling poverty and inequality. It was recognised that there has been and continues to be positive work carried out by all services and partners, however, it is also recognised that this can be at times,

albeit well intentioned - fragmented. The Tackling Poverty Strategy will embrace the One Plan approach being delivered and ensure that our communities, residents and those working in North Lanarkshire have access to the services they need when they need them, by addressing challenges through integrated solutions rather than through fragmented approaches that meet one goal at the expense of another and supports sustainable communities

In embracing the One Plan approach, the Strategy identifies the achievements made so far within North Lanarkshire and how we can build upon these to ensure we can improve the health, well being and opportunities available to all our residents ensuring that North Lanarkshire is the place to live, learn, work invest and visit. To assist the achieving this the council has made a commitment to our residents that when taking major decisions, we will “poverty proof” them.

We do face challenges, we have significantly high levels of child poverty with all but two North Lanarkshire wards above the Scottish average of 24% of children living in poverty. In two of our wards we have a third of our children living in poverty. This makes it more important to take the overarching approach to tackling poverty ensuring that our children living in poverty do not grow up to be adults living in poverty. The Strategy lays out our first steps to achieving this by exploring opportunities within education and learning, by building North Lanarkshire’s future workforce and looking at how we tackle the drivers of poverty by ensuring that people have easy access to information and advice.

The Strategy identifies the work that the Council and its partners are doing to tackle poverty, however, it is also important to note that poverty is influenced by national and international circumstances, with the recent COVID 19 pandemic highlighting this. The Tackling Poverty Officers Action Group will review our activity regularly and provide an annual update on our programme.

# introduction

Poverty is a significant feature of Scottish society affecting many people in many different ways.

Whilst low income and material deprivation are issues rightly at the forefront of the poverty debate, we recognise that poverty should not merely be considered in terms of income or material well-being alone.

Importantly, it is also a matter of health and well-being. There is a complex, interlinking relationship between the factors that influence poverty and these cannot be considered in isolation.

At present there are three major issues causing or exacerbating the effects of poverty on people in North Lanarkshire;

- economic factors; and
- the impact of reforms to the welfare system
- patterns of employment

Tackling poverty and its impact on people and communities does not fall on the shoulders of one agency or service. This Strategy, together with the actions identified within the Local Child Poverty Action

Report 2019, will ensure that there is concerted collaborative work involving key partners including:

- North Lanarkshire Council;
- NHS Lanarkshire;
- Police Scotland;
- Scottish Fire and Rescue Service;
- Voluntary Action North Lanarkshire (VANL);
- New College Lanarkshire;
- Skills Development Scotland;
- The Community and Voluntary Sector; and
- Communities and in particular those with lived experience.

This collaborative approach will ensure that driving inclusive growth, tackling poverty and its effect on people's lives is at the heart of a fully integrated delivery plan.



**Poverty can restrict people's lives in many ways. NHS Lanarkshire welcomes this Strategy which will play a key role in loosening the grip of poverty and unlocking everyone in our communities full potential.**

We know that poverty can have a detrimental impact on health and wellbeing outcomes for many children and families.

Austerity has impacted the poorest in our communities the most.

We look forward to building on the foundations of the partnership working that we have in North Lanarkshire, and believe that this strategy will strengthen the action to reduce poverty and make sure that everyone has the opportunity to lead a healthy, full life.

**Gabe Docherty**  
**Director of Public Health**



# our ambition - a fairer north lanarkshire

In The Plan for North Lanarkshire, the Council and its partners have established an ambitious strategic approach for North Lanarkshire - which sets the direction for all - partners, the council, stakeholders and, most importantly, for each of our unique communities and the people who Live, Learn, Work, Invest and Visit.

The plan recognises that whilst trends show improvements in areas such; as economic growth, inward investment, employment and educational attainment, there are still unacceptably high levels of deprivation and poverty with evidence of corresponding inequity and inequality. It is clear that not all of North Lanarkshire's people share equally in an improving picture. The Plan for North Lanarkshire sets out a vision of inclusive growth and prosperity with a shared ambition that aims to ensure that all of North Lanarkshire's communities benefit and there is a fairer distribution of wealth.

The approach within North Lanarkshire is underpinned by The Fairer Scotland Duty to reduce the inequalities of outcome caused by socio-economic disadvantage.

To deliver this shared ambition of inclusive growth and prosperity, work will focus on five complementary priorities:

1. Improve economic opportunities and outcomes
2. Support all children and young people to realise their full potential
3. Improve the health and wellbeing of our communities
4. Enhance participation, capacity and empowerment across our communities
5. Improve North Lanarkshire's resource base.

These are in turn supported by 25 high level ambition statements that collectively support the shared

ambition and are aligned to the 5 priorities. This vision, priorities and shared ambition statement are supported by a Strategic Policy Framework which maps our strategic policies to our shared ambition.

The Plan for North Lanarkshire is also supported by a Programme of Work, reviewed annually, which currently includes the key activities which the Council and Community Planning Partners will deliver in the period to 2021 in support of achieving inclusive growth.

Whilst it could be argued that all activity within The Plan will contribute to a reduction in poverty, Table 1 opposite outlines the key activity areas:

## Programme of Work Activity - 2019

- P005.1** Inclusive growth (tackling poverty - including child poverty and fuel poverty)
- P013** New Housing Supply Programme
- P015** Housing Investment Programme
- PO16** Homelessness and related support
- P018.1** Economic Regeneration Delivery Plan
- P030.1** Early learning and childcare expansion programme
- P034.1** Improving outcomes
- P044.1** Care experienced children and young people
- P045.1** Tackling domestic abuse and gender based violence - support for adults and families
- P064.1** Employee engagement and wellbeing
- PO77** Workforce for the future

The council has a number of complementary, interlinking strategies, policies and plans that will contribute to the successful delivery of the Tackling Poverty Strategy Outcomes. For the Strategy to work it is vital that these components work in unison to deliver the optimum outcomes.

The 2019 Local Child Poverty Action Report was compiled jointly by the Council, NHS Lanarkshire and other community planning partners.



The report includes an action plan, established by all community planning partners, each identifying their role in tackling child poverty. This plan is now incorporated within the Tackling Poverty Strategy, with the actions included within the Delivery Plan.

This reflects the purpose of the Tackling Poverty Strategy, which is to ensure that there is a collaborative strategic approach to tackling poverty and inequality across North Lanarkshire. There has been, and continues to be good work carried out by all services and partners. However, it is recognised that this can be, at times, well-intentioned but fragmented.

The Tackling Poverty Strategy will ensure the One Plan approach is being delivered, in respect of all tackling poverty related policies, plans and initiatives.

For example:

- Building a Workforce for the Future;
- Economic Regeneration Delivery Plan;
- Club 365
- Connecting Families;

- Poverty proofing our schools and family learning centres;
- Scottish Attainment Challenge;
- Additional Support Needs Review;
- Working with Communities Framework;
- Education and Families Improvement Plan;
- Local Housing Strategy;
- Children's Services Plan; and
- Working with Young People Delivery Plan.

This Strategy also takes into consideration the recommendations made by the Fairness Commission, which signaled within its recommendations the need for this Strategy itself, and also directed the Council to consider other areas of activity.

A summary of the Fairness Commission recommendations is included in Appendix three.

Many of the recommendations are currently being delivered through The Plan for North Lanarkshire Programmes of Work.

# purpose of the strategy

We will ensure that our policies and procedures have been “poverty proofed” to ensure maximum impact and avoid unintended consequences in line with our Fairer Scotland duties and an effective and co-ordinated approach to tackling poverty.

It is recognised that securing long term successful change requires a balance between economic and social wellbeing.

The Joseph Rowntree Foundation identified that some of the consequences of poverty are:

- health problems;
- housing problems;
- being a victim or a perpetrator of crime;
- drug or alcohol problems;
- lower educational achievement;
- poverty itself - poverty in childhood increases the risk of unemployment and low pay in adulthood and lower savings later in life;
- homelessness;
- teenage parenthood;
- relationship and family problems; and

- biological effects - poverty early in a child's life can have a harmful effect on their brain development.

A collective approach across the Community Planning Partnership and communities informed by people with lived experience is therefore needed to tackle the barriers to inclusive growth by:

- unlocking the potential of people living in the most deprived areas;
- breaking the cycle of poverty; and
- opening up opportunities to create more equal communities. The approach is also one which requires to move people, families and whole communities from dependence to independence through enabling them to be part of the decisions that affect them.

Addressing challenges through integrated solutions, rather than through fragmented approaches that meet one goal at the expense of another supports



sustainable empowered communities. Tackling poverty measures therefore have to follow this same route.

Statutory services, the third sector and the community have to come together to tackle this issue.

# what do we mean when we talk about poverty?

The dictionary defines poverty simply as; “the state of being extremely poor”. This however, does not reflect the impact of poverty on all aspects of an individual’s and family’s life.

North Lanarkshire has adopted the Joseph Rowntree Foundation definition of poverty, as this addresses not only the lacking sufficient money aspect of poverty, but goes further by defining what being “extremely poor” actually means to people;

“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 chances to play a full part in society.”



*“Take decision to stop all school staff presents”  
Couple with children - Cumbernauld*

# north lanarkshire poverty profile

Within North Lanarkshire there are still unacceptably high levels of deprivation and child poverty and clear areas of inequity and inequality.

As a result there are varying levels of social exclusion across our diverse communities of place and interest. North Lanarkshire is the fourth largest authority area within Scotland, with a population of 340, 180. It is situated in the heart of Scotland with connectivity to the rest of Scotland, the UK and the world. As the fifth most densely populated council area, North Lanarkshire is divided into 21 wards which are represented by 77 elected members.

Historically the local authority has experienced higher than average levels of deprivation with the Scottish Index of Multiple Deprivation (SIMD) published in January 2020 identified that across North Lanarkshire, 50,897 people are income deprived, that equates to 15% of our population as opposed to the Scottish average of 12%. Of the 50,897 income deprived population;

- 28,426 live in the 20% most deprived datazones and 18,251 live in the 15% most deprived datazones
- 22,426 income deprived people live outside the 20% most deprived datazones
- 32,646 income deprived people live outside the 15% most deprived datazones.

North Lanarkshire is ranked 6th in terms of its share of datazones in the 20% most deprived, sitting behind; Inverclyde, Glasgow, North Ayrshire, West Dunbartonshire and Dundee.

5 North Lanarkshire datazones are within the 1% most deprived areas of Scotland. Two of these datazones have moved into the worst 1% from their position in the 2016 SIMD; Greenend (SO1011609) and Coatbridge Time Capsule (SO1011561)

**A profile of North Lanarkshire is set out in Appendix One.**



# lived experience

A survey was created to capture the voices of those with lived experience of poverty to help shape both the Strategy and our future approach to tackling poverty and inequality in our community

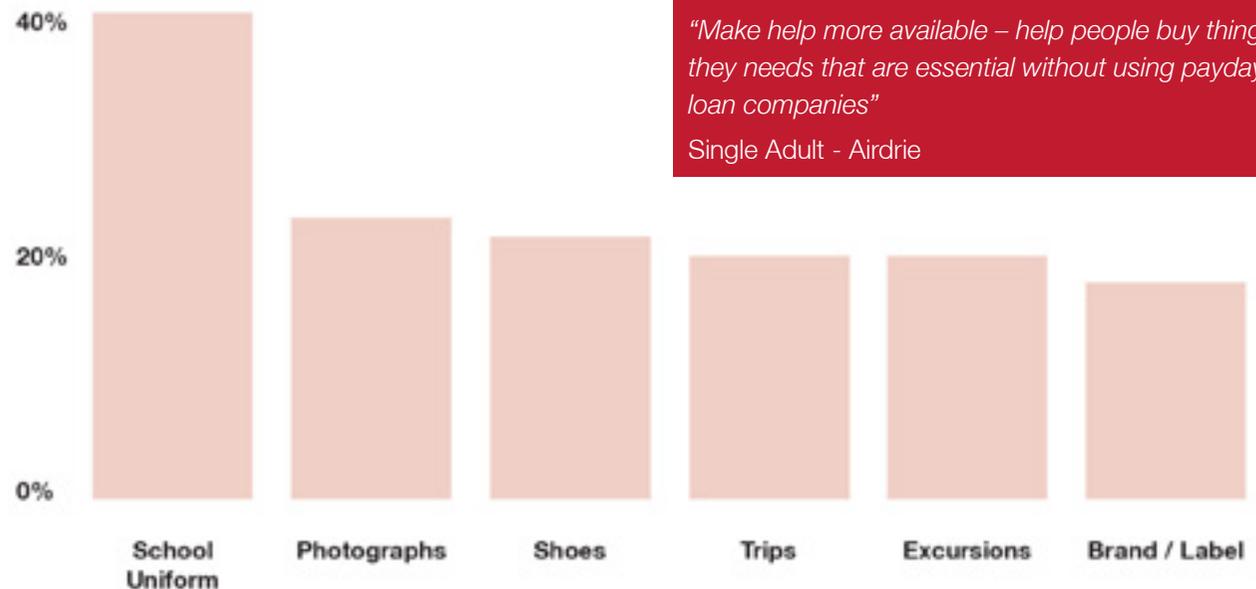
In the autumn of 2019, 476 people responded to the survey answering questions around issues such as; what impacts on the household and home, the cost of the school day, the pressures of food, transport and employment on household budgets.

44% of the respondents stated that the cost of heating their home was a pressure for them, as was, buying essentials for the home (47%) and council tax costs (42%). 45% of people stated that replacing things that break was a pressure on their household income.

Over half of the respondents felt that things would be financially worse for them next year, only 5% of the respondents felt there would be any improvement.

In order to ensure that the Strategy continues to meet the needs of our communities, the questionnaire will continue, it is our intention to make the survey a living document to ensure that we continue to shape our service to meet the needs of our community.

## Educaton Costs Causing Financial Difficulties



203 people interviewed had children of school age and they were asked what, if any pressures from school added to their household's financial difficulties

*"Make help more available – help people buy things they needs that are essential without using payday loan companies"*  
Single Adult - Airdrie

# supporting people - our achievements and challenges

The need for a co-ordinated approach to tackling poverty in North Lanarkshire is self-evident when considering the profile in Appendix two together with the child poverty figures in Appendix four.

To make an impact on poverty and inequalities in North Lanarkshire's communities will take time

## Achievements

In North Lanarkshire we have already started to make a difference, we need to build on these achievements to ensure that North Lanarkshire is the place to live, learn, work, invest and visit, for example:

### LIVE

- Provision of more than 36,000 high quality, professionally managed and maintained council house at below market rents and more than 9000 social landlord properties

- Population growth estimates for North Lanarkshire are the most favourable for 10 years
- An ambitious new supply programme to deliver 5000 affordable homes by 2035
- In 2018/19, the financial inclusion team, together with housing, health and social care provided, 20,674 benefit checks generating £35,633,229 in additional benefit income

### LEARN

- North Lanarkshire has one of the largest Foundation Apprenticeship Programmes in Scotland
- Attainment rates have steadily improved over the last 7 years as evidenced by data provided by the

Scottish Government on Insight and by NLC's Education and Families bespoke attainment dashboard What's the Story? which covers the Broad General Education (BGE) and Senior Phase

- Learners across the range of school settings are benefitting from increased opportunities for alternative certification using the SCQF Framework.
- Positive Destinations - recent attainment reviews indicate that all schools are experiencing improvements in this area for pupils, with an average of 93.5% pupils in sustained positive destinations in session 2017-18 as opposed to 92% in session 2016-17. 2018-19 data will be available

- North Lanarkshire has one of the largest Foundation Apprenticeship Programmes in Scotland with leavers accessing 453 places as of Sept 2019
- Winter Leavers' in 2019 benefited from a bespoke programme of activities to reduce inequality (increased + destinations from session 2017-18)
- Ensuring the DYW strategy is impacting on all ages and stages across primary and secondary as a target in School Improvement Plans
- Increased access to cutting edge ICT through the Digital Strategy, ensuring equality of access and experience for all pupils.
- Poverty-proofing our schools through such initiatives as Club 365, Ending Period Poverty, Uniform Banks and Breakfast Clubs.
- Poverty related attainment gap has narrowed over the last 3 years

## WORK

- 456 jobs safeguarded through support to businesses
- the Council's employability programme supported over 1200 unemployed residents into jobs in 2019
- Higher levels of employment, together with unemployment rates falling from 11.2% in 2017 to 3.6% in 2019
- Latest figures (2018/19) show that the North Lanarkshire employment rate at 75.1% of the

working age population, is above the Scottish average of 74.5%. This represents around 164,500 adults aged 16-64 living in North Lanarkshire who are currently in employment.

- There are currently 8,700 more residents in employment in North Lanarkshire than in 2014/15. With an increase of around 6% in the total number of residents in employment during the 2014/15 - 2018/19 period, this is double the Scottish increase in employment of 3%.
- North Lanarkshire's youth employment rate (aged 16-24) was 59.4% in 2018/19 which is slightly higher than the Scottish rate of 58.3%. This has resulted in 1,700 more young people in employment than in 2014/15. With an increase of around 9% in the total number of young people in employment during the 2014/15 - 2018/19 period, this is significantly higher than the Scottish improvement of 1% over the same time period.
- The latest claimant count figure (June 2019) shows there are 8,560 people aged 16+ claiming either Jobseekers Allowance or Universal Credit with an employment marker attached to their claim. That's a rate of 3.9%, slightly higher than the Scottish average claimant rate of 3.1%. However North Lanarkshire has seen significant reductions with 2,370 less claimants compared to June 2013. This represents a 22% reduction in claimants which is a faster rate of reduction than Scotland's 18%

- Of North Lanarkshire's 8,560 claimants, 1,735 (20%) are young people aged 16-24. This represents 4.8% of North Lanarkshire's 16-24 population and is slightly higher than the Scottish rate of 3.7%. However, the number of young people on the claimant count has almost halved between June 2013 and June 2019 (-44%). Again, this is a higher rate of reduction than Scotland's 40%.
- Although North Lanarkshire's claimant count rate is currently 3.9%, this varies on a ward by ward basis - from 1.2% in Cumbernauld North to 6.1% in Airdrie Central. Some of our most deprived datazones such as Cliftonville and Orbiston have claimant count rates of 17.6% and 13.0% respectively. Again between June 2013 and June 2019 - these rates have improved dropping from 25.7% to 17.6% in Cliftonville and 18.1% to 13.0% in Orbiston.

## INVEST

- A plan to replace all pre 1996 school assets including over 100 learning establishments
- Continued private sector investment into North Lanarkshire eg Lidl GB opened a £70million Eurocentral Distribution Centre. The base brings a further 250 jobs to North Lanarkshire. The Eurocentral site supports Lidl's growing store estate across Scotland.
- A plan to provide 23 Additional Support Needs hubs.

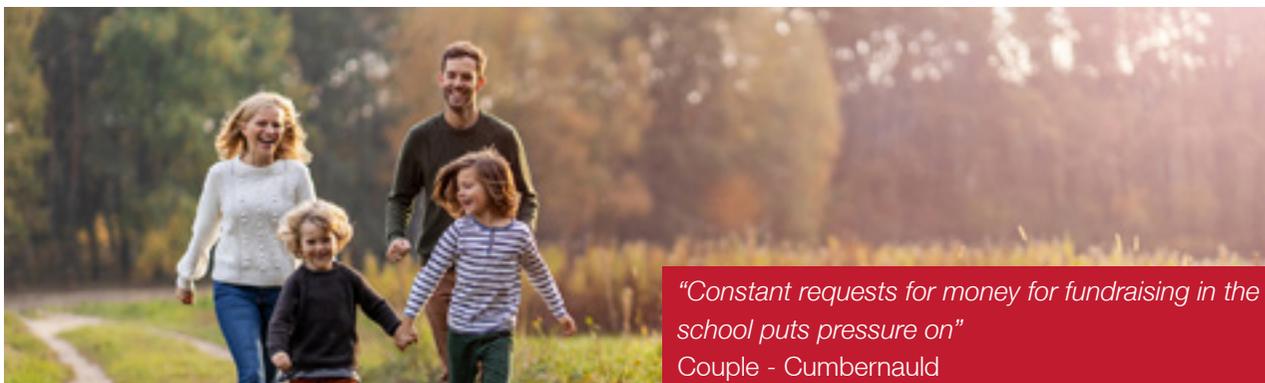
## Challenges

There is a need to build on these successes and minimise the impact poverty has on people and communities. We still have significantly higher levels of child poverty with all but two North Lanarkshire wards above the Scottish average of 24%; in four wards we have a third of children living in poverty. The North Lanarkshire Local Child Poverty Action Plan details the actions the council and other services are undertaking to support the Scottish Government to achieve its stated targets for reducing child poverty by 2030.

Within North Lanarkshire there are other challenges which will impact upon our strategy and approach a key factor being the continued impact of welfare reform. Over 14,000 people remain on Disability Living Allowance. This will include some children, however, the vast majority will be adults who have yet to migrate over to Personal Independence Payment. Estimates are that 20% of people won't remain on benefit following migration. This will have a significant impact on disabled people, their families and carers.

In North Lanarkshire, our earnings figures lag behind both Scottish and UK levels with weekly gross pay levels of £548.90, £562.70 and £571.10 respectively.

Whilst we have been able to reduce referrals to foodbanks by using the Food Poverty Referral Gateway in North Lanarkshire, evidence from the foodbanks indicate that referrals have started to increase again.



Work carried out with the foodbanks has identified that the timescales and process around the administration of universal credit may be impacting on this. Evidence from the Scottish Government suggests that Brexit could result in an increase in food prices, especially fresh food and vegetables. As a result this may impact on the demand upon foodbanks as individuals and families struggle with these increases.

Low income families are also impacted by the "poverty premium". The poverty premium is the tendency for low income consumers to pay more than those on higher incomes for essential goods and services. In 2017, a Bristol University study estimated that, on average, the poverty premium is costing low income households £490 per year. An example of this would be where people are paying more for their fuel costs as they are on prepayment meters, in North Lanarkshire we have 29,542 households on prepaid meters for fuel. Arguably it is the extra paid out for credit that puts the greatest strain on budgets.

In North Lanarkshire, in conjunction with consultants from Carnegie Trust, we will explore and promote Affordable Credit. This will be a major challenge within North Lanarkshire. The Financial Conduct Authority recently published information that indicates that people living within our ML postcode borrowed £9.1 million in short term loans in 2018.

Carnegie Trust research identified that within North Lanarkshire there are:

- 19-22,500 people using short-term high cost credit annually in North Lanarkshire;
- 53,000-59,000 loans are taken out each year; and
- the loans are worth £20-24 million.

There are 17 credit unions operating within North Lanarkshire, a key workstream of tackling poverty would be to mobilise these credit unions to ensure people have access to savings and affordable credit sources.

# pathways out of poverty - tackling and preventing poverty at source

## Tackling Child Poverty

The Child Poverty (Scotland) Act 2017 places a duty on Local Authorities and NHS Boards to jointly develop and publish an annual Local Child Poverty Action Plan (LCPAR). The Tackling Poverty Strategy and its Delivery Plan will incorporate this statutory duty.

The Tackling Poverty Strategy will ensure that the expert, independent advice from the Poverty and Inequality commission continues to be followed. The focus will continue to be on families most at risk of poverty, actions will be targeted towards:

- lone parent families;
- families which include a disabled adult or child;
- larger families;
- minority ethnic families;
- families with a child under one year old; and
- families where the mother is under 25 years of age.

## The Drivers of Poverty

For this Strategy to succeed a strong commitment is required in terms of intervention, prevention and collaboration across the public sector and the community and voluntary sector to ensure we deliver sustainable positive outcomes.

Continued pressure on public finances will make this task more challenging. This is why we must co-ordinate the resources and assets within our communities to improve outcomes.

To achieve our ambition we must focus our collective collaborative efforts and resources on those activities that are likely to have the most substantial and long lasting impact on reducing poverty in North Lanarkshire.

We therefore have to turn our attention to the key drivers to reduce poverty and ask what we and our partners can do to:

- increase income From Employment;
- reduce the cost of living; and
- increase Income via social security benefits.

## Education and Learning Opportunities

In addition to those learning opportunities detailed above, North Lanarkshire is committed to education and learning opportunities for all of our residents. In addition to those commitments identified above we ensure that the educational reach The role of Community Learning and Development (CLD) is to empower individuals, groups and communities. Learning opportunities are offered in a variety of ways through group work, internal learning, one to one sessions and engagement through a broad range of activities. CLD offer a range of universal and targeted work with young people, adults and communities with



a particular emphasis placed on engagement with vulnerable people living in the largest 20% SIMD data zones.

The CLD activity has a strong focus on early intervention, prevention and tackling inequalities.

The CLD programme of work is structured around:

- Work with young people
- Community based Adult Learning
- Parenting and Family Learning
- Community Development

## Building North Lanarkshire's Workforce for the Future Income from Employment - Current Activity

The impact of current employability support work is evident in the fall in unemployment figures as previously referred to, thereby supporting North Lanarkshire to achieve its ambition as the place to work.

The council promotes access to work for all via the Supported Enterprise Team. The supported enterprise team has two strands: Supported employment and the supported business (North Lanarkshire Industries). Both are focussed on securing sustainable employment opportunities for people with disabilities, mental health issues and care experienced young people.

Supported employment aims to secure around 100 jobs for its service users per annum. The service supports disabled and disadvantaged people who are facing challenging barriers to find employment and also provides in work support to enable the individual to sustain their employment. In work support is person centred and tailored to each individuals and employer's needs.

**What next:** We need to ensure however that employability support services continue to develop approaches to support people with significant barriers to employment.

## Reduce the Cost of Living - Current Activity

The Strategy addresses the issue of what can be done to reduce the cost of living for North Lanarkshire's residents.

The Council is already doing this through the capital investment programme. We invest in energy efficiency measures across all Council housing stock, reducing tenants' fuel costs. Ensuring that our homes live up to the ambition that North Lanarkshire is the place to live.

**What next:** The Strategy will ensure that we continue to identify and provide other opportunities for our communities to reduce the cost of living, such as the forthcoming "It Pays To Switch" event.

## Increase Income via Social Security Benefits - Current Activity

The Financial Inclusion Team work with Housing and Health and Social Care Services to generate additional benefit income for residents. The Financial Inclusion Team together with North Lanarkshire Advice Network (NLAN) ensure that people have universal access to income maximisation, debt and budgeting advice services, supporting people to live within North Lanarkshire.

**What next:** We must work with our partners in the North Lanarkshire Advice Network to ensure this key driver is met and advice is provided to people where and when they need it.

# delivering the strategy

## Roles and Responsibilities

Whilst the Councils' Financial Inclusion Team have lead responsibility for the development, co-ordination, delivery and monitoring of the overall Strategy. Community Planning Partners are responsible for ensuring that we can attain Inclusive Growth and tackle poverty through effective collaborative resource planning.

### Community Planning Partnership/ Partners

Partners must ensure that they own and promote the Strategy within their own field and work collaboratively to ensure not only our common goals are achieved, but also to ensure that the Strategy is resourced. The Community Planning Partnership will monitor, challenge and review progress across the partnership against the outcomes set out in the Strategy.

### Policy and Strategy Committee

The Policy and Strategy Committee is responsible for ensuring the work being carried out across the council is in keeping with the Plan for North Lanarkshire. The Committee will monitor, challenge and review the progress against the outcomes set out in the Strategy.

### Elected Members

Elected Members will have a key role to play in championing our approach to tackling poverty and inequality across our communities and in ensuring that this approach is adopted in the committees they serve.

### Corporate Management Team

Corporate Management Team is responsible for ensuring that the Strategy is incorporated across all Council services and that the Strategy is resourced.

### Heads of Service

Heads of Service must ensure that the Strategy and its implications for each Service is cascaded down to managers and employees. Ensuring that work is being done in conjunction with the Financial Inclusion Team and that common goals are being achieved.

### Managers

All managers are responsible for ensuring that the measures identified within the Strategy are carried out in full. Relevant information and direction must be cascaded down to employees and partners.

### Tackling Poverty Leads

Tackling Poverty Leads within Services will feed into the Strategy Action Plan ensuring joined up, cohesive work is taking place and being effectively monitored across our communities.

## Getting Our Communities Involved

In developing our strategy and approach to tackling poverty, it is vital that we not only seek the views and opinions, on an ongoing basis, in line with the Working with Communities Framework, of those people in our community with lived experience but that we also involve them in designing and co-producing responses.

This will help shape effective service delivery in the right place at the right time. The Plan for North Lanarkshire takes an asset based approach to working with communities recognising and seeking to ensure that the strength in our communities is developed and that people can realise their full potential.

For example, an online survey (see Appendix four) has shaped this strategy and an open invitation is in place to communities to join our Involvement Panel.

The Involvement Panel will ensure that we are meeting the needs of our communities through joint planning and assessment of Services.

*"Services need to be accessible to the working poor, I need help, but, can only see someone in working hours, I cant afford to leave work" Couple - Cumbernauld*

# measuring success - how will we know that we are making a difference?

The Strategy has a number of key measures. Our communities will know we are getting things right if the following outcomes are achieved.

Fewer households and children living in poverty - In line with the national targets by 2023 North Lanarkshire aims to have:

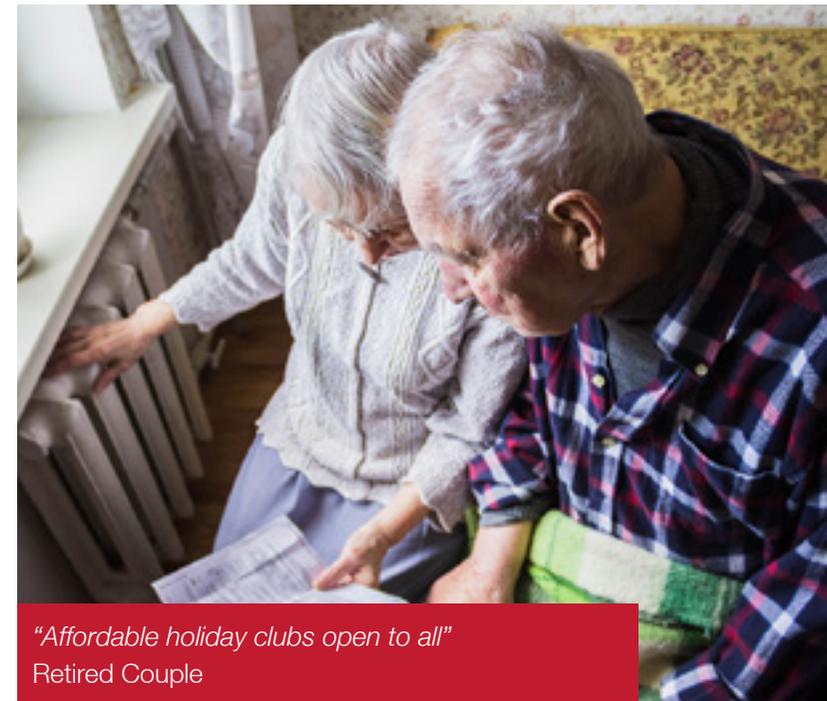
- Less than 18% of our children living in relative poverty
- Less than 14% of our children living in absolute poverty
- Less than 8% of our children living in combined low income and material deprivation
- Less than 8% of our children living in absolute poverty

## **Measurable increase in average household income:**

North Lanarkshire's average earnings for people who both live and work in North Lanarkshire is £548.90 (2018). Despite having a year on year increase this is still lower than the Scottish average of £562.70.

**By 2023 North Lanarkshire's aim is to have average earnings at or above the national average.**

**Credit Union increased membership:** A recent study by Carnegie Trust completed in North



*"Affordable holiday clubs open to all"*  
Retired Couple

Lanarkshire identified that if credit unions were to increase their market share from 10% to 15%, and Community Development Financial Institutions could increase from 1% to 7% of the current market, then they could make an additional 6,600 loans a year and increase total annual savings in North Lanarkshire by between £1.85m and £2.23m. The Strategy recognises has therefore adopted these as our 2023 goals.

**A reduction in indebted households:** The same Carnegie Trust study found that between 19,000 and 22,500 people in North Lanarkshire are using short term high cost credit annually. Taking out between 53-59,000 loans each year. These loans are worth a total of £20-£24 million. Tackling this, together with increasing the number of people seeking advice in relation to debt are our 2023 goals. In 2018/19 internal and externally funded third sector debt advice teams helped 5942 people with £9.4 million of debt.

**By 2023 we aim to have helped 6000 people.**

**Fewer households living in fuel poverty:** A household is in fuel poverty if, in order to maintain a satisfactory heating regime, it would be required to spend more than 10% of its income on household fuel use (income includes Housing Benefit and Income Support for Mortgage Interest).

In North Lanarkshire it is estimated that 36,000 households experience fuel poverty. Households most at risk are; single-people (16,000) and older people (15,000). However, households where a member has a disability or a long-term illness are at risk too.



**By 2023 North Lanarkshire's aim is to reduce the number of people living in fuel poverty by 18%.**

**Reduction in referrals to foodbanks:** North Lanarkshire's Food Referral Gateway has been instrumental in reducing the number of referrals to foodbanks in previous years, with a 22% decrease reported in 2017/18. This figure is on the increase, and whilst still not at peak figures, North Lanarkshire has experienced a 14% increase.

**By 2023 North Lanarkshire via the gateway and partnership working aim to reduce reliance on foodbank usage by 25%.**

**More people seeking advice and information:** Residents in North Lanarkshire can access advice and information services via council services or from council funded third sector organisations.

In 2018/19 34,046 people sought advice in relation to income maximisation and 5942 people in relation to money/debt advice.

**By 2023 North Lanarkshire's aim is to ensure that we maintain these levels of support to our residents ensuring that services are made accessible to all our communities, with the provision of outreach, home and office visits.**

**More people in meaningful employment:** North Lanarkshire has an unemployment rate of 3.6% (2019), this figure is higher than the national average of 2.8%.

**By 2023 North Lanarkshire's aim is to have an unemployment rate in line with the national average.**

The baseline for these measures is detailed within the Action Plan and will be monitored and evaluated as set out in the Action Plan.

*"We need to teach children about budgeting money" Single Parent - Wishaw*

**TOWARDS A FAIRER NORTH LANARKSHIRE TACKLING POVERTY ACTION PLAN 2020 - 2023**

**Actions 2020 - 2023 INCREASE INCOME VIA EMPLOYMENT**

Action	Brief Description	Planned Outcome	Links to Other Plans/Strategies	Baseline	Timescale	Status	Lead Team	Monitoring
<b>Living Wage</b>	Payment of the living wage by employers is amongst those interventions that can support people out of poverty.	There is an increase in the number of NL employers with real living wage accreditation	All	5 North Lanarkshire employers have achieved accreditation	2023	Ongoing work	Tackling Poverty	Number of employers paying the living wage
<b>Community Benefits</b>	To increase the number of tackling poverty interventions within community benefits	To improve the economic, social or environmental well-being of our communities	Contract Owners	N/A	2023	Ongoing work	Procurement	Number of tackling poverty interventions
<b>Parental Employment Support Fund</b>	Support families who are in or at risk of poverty to support/ access into work	An increase in parents entering and progressing in employment	Employability Support	N/A	2023	Planning & Delivery	Employability Support & Routes to work	Number of parents entering and within target groups progressing in employment
<b>North Lanarkshire to increase the number of people employed and receiving the real living wage</b>	North Lanarkshire to increase the weighting applied to "real living wage" providers in tendering applications in line with the City Deal.	An increase in NL residents receiving the "real living wage".	Procurement	5% current weighting applied	2023	Research Stage	Procurement	Number of tenders where higher weighting was applied to living wage providers
<b>Improved transport and access to services</b>	Improving accessibility to services across the whole of North Lanarkshire	Equity of access for all our communities	To be confirmed	N/A	2023	Research stage	To be confirmed	Transport accessibility

**Actions 2020 - 2023 INCREASE INCOME VIA EMPLOYMENT**

Action	Brief Description	Planned Outcome	Links to Other Plans/Strategies	Baseline	Timescale	Status	Lead Team	Monitoring
<p><b>Identify pathways within labour market growth sectors or areas of high replacement demand which will provide progression routes out of low pay in North Lanarkshire.</b></p>	<p>As part of the Workforce for the Future Strategy and associated plan, work progression pathways will be identified for key labour market growth sectors or those with high replacement demand. These will focus on progression routes out of low pay and strategies for engaging young people (in schools) and those economically active in the labour market (through Routes to Work) to consider increasing their qualification levels and job prospects to improve average weekly wage levels and alleviate “in work” poverty.</p>	<p>Progression pathways identified for key growth sectors with qualifications and progression routes agreed, published and funded.</p>	<p>The Plan for North Lanarkshire</p> <p>Economic Regeneration Delivery Plan</p> <p>Workforce for the Future Strategy</p> <p>Developing the Young Workforce</p>	<p>Average weekly wage in North Lanarkshire £548.90</p>	<p>2020 to 2023</p>	<p>Working group and plan to be discussed and agreed during 2020/21</p>	<p>Communities/ People and Organisational Development.</p>	<p>Number of people progressing to higher paid jobs within North Lanarkshire</p> <p>Noomis statistics for levels of Qualifications within the working age population and average weekly wage.</p>



Actions 2020 - 2023 INCREASE INCOME VIA EMPLOYMENT								
Action	Brief Description	Planned Outcome	Links to Other Plans/Strategies	Baseline	Timescale	Status	Lead Team	Monitoring
<b>Supported Enterprise</b>	Assist people who may be further from the labour market into employment. Key client groups; children leaving care; children with additional support needs; people with mental health issues; people with disabilities	Increase opportunity of employment for those furthest from the labour market.	The Plan for North Lanarkshire	Average weekly wage in North Lanarkshire £548.90	2020 to 2023	Working group and plan to be discussed and agreed during 2020/21	Communities/ People and Organisational Development.	Number of people progressing to higher paid jobs within North Lanarkshire  Noomis statistics for levels of Qualifications within the working age population and average weekly wage.
<b>Prospects Programme</b>	The Prospects programme aims to help unemployed people further from the labour market of all ages from North Lanarkshire into work.	Assist people into employment	The Plan for North Lanarkshire  Economic Regeneration Delivery Plan  Local Child Poverty Action Report  Workforce for the Future Strategy	2019/20  957 supported into employment  136 lone parents into employment	2020/21	Ongoing	Employability Services/Routes to Work	Annual SLAED Return  Local Government Benchmarking Framework

*"I worry about the future, I am disabled and live on benefits..."*

*I keep hearing they cut very ill people off...*

*I don't know how I will survive...*

*I worry all the time "*

Single Adult - Wishaw



**TOWARDS A FAIRER NORTH LANARKSHIRE TACKLING POVERTY ACTION PLAN 2020 – 2023**

<b>Actions 2020 - 2023 INCREASE INCOME VIA SOCIAL SECURITY BENEFITS</b>								
<b>Action</b>	<b>Brief Description</b>	<b>Planned Outcome</b>	<b>Links to Other Plans/Strategies</b>	<b>Baseline</b>	<b>Timescale</b>	<b>Status</b>	<b>Lead Team</b>	<b>Monitoring</b>
<b>Establish NLC First Point of Contact Team for Advice &amp; Information Services</b>	All referrals for welfare rights and money advice will come through one focal point with one number & one email, with a call out service being delivered	The financial inclusion team will ensure residents receive a more efficient service/ reduce waiting times for appointments	The Plan for North Lanarkshire Local Child Poverty Action Report	20,674 benefit checks completed in 18/19	Start Date 3rd February 2020	Pending	Financial Inclusion Team	The number of residents assisted and outcomes of calls, advice provided, claims assisted, income generated, level of debts, referrers etc will be collated via MySwis and MACS
<b>Work with children and families who receive a social work service to ensure income maximisation is carried out</b>	Reduced the number of our children and their families living in poverty	The financial Inclusion team will work with social work to ensure all families with social work involvement are offered a benefit check	The Plan for North Lanarkshire Local Child Poverty Action Report	24.87% of children in NL live in poverty	2023 - in line with Scottish Government & LCPAR	Ongoing	Financial Inclusion Team	Myswis reports
<b>MacMillan Advice Service</b>	Maximise the income of cancer patients and their carers	Provide income maximisation and debt advice	The Plan for North Lanarkshire	1008 referrals in 2018/19	2020 - temporary funding	Ongoing	Financial Inclusion Team	Myswis reports

Actions 2020 - 2023 INCREASE INCOME VIA SOCIAL SECURITY BENEFITS								
Action	Brief Description	Planned Outcome	Links to Other Plans/Strategies	Baseline	Timescale	Status	Lead Team	Monitoring
<b>Kinship Carer's Income Maximisation</b>	Embed income maximisation advice into social work practice	The financial Inclusion team will work with social work to ensure all families with social work involvement are offered a benefit check	The Plan for North Lanarkshire  Local Child Poverty Action Report	N/A	Ongoing	Ongoing	Education, Children and Families  Financial Inclusion Team  CAB North Lanarkshire	Myswis reports CABx
<b>Food Poverty Referral Gateway</b>	Mitigate the need for foodbank use by ensuring access to advice services and claims to crisis grants	A decrease in the use of foodbanks	The Plan for North Lanarkshire  Local Child Poverty Action Report	22% reduction in food bank referrals	2023	Ongoing	Tackling Poverty Team	Referrals to food banks - claims to SWF in relation to food poverty  North Lanarkshire Advice Network monitoring information
<b>Health Hub for Information and Advice</b>	Health staff can refer to information and advice surgeries which they host within 3 health settings.	Universal access to information and advice services	The Plan for North Lanarkshire  Local Child Poverty Action Report	406 referrals generating £812,000 in 12 months  12 debt packs completed	Ongoing	Ongoing	Financial Inclusion Team  NHS Lanarkshire	Myswis and referral spreadsheet
<b>Health visitor &amp; district nurse pilot project</b>	Embedding money issues into the assessment process in Coatbridge and Airdrie Locality	Roll the programme out across all localities	The Plan for North Lanarkshire  Local Child Poverty Action Report	240 referrals for first 6 month period	1 year pilot with view to mainline	Ongoing	Financial Inclusion Team  NHS Lanarkshire	Myswis and referral spreadsheet

Actions 2020 - 2023 INCREASE INCOME VIA SOCIAL SECURITY BENEFITS								
Action	Brief Description	Planned Outcome	Links to Other Plans/Strategies	Baseline	Timescale	Status	Lead Team	Monitoring
<b>Income Maximisation via benefit uptake</b>	North Lanarkshire Council and External Commissioned Independent Advice Services	Increase in income via benefit	The Plan for North Lanarkshire  Local Child Poverty Action Report	£35.3 million generated in 2018/19	Ongoing	Ongoing	Financial Inclusion Team  North Lanarkshire Advice Network	Myswis  North Lanarkshire Advice Network monitoring information
<b>Universal Credit Assistance Fund</b>	Implement the approved £1m Universal Credit Assistance Fund	Fund Council tenants' rents during the five week waiting time for Universal Credit	Housing (Solutions)	N/A	Ongoing	Fund approved; scheme to be established and rolled out in early 2020	Housing (Solutions)	HSMS
<b>Universal Credit Drop In</b>	Assist people who have difficulty accessing their account (lack of PC skills and access) to manage their UC account.	People are able to manage their universal credit claims therefore, minimising the risk of sanctions and payment delays	The Plan for North Lanarkshire	N/A		Temporary funding	Cumbernauld Poverty Action	Cumbernauld Poverty Action



**TOWARDS A FAIRER NORTH LANARKSHIRE TACKLING POVERTY ACTION PLAN 2020 - 2023**

Actions 2020 - 2023 REDUCING THE COST OF LIVING								
Action	Brief Description	Planned Outcome	Links to Other Plans/Strategies	Baseline	Timescale	Status	Lead Team	Monitoring
<b>Education - Food Poverty Prevention</b>	School holiday and weekend food provision to children with free school meal entitlement  Increase free school meal uptake	Children have access to hot meals	The Plan for North Lanarkshire  Local Child Poverty Action Report	32,513 meals delivered since inception of Club 365  10,539 children in receipt of FSM	Ongoing	Under review	Education, Children and Families	Level of uptake from families specifically targeted. Increased figures in school meal take up
<b>Increase uptake of school clothing grants</b>	All those entitled access the school clothing grant.	Children have access to suitable school and footwear  Work toward automation of this service	The Plan for North Lanarkshire  Local Child Poverty Action Report	11,854 children in receipt of SCG	Ongoing	Established	Education, Children and Families	Increased figures in school clothing grants
<b>Provision of sanitary products within schools and other public buildings</b>	Provide women with access to sanitary products within education and other public buildings	Universal access to sanitary products within education and public buildings	The Plan for North Lanarkshire  Local Child Poverty Action Report	16,956 products have been provided since July 2019	Ongoing	Established	Tackling Poverty	Take up figures of free sanitary products

**Actions 2020 - 2023 REDUCING THE COST OF LIVING**

Action	Brief Description	Planned Outcome	Links to Other Plans/Strategies	Baseline	Timescale	Status	Lead Team	Monitoring
<b>Fuel Poverty</b>	Assist families who are experiencing fuel poverty via campaigns such as Big Switch and income maximisation  Energy Best Deal - focussing on the cost of supply of utilities and pursuing alternative options for residents	People are lifted out of fuel poverty  People accessing cheaper fuel	The Plan for North Lanarkshire	36,000 households in fuel poverty	Pending new campaign  Ongoing	Ongoing  Ongoing	Housing  CABx	Reduction in households experiencing fuel poverty  CABx
<b>Financial Education</b>	Provide school children with money advice/ consumer advice information sessions (MACA)	Make children more aware of financial issues.	The Plan for North Lanarkshire  Local Child Poverty Action Report	4205 primary children provided with awareness session in 18/19  219 Additional Support Needs secondary pupils provided with awareness session 18/19	Ongoing	Established - will be reviewed and MACA PLUS sessions introduced and aimed at school leavers	Financial Inclusion Team  Education, Children and Families	Spreadsheet recording of children attending sessions.
<b>Affordable Credit</b>	To widen access to payroll deduction for credit unions and access to affordable credit.	To increase credit union membership and reduce payday loan lending in North Lanarkshire Establish credit union forum in North Lanarkshire	The Plan for North Lanarkshire  Local Child Poverty Action Report	14,752 adult & 1131 young members (based on 3 of the 17 credit union providers in NL)	2023	Ongoing work	Financial Inclusion Team  Education, Children and Families	Increase in credit union membership  Increase in employers offering payroll deductions

## Towards a Fairer North Lanarkshire Tackling Poverty Strategy 2020-2023

Actions 2020 - 2023 REDUCING THE COST OF LIVING								
Action	Brief Description	Planned Outcome	Links to Other Plans/Strategies	Baseline	Timescale	Status	Lead Team	Monitoring
<b>Debt Advice</b>	Advice and Support in relation to debt and budgeting advice provided by Council Services and External Advice Services	Assist people out of debt and provide them with the tools to budget accordingly	The Plan for North Lanarkshire Local Child Poverty Action Report	1402 referrals to the service in 18/19	Ongoing	Established and ongoing	Financial Inclusion Team	MACS
<b>Debt Advice Pilot</b>	Debt assistance utilising a telephone helpline and webchat interface	Assist people out of debt and provide them with the tools to budget accordingly	The Plan for North Lanarkshire Local Child Poverty Action Report	N/A	March 2022	Ongoing	CABx	CABx
<b>New affordable homes</b>	Deliver 5,000 new affordable homes by 2035	Reduce the cost of living by increasing the supply of energy efficient, affordable homes	Housing (New Supply)	November 2019 - 743 units completed	2035	Ongoing	Housing (New Supply)	
<b>Improved energy efficiency</b>	Deliver capital investment programme, HEEPS ABS and other initiatives	Reduce the cost of living and fuel poverty by improving the energy efficiency of housing stock across all tenures	Housing (Investment)	August 2019 - 99.2% of properties have an EPC of D (SAP 55) or above 2,100 homes improved through HEEPS ABS	2024	Ongoing - 5 year investment programme being prepared for implementation from 2021	Housing (Investment)	

**Actions 2020 - 2023 REDUCING THE COST OF LIVING**

Action	Brief Description	Planned Outcome	Links to Other Plans/Strategies	Baseline	Timescale	Status	Lead Team	Monitoring
<b>Support homeowners to adapt, repair and maintain their homes</b>	Deliver advice and assistance (including financial assistance) to homeowners through the Scheme of Assistance	Reduce the cost of living by preventing and addressing disrepair, and improving health and wellbeing by supporting owners to adapt their homes	Built Environment (Private Sector); HSCP	2018/19 - 345 disabled adaptations; 832 assistance (including 167 grants and 3 missing shares provided)	Ongoing	Ongoing (N.B. Revised Scheme of Assistance to be prepared in 2021/22 following adoption of forthcoming Local housing strategy)	Built Environment (Private Sector); HSCP (Equipment and Adaptations)	
<b>Address the issues of funeral poverty</b>	Work with funeral directors in an attempt to address high funeral costs for north Lanarkshire residents	More affordable packages and plans to meet the rising costs of funeral			2023	Begin late 2020	Tackling Poverty	



**TOWARDS A FAIRER NORTH LANARKSHIRE TACKLING POVERTY ACTION PLAN 2020 - 2023**

Actions 2020 - 2023 SUPPORT TASKS								
Action	Brief Description	Planned Outcome	Links to Other Plans/Strategies	Baseline	Timescale	Status	Lead Team	Monitoring
<b>Establish a Tackling Poverty Officer Action Group</b>	Establishing a group of Officers from across the Community Planning Partnership who will be able to contribute to the development and implementation of the Tackling Poverty Strategy.	All services and Community Planning Partners will co-ordinated the approach to tackling poverty which will complement the Plan for North Lanarkshire.	The Plan for North Lanarkshire  Local Child Poverty Action Report	N/A	Ongoing	Established - membership to be reviewed	Financial Inclusion Team (with link officers across services and the partnership)	Activity from the TPOAG will be reflected within the Strategy with recommendations approved by the Policy and Resources Committee
<b>Establish a Tackling Poverty Team</b>	A Tackling Poverty Team will be responsible for the co-ordination and monitoring of all tackling poverty work	All services and partners will have co-ordinated corporate approach to tackling poverty	The Plan for North Lanarkshire  Local Child Poverty Action Report	N/A	Ongoing	Options to realign existing resources being assessed for consideration alongside the Tackling Poverty Strategy	Financial Inclusion Team	Activity from the team will be monitored via the Strategy, the TPOAG and appropriate committee
<b>Poverty Proof Decisions</b>	Embed poverty impact assessments into decision-making	In line with the Fairer Scotland Duty, we have one impact assessment which covers equality and diversity, health inequalities, poverty and children's rights	The Plan for North Lanarkshire  Equalities Strategy	N/A	2020	Pending	Financial Inclusion Team  Equalities Network	Poverty will be considered in key strategic decisions

Actions 2020 - 2023 SUPPORT TASKS								
Action	Brief Description	Planned Outcome	Links to Other Plans/Strategies	Baseline	Timescale	Status	Lead Team	Monitoring
<b>Introduce Memorandums of Understanding between the Financial Inclusion Team and Services</b>	Income maximisation and debt advice services are available to all residents via either the services themselves or effective referral routes	All services will have a co-ordinated corporate approach to tackling poverty	The Plan for North Lanarkshire  Economic Regeneration Delivery Plan	N/A	Dec 2020	Pending	Financial Inclusion Team	Referrals and activity monitored via MySwis and MACS
<b>Establishment of an Involvement Group to help shape the strategy and services</b>	In order to get the views and direction from those with lived experience, people will be invited to join an Involvement Group	Establishment of Group	The Plan for North Lanarkshire  Local Child Poverty Action Report  Working with Communities Framework	N/A	2020 to establish - group will be ongoing	Ongoing	Communities Team  Financial Inclusion Team  Community and Voluntary Sector  Voluntary Action North Lanarkshire	Involvement group and input reflected within the Strategy and future direction
<b>Universal Credit Scheme</b>	A universal credit fund to mitigate against the impact of arrears accrued due to DWP methods and timescales	Assist residents to manage arrears due to the delay in initial Universal Credit claims	The Plan for North Lanarkshire  Economic Regeneration Delivery Plan	N/A	2023	Research Stage	Housing Services	Reduction in arrears due to the delay of UC payments
<b>Sustain tenancies</b>	Deliver increased financial advice and assistance via 8 additional Income Maximisers	Increase incomes from social security, reducing rent arrears and sustaining tenancies in social rented homes	Housing (Solutions)	October 2019 - 96.51% sustainment (tenants in arrears sustaining tenancies for 12 months or more) Average arrear £466	Ongoing - approach initially funded for 12 months	Ongoing	Housing (Solutions)	

# appendix 1: the nl profile

North Lanarkshire is Scotland's fourth-largest local authority area.

It is ideally situated in the heart of Scotland with first-rate connectivity to the rest of Scotland, the UK and the world.

As the fifth most densely populated council area, North Lanarkshire is divided into 21 wards which are represented by 77 elected members.\*

## POPULATION

North Lanarkshire has estimated resident population of 339,960 (2017):

Under 16	Adults of working age (16-64)	Pensioners (65+)
18.5%	64.7%	16.8%

Currently the population is predicted to increase by 1% (3,421 people) by the year 2026, compared to growth of 3.2% in Scotland.

The change in population by age group is shown below:

Age 0 -11	Age 12- 15	Age 16 - 64	Age 65+
-3,363	+530	-5,026	+11,280

The population is then predicted to decrease by 0.9% (3,188 people) from the year 2026 to 2041:

Age 0-11	Age 12-15	Age 16-64	Age 65+
-1,783	-1,329	-17,461	+17,385

Total net migration rate is +2.16 per thousand (2017) compared to +4.4 per thousand in Scotland; meaning more people are coming into North Lanarkshire than leaving, but this is at a lower rate than Scotland.

2.1% of our population belong to an ethnic minority, this equates to 7,048 people as at the 2011 census.

### There are 151,000 households in North Lanarkshire (2017)

- 57% are owner occupied compared to the national average of 58%
- 24% are local authority compared to the national average of 58%
- 6% are housing association compared to national average of 11%
- 12% are private rented compared to national average of 15%
- 1% are vacant compared to national average of 4%

The council is the largest local authority landlord in Scotland with a stock of 36,315 homes (2018).

**21,500 of residents live in the 5% most deprived areas of North Lanarkshire, according to the Scottish Index of Multiple Deprivation (SIMD);**

**75,000 of residents live in the worst 15% datazones (2016).**

3.6% of working age people claim one of more benefits (2018) compared to a Scotland average of 2.8%

21% of children live in households that experience both a low income and material deprivation:

- 32% live in a low income household (but not material deprivation, although may still be at risk of poverty)
- 41% live in a household in material deprivation (but not on a low income and may have only recently moved out of poverty)

**24.8% of children live in poverty (after housing costs), compared to a national average of 23% (2017).**

## EDUCATION

32% of pupils gained 5+ awards at level 6 compared to a Scotland average of 34% (2017/18). This is an improvement from 23% in 2011/12.

18% of pupils living in the 20% most deprived areas (according to the SIMD) gained 5+ awards at level 6 (2017) compared to a Scotland average of 16%. This is an improvement from 12% in 2011/12.

The literacy attainment gap in Scottish Attainment Challenge schools has reduced by 1.7% from 2016/17 to 2017/18. This means that pupils in the trial schools who were scoring below average in 2015/16 improved their reading and phonics scores following the increased support they received.

97.4% of all pupils all achieved 1 or more qualification at SCQF level 3 or above in 2017 compared to a Scotland average of 98.7%. This rate drops to 78% for pupils who are looked after children, compared to a Scotland average of 86%.

35 pupils per 1,000 were excluded from school in 2016/17 compared to a Scotland average of 26.8 per 1,000. In 2017 there were 47,898 pupils in North Lanarkshire's schools (27,522 in primary schools and 20,376 in secondary schools).

North Lanarkshire has the highest rate of exclusion from school for looked after children with latest figures (2016/17) showing a rate of 137.1 exclusions per 1,000 pupils, compared to a Scotland average of 79.9 per 1,000.

79% of people were very or fairly satisfied with local schools (2015 – 18) compared to a Scotland average of 72.3%. This has reduced from 91% (2010-14) which is in line with the drop in the national average over this period from 82.4%

91.8% of North Lanarkshire's pupils enter a positive destination upon leaving school (2016-17) compared to

a Scotland average of 93.7%. This is an improvement from 87.6% in 2011/12. 8.2% of pupils not entering a positive destination include those children who are hardest to reach and engage with.

13.6% of North Lanarkshire's working age population (aged 16 to 64) have no formal qualifications (2017); this equates to 29,400 people. Despite showing improvement and dropping from 20.1% in 2011, this remains higher than the Scotland average of 8.7%

## ECONOMY

Latest GVA per head is £19,605 (2016) rising from £15,980 in 2010; this is the fastest growing GVA in Scotland. This means that North Lanarkshire's economy is expanding as can be seen from the latest growth figures which show growth of 3.7% per annum compared to 3.2% in Scotland overall.

GVA per head is £16,052 in sustainable tourism employment compared to a Scotland average of £19,134.

The sustainable tourism employment sector in North Lanarkshire saw 25.2% growth (from 2016 to 2017), compared to 28.7% in Scotland overall. This means that growth in this sector is slower than the national average and employment gain is less.

There are 9,930 enterprises located within the area. Almost 95% of these enterprises employ less than 50 employees. 12.5% of enterprises are in the wholesale and retail sector, 16.7% in construction (2018).

57.6% of VAT/PAYE registered businesses in North Lanarkshire survive for at least three years (2017) compared to a Scotland average of 60.4%.

77.8% of all people economically active are in employment (October 2017/September 2018) compared to a Scotland average of 77.6%

- 3.6% are unemployed (2019) compared to a national average of 2.8%
- 7.7% are self employed (the highest figure ever since 2004) compared to a national average of 8.2%

The average earnings per week of people who both live and work in North Lanarkshire is £548.90 (2018) compared to a Scotland average of £562.70. Earnings in North Lanarkshire have seen a year on year increase, but at a lesser rate than the national average.

75.8% of North Lanarkshire's population is estimated to live within 500 metres of a derelict site (2017) - this is land available for development. This is much higher than the Scotland average of 29.8% demonstrating the potential for investment opportunities in North Lanarkshire.

## COMMUNITIES

Total recorded crime shows no increase in North Lanarkshire from 2016/17 to 2017/18, compared to a 1% increase in Scotland.

- Crime rates (493 per 10,000 population) are the seventh highest in Scotland and higher than the national average (451 per 10,000 population, 2017/18)
- The highest crime rates tend to relate to fire raising and vandalism and other crimes (e.g. drug related), and miscellaneous offences (such as common assault, breach of the peace, drunkenness and other disorderly conduct)

Residents recycle 41.1% of household waste each year compared to a national average of 45% (2016).

95% of residents living in accessible small towns rate their neighbourhood as a very good place or good place to live, compared to an average rating of 97% in Scotland overall (2016).

77% of residents living in the 20% most deprived areas think their neighbourhood has improved, or stayed the same, in the past three years, compared to an average rating of 72% in Scotland overall (2016).

43.8% of North Lanarkshire's residents turned out to vote in the local elections in 2017; this compares to 46.9% nationally. This has reduced from 50.4% in 2010.

27% of adults provided unpaid help to a local organisation in the last twelve months (2017), an increase from 16% in 2014. This compares to 28% nationally. This type of unpaid help generally refers to formal volunteering, for example running a scouts group or coaching a sports team.

North Lanarkshire is home to a wide range of opportunities for the promotion of leisure activities than can benefit the health and wellbeing of individuals – this includes 6 country parks and gardens, 6 town parks, 9 local nature reserves, over 350 sites of importance for nature conservation, and 171 play areas.

### HEALTH, WELLBEING AND CARE

Life expectancy at birth (as at 2015/17):

- male 75.3 (Scotland average 77.0)
- female 79.4 (Scotland average 81.1)

Mortality rates (for those aged under 75) are well above

the Scottish average for cancer and coronary heart disease.

Hospitalisation rates (for those aged under 75) are well above the Scottish average for cancer and coronary heart disease.

Hospitalisation rates for emergencies and chronic obstructive pulmonary disease are also well above the national rates.

The percentage of the population prescribed drugs for anxiety/depression/psychosis in 2016/17 was 20.2% against a Scottish figure of 18.5%. This has risen steadily from 2009/10 at 15.2% (14.4%) and the gap has widened.

When asking a sample of patients (adults) registered with general practitioners in North Lanarkshire they reported that:

- 75% of those supported at home agree they are supported to live as independently as possible compared to the Scotland average of 81% (2017/18)
- 76% of those supported at home agree that their services and support has an impact on improving and maintaining their quality of life compared to Scotland average of 80% (2017/18)
- 33% of carers feel supported to continue in their caring role compared to a Scotland average of 37%

23.1% of babies are breastfed at 6-8 weeks compared to a Scotland average of 41.7% (2017/18), suggesting fewer babies get the best start in life in North Lanarkshire.

81.1% of children reviewed at 27 - 30 months had no concerns recorded compared to a Scotland average of

82.4% (2017/18). Early identification of developmental issues is crucial to ensuring that children reach their full potential.

95% of looked after children are looked after in a community setting - this is one of the highest rates in Scotland. Of these, on average:

- 70% are looked after in a home setting
- 25% within another community setting, such as foster care
- less than 5% in residential setting, such as children's houses

In line with the national position, child protection registrations in North Lanarkshire have fluctuated but with a general upward trend.

- In 2006 there were 61 (approximately 0.9 per 1,000 of the 0-15 population) children's names on the child protection register compared to a total of 115 (approximately 1.8 per 1000 of the 0-15 population) in 2017
- While North Lanarkshire continues to have one of the lowest rates of Child Protection Registrations in Scotland, we have not experienced a fall in the rate which has been seen across Scotland as a whole.

This profile highlights some of the social, environmental and economic circumstances that shape North Lanarkshire.

The figures provide a baseline which uses the most up-to-date information available at the time of publication. Progress will be monitored and reported against this baseline.

# appendix 2: our strategic priorities

## **Improve economic opportunities and outcomes**

1. Ensure a housing mix that supports social inclusion and economic growth.
2. Refocus our town centres and communities to be multi-functional connected places which maximise social, economic and environmental opportunities.
3. Maximise the use of our marketable land and assets through improved development in business and industrial infrastructure.
4. Market and promote North Lanarkshire as the place to live, learn, work, invest and visit.
5. Grow and improve the sustainability and diversity of North Lanarkshire's economy.

## **Support all children and young people to realise their full potential**

6. Raise attainment and skills for learning, life and work to enhance opportunities and choices.
7. Enhance collaborative working to maximise support and ensure all our children and young people are included, supported and safe.
8. Engage children and families in early learning and childcare programmes and making positive transitions to school.
9. Invest in early interventions, positive transitions, and preventative approaches to improve outcomes for children and young people.
10. Engage with children, young people, parents, carers and families to help all children and young people to realise their full potential.

## **Improve the health and wellbeing of our communities**

11. Increase economic opportunities for adults by understanding, identifying and addressing the causes of poverty and deprivation, and the barriers to financial inclusion.
12. Ensure our residents are able to achieve, maintain and recover their independence through appropriate supports at home and in their communities.

13. Improve preventative approaches including self-management and giving people information and choice over supports and services.
14. Ensure the highest standards of public protection.
15. Encourage the health and wellbeing of people through a range of social, cultural and leisure activities.

## **Enhance participation, capacity and empowerment across our communities**

16. Transform our natural environment to support wellbeing and inward investment and enhance it for current and future generations.
17. Ensure we keep our environment clean, safe and attractive.
18. Ensure our digital transformation is responsive to all people's needs and enables access to the services they need.
19. Improve engagement with communities and develop their capacity to help themselves.
20. Improve the involvement of communities in the decisions, and development of services and supports that affect them.

## **Improve North Lanarkshire's resource base**

21. Continue to identify and access opportunities to leverage additional resources to support our ambition.
22. Facilitate a North Lanarkshire-wide approach to asset rationalisation, including with communities and partners.
23. Build a workforce for the future capable of delivering our priorities and shared ambition.
24. Review and design services around people, communities and shared resources.
25. Ensure intelligent use of data and information to support fully evidence based decision making and future planning.

# appendix 3: fairness commission recommendations

## Recommendation One

Inclusive growth should be at the heart of all public investment in North Lanarkshire, ensuring that the economic imperative is to ensure sustainable benefit for as many people as possible. To progress this, the council should nominate a significant capital project - ideally around housing and regeneration given the work in progress in that area - and establish a pilot for this project. This should aim at ensuring inclusive growth is embedded at an early stage, using the Royal Society of Arts model of inclusive growth. This should include developing a meaningful set of standards for how inclusive growth is measured. It should be overseen by independent experts who should make recommendations about how inclusive growth and its measurement can underpin all future significant projects.

## Recommendation Two

Inclusive growth also means supporting good employment practices. The council should therefore

resource the promotion of existing schemes aimed at increasing fair work. These could include the Living Wage and Scottish Business Pledge. The council should include details of these in information shared with new and relocating businesses.

## Recommendation Three

The poverty-related attainment gap, and inequalities in the health and wellbeing of young people should be tackled more fundamentally. The council should lead the partnership in developing a suite of sustainable school-based interventions informed by evidence and experience. The development of these interventions should draw on input from all public sector partners and include an examination of what has worked well elsewhere. These should include universal approaches, targeted interventions and specialist support.

## Recommendation Four

All school leavers should receive the support they need to achieve and sustain a positive destination. The council should expand its Get Ready for Work

conference programme to ensure this in time for the summer programme in 2019. Education leaders should give weight to other pathways to a positive destination beyond educational attainment but ensure a continued focus on literacy and numeracy even for those other pathways.

## Recommendation Five

The public sector partners should conduct a thorough, systematic review of employability services. The landscape is cluttered and confusing, with different agencies effectively in competition with each other. The review should involve Scottish Government, Skills Development Scotland, the Department for Work and Pension and the Glasgow City Region partners. The review should be time-limited, with a focus aimed at decluttering the employability landscape and making it easier for people to understand their options. This is likely to mean a reduction in the number of employability services, or at least a consolidation given the number available. The council should lead the review, and it should make recommendations by October 2019 to

ensure that these can be taken forward in time for the beginning of the financial year 2020/21. This review should have a sharp focus on specialist employment services, for example for those leaving care, leaving prison and those with disabilities and should review existing approaches for these groups elsewhere to develop an approach that works.

## Recommendation Six

The partners should develop an employability plan for care-experienced young people as a matter of urgency. This could be the offer of permanent, sustainable employment with one of the partners where that is possible, taking into account the challenges faced by some care-experienced young people. The plan should also include other supports and interventions the crucial aim of making employment sustainable.

## Recommendation Seven

The council should refocus and extend its fuel switching campaign to ensure that those most vulnerable are switching. The process of switching should be made easier, with more face to face support. This should include engaging with private landlords to insert information in tenant information packs. The council should - as a matter of routine - ensure that when a council home is re-let that a preferred fuel provider is in place.

## Recommendation Eight

Credit Union payroll deduction can offer low waged employees an opportunity to save regularly and

borrow at affordable credit union rates. It is widely recognised that access to fairer credit can reduce the stress and anxiety that money worries cause and can reduce absenteeism. The Carnegie UK Trust is piloting a payroll deduction initiative with five credit unions across central Scotland, credit unions that could not fund an employee engagement officer themselves but can contribute to a joint resource. Although none of the five credit unions in the pilot are in North Lanarkshire we recommend that the council considers supporting credit unions across North Lanarkshire on developing a similar initiative, perhaps with other local authorities that are also not in the pilot.

## Recommendation Nine

The council should open discussions with existing social lenders in Scotland and potentially beyond to determine whether there is an appetite to draw loan capital from the fund to lend across North Lanarkshire. This will have low or no financial contribution from the council but could allow thousands of households to access lower priced credit than their commercial alternative. Carnegie UK Trust can support this process by acting as interlocutor to Scottish and English based Community Development Finance Initiatives that may be interested in accessing the Affordable Credit Loan Fund.

## Recommendation Ten

The council should establish a “community connector” post in the most deprived areas. Postholders should act as a link between local people, all council and partner services and voluntary sector organisations to

provide access and referral to services and with an ability to deal with issues as close to the point of concern as possible. Crucially, these “community connectors” should not be bound to one specialism, for example housing. They should be facilitators, able to call on the support of specialists within existing services and to easily refer to council and partnership services. They should have a high level knowledge about services provided by the council, its partners and by voluntary organisations.

## Recommendation Eleven

The partners should seriously examine how services can be delivered to ensure the widest possible access in “community hubs”. This is not simply about the co-location of services but rather physical spaces situated in the best possible places where services can be delivered from. It is also essential that, in creating the hubs, a balance is considered for mobile or “spoke” services for places more distant from these hubs.

## Recommendation Twelve

Childcare provision should meet the needs of low income parents and those in insecure or precarious employment. Flexibility is key to this. In its planning for the expansion of early learning and childcare provision, the council should undertake research to further understand what flexibility would be most beneficial to those using the service and should, where necessary, introduce flexibility.

This research should ensure that there is a clear understanding of beneficial flexibility beyond distance and type of provision. The council should use the

forthcoming pilot projects to test whether its proposed provision meets the needs of those on lowest incomes and those in insecure and precarious employment. The council should make any necessary adjustment to its proposed approach based on these findings.

### Recommendation Thirteen

While poverty is a stand with prominence under the Local Outcome Improvement Plan, the partnership should - as a matter of urgency - ensure that an anti-poverty strategy is produced and that the implementation of the strategy is sufficiently resourced. It is clear that the partners have taken steps to tackling poverty in a large number of ways, many of them successful and innovative. However, it is far from clear that this activity is joined up in a strategic way or that tackling poverty has sufficient focus as a partnership priority. It is essential that senior leaders at political/board and officer levels are fully engaged in the oversight of this strategy and that all partners commit resources, specifically staff time and additional staffing if necessary, to develop this strategy.

### Recommendation Fourteen

The council should lead a review of public service bus provision in North Lanarkshire. To achieve this, close working with SPT will be required. Particular consideration should be given to isolated communities and connection with employment opportunities.

All of this should be taken into consideration the powers included in the Transport Bill introduced to the Scottish Parliament. This will allow the council and its

partners to take a considered view of what other actions may need to be taken to address transport challenges, particularly around bus provision.

### Recommendation Fifteen

In tandem with the review described at recommendation 14, the council should examine the scope, with partners, for use of existing fleet to supplement community services. This should include working closely with community transport providers to better understand the issues and challenges. In addition, a formal socially necessary transport provider to better understand the issues and challenges. In addition, a formal socially necessary transport assessment should be undertaken by the council as part of all planning for major capital and regeneration works. This should be carried out at the earliest possible stage of planning. Socially necessary transport assessments should also form part of discussions with employers, particularly new large employers, about investment in North Lanarkshire.

### Recommendation Sixteen

All actors working to achieve fairness (including North Lanarkshire Council, Community Planning partners, third and community sector organisations and private businesses) should examine together how their strategic work can be included in the Community plan and contribute to community empowerment and capacity building. They should ensure that participation work and the Community Matters programme are embedded in and resourced through service delivery. This should be evidenced on an ongoing basis, with a clear framework designed to do so.

This should include considering community capacity building as a priority in strategic planning both within organisations across the Community Planning Partnership and more generally in investment decisions. There is a strategic challenge to leaders in this recommendation to ensure that this is seen as core business for all partners.



# appendix 4: child poverty figures for north lanarkshire

PERCENTAGE OF CHILDREN IN POVERTY JULY-SEPT 2017	AFTER HOUSING COSTS	
Local Authority and Wards*	Number of children	%
<b>NORTH LANARKSHIRE</b>	<b>17,922</b>	<b>24.87%</b>
Airdrie Central	1,133	32.98%
Cumbernauld South	1,148	29.07%
Coatbridge North and Glenboig	1,019	28.44%
Airdrie North	1,235	28.33%
Mossend and Holytown	778	27.54%
Motherwell South East and Ravenscraig	1,044	27.48%
Wishaw	1,032	27.22%
Kilsyth	651	26.89%
Fortissat	737	26.79%
Motherwell West	833	26.78%
Murdostoun	1,068	26.47%
Coatbridge West	928	25.86%
Bellshill	808	25.73%
Motherwell North	1,035	24.73%

Coatbridge South	826	24.00%
Abronhill, Kildrum and the Village	714	23.40%
Airdrie South	1,005	22.02%
Thorniewood	673	21.58%
Strathkelvin	735	15.73%
Cumbernauld North	489	11.57%

Definition: Household income (adjusted to account for household size,) is less than 60% of the average. Source: End Child Poverty 2018



# appendix 5: What makes life more difficult for you financially?

North Lanarkshire Council is eager to learn from the personal experiences of our residents.

We recognise the impact money problems have on people. Please tell us what causes you financial pressures.

All the answers are completely confidential. There will be no follow up from this survey, but if you do need further help please use the contacts below.

Financial Inclusion Team:

**Fit@northlan.gov.uk**

Citizens Advice Bureau:

**Financial Health Check Service 0800 0857145**

---

## Which of these best describes your home situation? (Please tick)

Single adult living alone

Working age couple

Single adult living with dependant child(ren)

Older retired couple

Couple living with child(ren) in education and (or) working age child(ren)

Retired person living alone

Single adult living with non-dependant child(ren)

Single adult living with other adults

Postcode

## Q1: Please tick the following statements that contribute to your financial difficulties

### HOUSEHOLD

Single adult living with other adults

One (or more) of my household has a disability

Child care costs

Dependent children needing support

Pre school children

English is not the first language in the house

My partner/spouse has died

There are different spending priorities in the house

Relationship break up

Cost of birthdays

Cost of Christmas

Lack of wider family support

There is someone in the household with an alcohol, drug or gambling problem

Other:

### HOME

Can't afford my council house rent (or housing association)

The cost of heating my home

Can't afford my private rented home

Can't afford to heat the water in my house

Pre paid energy meter

Replacing things that break



Council tax costs

Buying essentials e.g. beds, mattresses, carpets

I can't afford my mortgage costs

Funeral Costs

Other:

### **FOOD**

I buy my food from a corner shop

I buy my food daily

The rising cost of food

Need a crisis loan or grant for food

Special dietary needs

Lack of cooking facilities or no cooking facilities

Other:

### **EDUCATION**

Cost of uniform

"Brand and label" pressures

School trips

School photos

Sponsorship forms

School bags

School shoes

School holiday costs

Increased child care costs in the school holidays

School clubs and after school activities

Birthday cards and presents for friends

Themed days

Staff gifts

Travel to school

School lunch/spending money

Further and Higher Education costs

Other:

### **TRANSPORT**

Cost of bus fares

Cost of rail fares

Car repairs

Cost of fuel

Cost of insurance

Cost of road tax

Poor public transport provision

Other:

### **INCOME**

Single salary

Work too few hours/zero hours

Minimum wage

Under 18 and 21 low minimum wage

No pay increases

No work pension

Small work pension

Low state pension

Other:

### **EMPLOYMENT**

Made redundant

Unemployed

Cannot work due to health

No broadband at home

I lack the computer skills to apply for work

Transport costs to the job centre or interviews

Other:

**DEBTS**

- Student loans
- Housing rent arrears
- Council tax arrears
- Necessary repairs to house
- Necessary repairs to cars
- Buying white goods
- Payday loans
- Children's clothes and shoes
- Increasing utility bills
- Owe money to friends and family
- Previous debts being paid off
- Other:

**BENEFITS**

- Housing benefit cap
- Delayed payments
- Loss of benefits
- Benefit sanctions
- Universal Credit
- Completing the tasks to apply for and receive benefits
- Costs of having a smartphone, technology to access benefits
- Not aware of what benefits to claim

- Benefits are just too low
- Other:

**HEALTH**

- Limited mobility
- Limited energy
- Anxiety
- Depression
- Cannot work full time
- Long term illness
- Cost of dental treatment
- Fares to and from hospital
- Poor mental health
- Low mood
- Isolation
- Loneliness
- Other:

**Q2: Do you expect things will get better or worse for you financially in the next year? (please tick)**

- Better
- Worse
- About the same
- Don't know

**Q3: Can you explain your answer to Q2, why do you think things will get better, worse or stay the same?**



**Q4: Have you asked for help from the council, your doctor, health visitor or another organisation with your financial situation?**

Yes

No

Don't know

Did they help you or direct you to help? Please explain below

**Q5: What more could North Lanarkshire Council and its partners (e.g. the NHS, the voluntary sector) do to help people experiencing financial difficulties?**

**Please continue explaining some of your experiences and thoughts**



**This document can be made available in a range of languages and formats, including large print, braille, audio, electronic and accessible formats.**

To make a request, please contact Corporate Communications on 01698 302527 or email: [corporatecommunications@northlan.gov.uk](mailto:corporatecommunications@northlan.gov.uk)

'S urrainn dhuinn an sgrìobhainn seo a chur ann an diofar chànanan agus chruthan, a' gabhail a-steach clò mòr, braille, cruth claisneachd agus cruthan dealanach agus ruigsinneach.

Gus iarrtas a dhèanamh, cuir fios gu Conaltradh Corporra air 01698 302527 no cuir fios gu: [corporatecommunications@northlan.gov.uk](mailto:corporatecommunications@northlan.gov.uk)

本文档可以多种语言和格式提供, 包括大号字体、盲文、音频、电子和可访问格式。

如欲提出请求, 请致电01698 302527或发送电子邮件至:

[corporatecommunications@northlan.gov.uk](mailto:corporatecommunications@northlan.gov.uk)与企业传播部门 (Corporate Communications) 联系。

Ten dokument jest dostępny w różnych językach i formatach, w tym w formie elektronicznej, dużą czcionką, w alfabecie Braille'a, w wersji audio i przystępnych formatach.

W celu złożenia zamówienia prosimy skontaktować się z Wydziałem Komunikacji Zewnętrznej telefonicznie na numer 01698 302527 lub na adres e-mail: [corporatecommunications@northlan.gov.uk](mailto:corporatecommunications@northlan.gov.uk)

لای رپ، یائی اچھج یک فورجے ڈبے میں نج، ےے میٹک ساج یک مہارف میں (سٹی مرف) ولکش رواں ون ابزکی یائی گزیواتس دہی  
سے لہ ل م اش یھب ل لکش میئی اس ر ل باق رواک نرٹک ل ل، وی ڈآ، (میئی اھکل یک فورجے میوہ ے رہبے میل کے دارفا ان ی بان)

رپ سے تپ سا ای ل ل رک ہط ار سے زنش یک یان وی کم ٹی روپ راک رپ 01698 302527 می ان اب رہم سے می ارپ سے میل کے کے ن رک تس اوخرد  
میئی گ یھب ل می ی: [corporatecommunications@northlan.gov.uk](mailto:corporatecommunications@northlan.gov.uk)

Produced by

**NORTH LANARKSHIRE COUNCIL**

John Campbell

Financial Inclusion Manager

Enterprise and Communities

e. [campbelljohn@northlan.gov.uk](mailto:campbelljohn@northlan.gov.uk)

**NORTHLANARKSHIRE.GOV.UK**



INVESTORS  
IN PEOPLE

Accredited  
Until 2021

