

TOWARDS A FAIRER NORTH LANARKSHIRE

TACKLING POVERTY STRATEGY 2023 - 2026



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Document Control

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Foreword

In North Lanarkshire we recognise that all sectors and agencies must come together to tackle poverty, this Strategy not only reflects the commitment from each sector but also the voices of our residents, which will shape service delivery across our communities.

Tackling Poverty Strategy Foreword 2023 to 2026

North Lanarkshire's Tackling Poverty Strategy 2020-2023 reflected a concerted commitment across the Community Planning Partnership to drive inclusive growth and achieve prosperity for the people and communities of North Lanarkshire. We wanted to ensure that North Lanarkshire **will** be the place where everyone has equality of opportunity, a place where individuals and communities are **poverty free**.

During the three-year period the council and its partners were able to meet a number of actions, however the impact of Covid cannot be ignored in achieving the goals we set out at the beginning of 2020. The Council and its partners had to react quickly to the pandemic and the impact this had on our communities and citizens, this means that some actions in the Strategy had to be re-thought with some being delivered quicker than previously expected and others having to be reconsidered.

The global pandemic, a cost-of-living crisis and high levels of deprivation, continues to acutely affect inequality and poverty in North Lanarkshire, impacting the most vulnerable in North Lanarkshire's communities.

Against this landscape we now bring a refreshed Tackling Poverty Strategy for 2023-2026, which sets out our ambition to tackle poverty and child poverty, building on our previous plans in this area which have been progressed despite the pandemic. Our refreshed Tackling Poverty Strategy encompasses an integrated multi service approach within the Council, alongside an increased focus on working externally with all community planning partners, communities, and people with lived experience of poverty.

A new programme of work was agreed by the council which sets out projects and activity that goes much further, moves faster and in a more joined-up way to improve health and wellbeing and impact on regeneration, the economy, and communities.

However, with one in four children in North Lanarkshire living in poverty, we cannot be complacent and while there are significant improvements, considerable challenges remain and it's vital that we continue to work with partners to address the unacceptably high levels of child poverty, deprivation, and inequality in North Lanarkshire.



Councillor Jim Logue

Leader of North Lanarkshire Council

Following the Council Elections in 2022, North Lanarkshire Council created its very first Wellbeing and Tackling Poverty Committee to oversee and direct the Council's Towards a Fairer North Lanarkshire Tackling Poverty Strategy 2020 to 2023, the development of the new Tackling Poverty Strategy 2023 to 2026 and the production of the annual Local Child Poverty Action Report in partnership with NHS Lanarkshire.

As the Convener of the new Wellbeing and Tackling Poverty Committee, I am delighted to endorse the achievements of the Towards a Fairer North Lanarkshire Tackling Poverty Strategy 2020 to 2023 and the Local Child Poverty Action Report 2022.

Our new Towards a Fairer North Lanarkshire Tackling Poverty Strategy 2023 to 2026, sets out our overarching approach to tackling poverty in our communities, with the Action Plan providing the detail as to how the partners will do this. The Strategy will work in conjunction with the Local Child Poverty Action Report which will provide supports to children and young people.

The Strategy and Action Plan identify work being done and being planned under the drivers to tackle poverty; increase income via employability, reduce the cost of living, increase income via social security benefits and new to this strategy, holistic supports.

The Wellbeing and Tackling Poverty Committee will strive to ensure that the aims and objectives of the Strategy/Action Plan are met and address the challenges that our residents, Council Services, the third sector and other partners face over the next 3 years.



Wellbeing and Tackling Poverty Committee

Convener Councillor Geraldine Woods

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

Significant progress has been achieved against the ambitions of the first Tackling Poverty Strategy, to make North Lanarkshire the place to Live, Learn, Work, Invest and Visit. Progress made has focussed on both developing North Lanarkshire as a place and on improving the individual lives of North Lanarkshire's people.

Achievements to date have been pivotal in maximising the potential of North Lanarkshire as a place to improve the conditions within which residents live. Expanding the provision of high quality housing, creating multipurpose community hubs that support a much wider integrated service offering in the heart of the local community (and bring education together with other local services, local businesses, and partnership organisations), transformations to town centres, enhancements to active green spaces to bring physical and mental health benefits, and attracting investment to expand employment opportunities have been a catalyst to better supporting improved economic and community outcomes and improving quality of life for all.

In terms of improving individual lives, recent successes include an increase in positive destinations for young people leaving school, an increase in gross weekly pay for residents, a reduction in school exclusion rates, and a reduction in the number of people claiming employment related benefits. These successes, delivered against a backdrop of high levels of deprivation, a cost-of-living crisis and during a global pandemic, have led to more sustained positive outcomes for children, communities, and the economy across North Lanarkshire, transforming lives and prospects.

The Plan for North Lanarkshire sets out the commitment to focus on the things that will significantly improve the quality of life and well-being for all our residents, but the supporting evidence base highlights that challenges remain. A Programme of Work to 2028 has therefore been developed to ensure a heightened and more strategic focus on not only sustaining the economic and community aspects that will enable local people and communities (and the place that is North Lanarkshire) to thrive, but also on ensuring a more targeted approach to improving social, health, and economic conditions and maximising opportunities to escalate the delivery of improved outcomes for those that need it most, thus turning the vision of inclusive growth and prosperity into a reality.

This refreshed Tackling Poverty Strategy is a key area of activity in the Programme of Work and 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;
- Reducing the cost of living; and
- Holistic Support

Our community planning partners, and voluntary and community sector colleagues are committed to tackling poverty and inequality and our 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

Supporting the Strategy

NHS Lanarkshire welcomes this strategy and recognises the important role it plays in tackling poverty within our communities.

NHS Support

The impact of poverty and the cost of living crisis is well documented and is evident within our communities. Rising inequalities also continue to prove a challenge.

A recent population health impact assessment on the rising cost of living crisis in Scotland, conducted by Public Health Scotland, noted several ways in which rising costs and poverty can affect health including; living in damp homes, worsening of mental health issues and being unable to afford a nutritious and varied diet.

NHS Lanarkshire plays a particular role in tackling poverty, in part, simply by existing to provide care for everyone, free at the point of use. It also has a role as an 'anchor organisation' within communities, for example, offering accessible employment and opportunities and encouraging economic stimulation.

Evidence shows that the partnership activity that is documented in this plan is the most effective way to meet the challenges facing individuals and families. By ensuring that the services our communities use are equipped to recognise when people are struggling and enabling referrals and support to be put in place,

jointly we aim to prevent poor health and stop health inequalities from worsening.



Professor S. Josephine Pravinkumar
Director of Public Health and Health Policy, NHS Lanarkshire

CVS Support

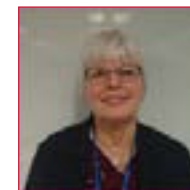
Voluntary Action North Lanarkshire (VANL) and the wider community and voluntary sector (CVS) welcome North Lanarkshire's updated Poverty Strategy, which sets out the ways in which different sectors – public, business and CVS - are working together across North Lanarkshire to tackle the complex mix of social and economic factors which cause poverty in our communities.

Given the challenge of poverty continues to negatively affect the wellbeing and life chances of many local people – with one in four children in North Lanarkshire living in poverty – successful implementation of this strategy is essential, and the CVS play a key role in this ambition.

There are over 850 unique CVS organisations in North Lanarkshire ranging from small, volunteer-led community groups to charities and social enterprises of all sizes with many providing wide-ranging and vital support to people experiencing or at risk of poverty.

VANL and the CVS also work together and with our statutory partners to provide information on sources of support for people experiencing or at risk of poverty – for example by encouraging use of **"ALISS"** – A Local Information System for Scotland and help raise public awareness and understanding of the scale, causes and impact of poverty and links between poverty and activities to support community wealth building, health, and wellbeing.

VANL and the CVS reaffirm our commitment to help tackle poverty, working in partnership with colleagues in North Lanarkshire Council and NHS Lanarkshire.



Maddy Halliday
Chief Executive Officer, Voluntary Action North Lanarkshire

Executive Summary

The long-term plan for North Lanarkshire is for inclusive growth and prosperity for all, by tackling poverty in our communities we will ensure we are working **Toward a Fairer North Lanarkshire**.

In North Lanarkshire we recognise that tackling poverty and inequality does not fall to one Service, or one Sector, we must therefore work together to use our resources effectively and efficiently to ensure that all our communities have access to opportunities that will lead to better outcomes for people in terms of employment, wellbeing and inclusive growth.

This second strategy has been developed in partnership with the Tackling Poverty Officers Action Group – a group with members from the Council, NHS Lanarkshire and the Third Sector, and will assist in delivering key priorities within The Plan for North Lanarkshire and NHS Lanarkshire’s developing healthcare strategy **“Our Health Together”**.

In the lifetime of the first strategy, we saw a reduction in the proportion of children in poverty – from 25.2% to 23.2%, this however, remains a concern as one in four children in North Lanarkshire are living in poverty, which is higher than the national average of one in five children.

This three-year Strategy will set out our overarching approach to tackling poverty in our communities, with the Action Plan providing the detail as to how the partners will do this. The Strategy will work in conjunction with the Local Child Poverty Action Report which will provide supports to children and young people.

The Strategy and Action Plan identify work being done and being planned under the drivers to tackle poverty; increase income via employability, reduce the cost of living, increase income via social security benefits and new to this strategy, holistic supports.

The Programme of Work, under the Plan for North Lanarkshire, embraces this approach via the **Resilient People Programme**, the aim of which is to deliver whole family support locally, when families need it, in a way that is consistent with the principles of The Promise and this Tackling Poverty Strategy.

Recognising the impact the cost of living crisis is having on our communities, the Community Boards have identified tackling poverty as a priority within their Local Outcome Improvement Plans, the work we and our Partners are committed to doing within the Action Plan together with the newly developed programmes within the Programme of Work will support and enhance our communities and help us work **Toward a Fairer North Lanarkshire**.

Introduction

Tackling poverty and inequality is the single biggest challenge facing Scotland and requires continued, urgent and sustained action. Tackling poverty is a core objective for Local Government working in partnership with the Scottish Government, the NHS the third sector and public and private sector partners.

Whilst low income and material deprivation are issues rightly at the forefront of the poverty debate, the strategy recognises 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 therefore, these cannot be considered in isolation.

The 2023-26 strategy has been created against a backdrop of recovery from the pandemic, the cost of living crisis and a number of issues causing or exacerbating the effects of poverty on people in North Lanarkshire. Issues such as; National Insurance increase, price increases on energy, fuel and food increases, real term cuts in wages and welfare reforms continue to acutely affect inequality and poverty. Together with other economic factors, this will impact the most vulnerable in North Lanarkshire's communities.

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 2022-2023, 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) and the Community and Voluntary Sector (CVS);
- New College Lanarkshire;
- Skills Development Scotland;
- Scottish Enterprise;
- Job Centre Plus;
- Communities and in particular those with lived experience

A collaborative approach is required across North Lanarkshire to secure real action on the biggest issues facing our people, council and our local economy and is at the heart of a fully integrated delivery plan.

“Can only afford to exist, not live. Can't treat my kids to days out/ treats like we could before or social events like going out with friends etc”

“There's nothing left after bills are paid. Working to pay bills and nothing else”

Our ambition – a fairer North Lanarkshire

The Tackling Poverty Strategy has its roots within the Plan for North Lanarkshire, there has been significant and far-reaching progress achieved against the ambition to make North Lanarkshire **the** place to Live, Learn, Work, Invest and Visit.

The Plan for North Lanarkshire sets the strategy direction not just for the council and partners, but for North Lanarkshire as a place. The long-term vision in The Plan for North Lanarkshire provides a very clear focus and compelling narrative in terms of what the council is working toward, it has been shaped by the local demographic, social and economic profile which is informed by the 28 Health Check Indicators. The vision of inclusive growth and prosperity for all aims to bring equal benefits to all North Lanarkshire's communities and ensure a fairer distribution of wealth.

Improving outcomes within North Lanarkshire cannot be achieved by delivering single programmes or projects, or by organisations working alone, rather they require many overlapping factors interacting together. To maintain the focus on the long-term vision, while ensuring a more integrated and holistic suite of services and supports in a continuously challenging and complex landscape, a new approach to strategic planning has been developed.

This approach seeks to sustain the successful strategies from the Programme of Work to date, while tackling the many challenges that remain by further evolving and re-envisioning the councils' policy direction in order to turn the vision for inclusive growth and prosperity for all into reality.

The new programme of work will enhance the scale, impact and coherence of all work areas. The newly developed programmes are interdependent; the outcomes delivered within each will support and enhance all the others.



Resilient People

The principal aim of resilient people is to deliver whole family support locally, when families need it, in a way that is consistent with the principles of The Promise and the Tackling Poverty Strategy.

The aim is to provide an integrated whole council approach, working with partners to provide an earlier and more effective response to need, that includes promoting the strengths and skills of individuals and families, improving economic activity as well as providing practical and emotional support.

Through this, children, young people and their parents/ carers will have increased resilience and ambition, often the most direct, efficient and effective way of helping families to provide responsive financial support and economic opportunities to achieve lasting change.

Resilient People will integrate family support with the roll out of community hubs to provide financial, practical, emotional and economic opportunities including volunteering, to reduce and tackle inequalities.

Resilient People will ensure that there is a **No Wrong Door** approach to tackling poverty and inequality across all our community.



Purpose of the Strategy

The Tackling Poverty Strategy will establish an approach that will ensure that the Council's vision of inclusive growth and prosperity for all is achieved.

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 pregnancy and parenthood;
- relationship and family problems; and
- biological effects – poverty early in a child's life can have a harmful effect on brain development.

A collective approach across the Community Planning Partnership, Community Boards 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 communities with lived experience;
- breaking the cycle of poverty; and
- opening opportunities to create more equal communities.

The approach ensures there is a focus on building on the strengths of individuals and families to improve outcomes for children and their parents, it requires to move people, families and whole communities from dependence to independence through enabling them to be part of the decisions that affect them. Families will receive the right support when they ask for it and receive it in their own local community. The approach will break down referral pathways built around the needs of systems rather than people which are at best confusing and at worst stigmatising.

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 must therefore follow this same route. Statutory services, the third sector and the community must come together to tackle this issue.

The 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 341,400**. 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. The Scottish Index of Multiple Deprivation (SIMD) 2020 identified 50,897 people across North Lanarkshire as being income deprived, equating to 15% of the population. The Scottish average is 12%.

Around 22,426 of the 50,897 individuals experiencing income deprivation mentioned above, live in neighbourhoods, spread across North Lanarkshire, that are not classed within the 20% most deprived. Income deprivation is defined as those of working age (and their dependants) who are on low incomes.

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

North Lanarkshire has five datazones within the 1% most deprived areas of Scotland. This strategy will ensure resources are directed to these areas as a priority.

Approximately 2.1% of North Lanarkshire's population are people from Black or minority ethnic groups. 828 people use British Sign Language at Home and 6,678 use a language other than English. Our population is getting older with the over 65 age group set to increase by over 11,000 by 2026. Those in minority ethnic groups are more likely to experience higher rates of unemployment. The Fairer Scotland Duty places a legal responsibility on us to actively consider how we can reduce inequalities of outcome caused by socio-economic disadvantage, when making strategic decisions.

We know that poverty is experienced disproportionately by particular groups of people:

Older women are more likely to be poor. In 2015-18, after housing costs are accounted for, 24% of children, 20% of working age adults and 15% of pensioners in Scotland were living in relative poverty.

Disabled people are more likely to live in poverty. In 2015-18, the poverty rate after housing costs for people in families with a disabled person was 24%. This compares with 17% of people in a family without a disabled person who were in poverty. Disabled people are twice as likely to be out of work and earn less than non-disabled people

- Women are more likely to live in poverty.
- 90% of lone parents are women
- More likely to work part time in low wage jobs
- Greater impact from Welfare reform
- In 2016 to 2017 women earned on average £1.90 an hour less than men

Note: Many of the statistics under economy were taken from the 2011 Census. We will look closely at the unemployment rates when the 2021 Census Results are available.

People from minority ethnic groups were more likely to be in poverty, both after and before housing costs, compared to those from the 'White - British' group. After housing costs, 38% of people from 'Mixed, Black, Black British and Other' ethnic groups and 34% of 'Asian or Asian British' ethnic groups were in relative poverty after housing costs. In comparison 18% of 'White British' people were in relative poverty.

Gay men are more likely to experience poverty than heterosexual men. Muslims most likely to be living in poverty. In 2015-18, 41% of people who identified their religion as Muslim were living in poverty after housing costs.

We must ensure that all groups within our communities, particularly those who are disproportionately affected by poverty, have equal access all the services and initiatives outlined in our tackling poverty strategy.

A profile of North Lanarkshire is set out in Appendix 1.



Talking about poverty and what it means

“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 marginalisation – and even discrimination – because of your financial circumstances. The constant stress it causes can lead to problems that deprive people of the chance to play a full part in society.”

In addition to the facts and figures about North Lanarkshire, it is important that we dig much deeper and continue to listen and learn from the lived experience of the people living in poverty in our communities.

In the previous strategy a survey was carried out asking people **“what makes life more difficult for you financially?”** Following the impact of the covid 19 pandemic and in the middle of the cost of living crisis, the survey was carried out again, asking the same questions.

The council developed and re-issued the survey in March 2023. Both an online and paper version asked what makes life financially difficult for the people of North Lanarkshire. The results have helped shape and inform this Tackling Poverty Strategy and our response to addressing poverty.

The survey went live on 15th March 2023. It was published on the NLC consultation page of our website, advertised on social media and sent by text message to parents and carers. NHSL, One Parent Families Scotland, Routes to Work, Voluntary Action North Lanarkshire and North Lanarkshire Advice Network partners disseminated the survey via their own platforms. Paper surveys were supplied to those who could not access the online version and in particular to English for Speakers of Other Languages (ESOL) groups. This was useful in reaching those within our communities who otherwise may not have their views represented. A total of 3,369 responses were prepared for analysis, with a representation from all Community Board Areas.

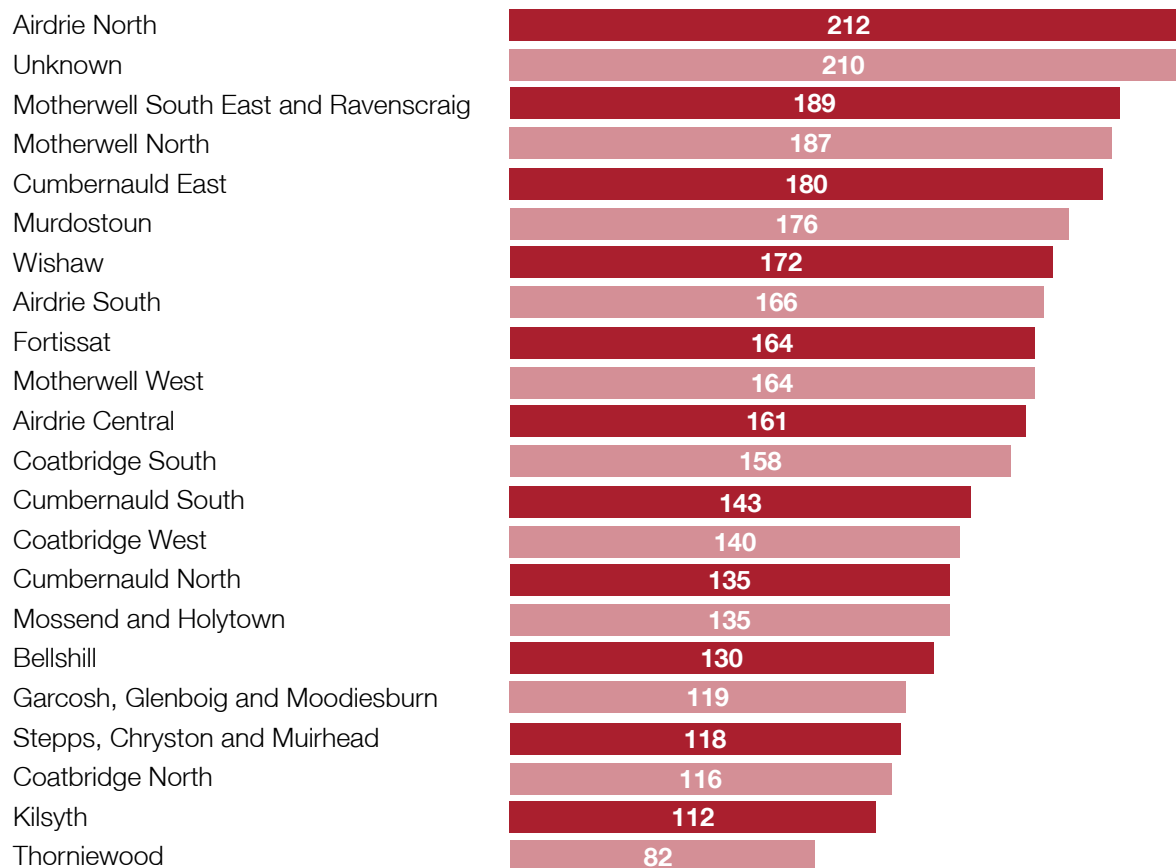
Broad themes were immediately apparent. 23% of respondents reported that they were not aware of what benefits to claim. In addition, comments from respondents informed us that they were employed but just missed out on benefits or were unable to survive even though they were fully employed.

“Benefits are too complicated to apply for”

“Everything costing more, have 2 wages coming into the house but finding we have no disposable income when bills are paid”

“I work a 60-hour week and have had to opt out of pension contributions because I can’t afford them and heating/eating at the same time”

This led us to plan a campaign for Summer 2023 to encourage those who were employed to seek advice to check their entitlement to Universal Credit, particularly considering recent changes widening entitlement to the benefit.



“We were able to use postcodes, where provided, to calculate which council ward the respondents lived in. 210 respondents did not tell us their postcode.”

Universal Credit	
You asked:	We did:
Improved information on benefit entitlement	Universal Credit Campaign (summer 2023)

When looking at reducing the cost of living, 43% of respondents reported that repaying debts contributed to their financial difficulties – 20% also reported high interest debt repayments were an issue. This will inform our work around affordable credit and forming closer links with local credit unions.

“Getting into further debt to simply afford basics because minimum repayments are so high there’s nothing left to buy necessities/pay bills”

“Debt is a real issue – overwhelming”

Childcare remains a barrier to employment with a third of respondents reporting that childcare is not affordable, while 22% found childcare did not meet their needs.

“Better provision for free after school care for full time working parents. My childcare costs last year were £10,000 with one child in full time childcare and another in school and having to be collected by after school care. This does not encourage people to go out and work”

“Small age children in school hours limit work ability, must be available to care for needs, sick days, drop off and pick up times”

The Parental Employability Support Fund (PESF) helps parents with support in sourcing childcare and can even pay childcare costs for the first few weeks to remove what can often be an insurmountable barrier for parents looking to make the transition to employment or training. Promotion of PESF to those in the seven priority groups is key in helping people into employment.

Employability Support Fund	
You asked:	We did:
Help with child care	Promotion of parental employability fund

When asked if they thought their situation will get better or worse, 57% thought it would worsen – yet only 24% of people have asked for help with their financial difficulties. Comments gave insight into how people want to be able to access advice. We will concentrate our efforts on a place-based approach delivery of advice within the heart of our communities.

“was directed to help but too overwhelming to try to do anything myself”

“provide different methods of accessing advice e.g. libraries, one stop shops, community centres or credit unions”

Advice and Support	
You asked:	We did:
More advice and assistance	<ul style="list-style-type: none"> • Cost of Living Telephone freephone telephone • Newmains HUB advice clinic in the heart of the community • Partners funded to provide advice including outreach advice clinics in most deprived SIMD neighbourhoods

The information from the Survey will continue to be further scrutinised to give more detailed information and identify trends and themes. This will be invaluable in guiding our approach through the lifetime of the Strategy. (survey questions are available at appendix 2)

The Three Questions

The Tackling Poverty Team also embarked on a communications programme called **“Three Questions”** across all our communities. The Three Questions will compliment the findings in our survey providing us with continuous input from our community voices. These voices will be the heartbeat of our strategy and action plans, shaping and underpinning everything we are doing across the local authority.

The **“Three Questions”** have been shaped around the **cost of living crisis**, we simply ask;

“How is the cost of living impacting you?”

“How is the cost of living impacting others in the community?”

“What would you like us to do about it?”

Posters together with post it notes have been taken out to community events, schools, supermarkets, libraries, sheltered housing complexes, hospitals – anywhere we can meet members of the public. The post it notes were introduced to avoid stigmatising anyone who wanted to have their voice heard but did not want to speak out, but welfare rights officers and debt advisors were also on hand, not just to provide advice but take note of comments anyone wishes to make.

The format used has proven to be very successful in giving a voice to all sectors of our community from primary school children to older people.

A number of responses from the community were in relation to not being eligible for the government’s fuel poverty payment as they **“just missed out”** due to their income. As a result of this the Councils’ response to fuel poverty was to create a fund targeted at those who were on low income but not receiving means tested benefits.



The Three Questions have been taken to schools, both Primary and Secondary, as it is important that our children and young people’s voices are heard in the shaping of our Strategy.

The young people gave an insight into how the cost of living crisis is affecting them and their families, together with what they would like to be done around this.

When asked how the cost of living affected them, the impact on socialising was a major issue for the children and young people, whilst 21% stated that they could no longer afford after school activities and socialising with friends, 56% stated that they could no longer play their consoles, charge their phones as much, all forms of socialising for young people.

The children and young people told us that the cost of living crisis was having an impact in their home and on themselves;

“Buying things causes arguments in my house”

“I get anxious when I go to the shop to buy food. My dad is off work and is on sick pay. In the next couple of months he will be on half pay and im worried how we will be able to afford things”

“my mum panics about money now”

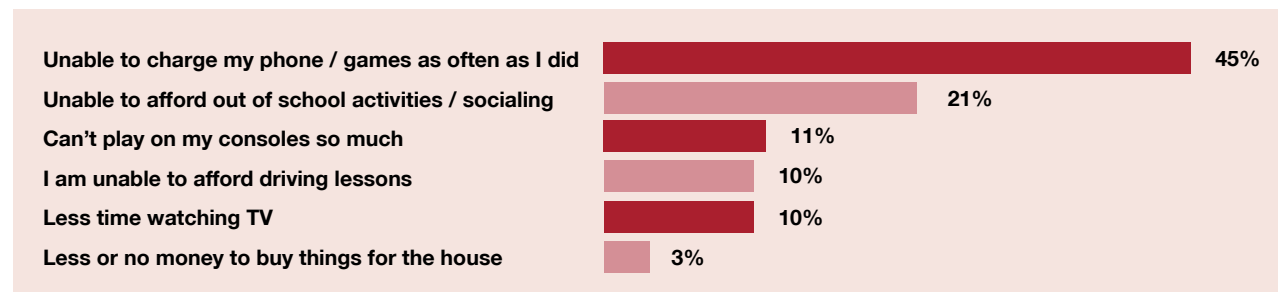
“I am poor now”

When asked what the children and young people wanted us to do about it, the top two answers from the children and young people were: **Free School Meals for everyone and financial education**. The children and young people expressed that they wanted to learn about money **“make everyone feel equal and understand more about poverty and money....learn about money, how to pay bills, budgeting and money management”**. (further details – Holistic Supports)

The Tackling Poverty Action Plan will reflect the steps that the Council and its Partners are taking to meet the needs of our children and young people.

The Three Questions will continue to inform the Tackling Poverty Action Plan and will promote discussions across Services and Sectors on how we best deliver services to our communities.

How does cost of living affect you - activities



Supporting People – Our Achievements and Challenges

Achievements

Throughout the lifetime of 2020-2023 Tackling Poverty Strategy there have been some significant achievements made, the Tackling Poverty Team, Housing Solutions and Social Work Services generated over £99 million in additional benefit income for the residents of North Lanarkshire during this 3-year period. This together with the £22.6 million generated via Citizens Advice Bureaux, means that over £121 million has been generated by supporting people through the benefit system.

- The establishment of a Wellbeing and Tackling Poverty Committee in North Lanarkshire was a clear indication of the Councils' commitment to the Strategy and working toward a fairer North Lanarkshire for everyone in our communities.
- Net migration to North Lanarkshire has picked up again after a small dip in the trend and projections. Estimates predict that North Lanarkshire's population will grow and remain favourable up to 2028.
- Recent figures show the local economy continues to grow, reflecting a positive position in North Lanarkshire compared to a negative growth position nationally.
- The gross weekly wage for North Lanarkshire residents is now higher than the national average for the first time ever – an increase of 10% (£63.90 per week) from 2021
- The number of people claiming employment related benefits has decreased by almost 48% from 14,195 as at December 2020 to 7,420 as at December 2022 and this claimant count is now lower than pre-pandemic levels.
- The Furniture Fund utilising RRTP funding provides good quality furniture items beyond the provisions of the Scottish Welfare Fund allowing homeless households to personalise their home and create a stronger feeling of belonging. During 2021/22, Housing First households were assisted at an average figure of £861.39 and the scheme has been extended during 2022/23 to include households experiencing homelessness across localities, rather than just Homes First customers. Feedback highlighted that improved personalisation impacted positively on tenancy sustainment and an overall stronger feeling of wellbeing.

- The Mortgage to Rent Scheme assists homeowners who are in financial difficulty and unable to meet their mortgage payments by arranging with North Lanarkshire to buy the owner's home and for the owner to continue to live there as a tenant. Just over £260,000 of the Scottish Government allocation has been utilised to assist homeowners with financial difficulties in the 3-year period 2020-2023.

Within our schools there have been considerable achievements;

- Educational attainment rates for all pupils gaining 5+ awards at level 6, and for pupils living in the 20% most deprived areas, have seen a steady year on year improvement.
- Improvements can also be evidenced in the number of leavers achieving a positive post school destination with North Lanarkshire achieving a high level of 94.2%. This reflects a drop in pupils not entering a positive destination from 8.2% to 5.5% (around 100 pupils).
- Overall school exclusion rates and exclusion rates for looked after children both show significant improvement with overall exclusion rates dropping by 56% and rates for looked after children dropping by almost 70%.

Throughout the lifetime of the Strategy, our communities have experienced the impact of Covid 19, the recovery from this and the cost of living crisis, during this time a North Lanarkshire Child Payment has been made to families; £125 payment to families for each child who are in receipt of free school meals and/or school clothing grant, including nursery children. A total of 11,979 children from 7396 families were assisted.

A fuel hardship payment was developed to provide financial support to low-income households who would only receive the UK Government universal payment, payments of £150 were made with applications exceeding 6000.

A Pensioner Fuel Grant was paid to over 8000 households with each receiving a payment of £100 to assist with the increasing fuel bills.

Recognising the impact the cost of living crisis is having on our communities, the Integrated Joint Board funded a Cost of Living Helpline hosted by the Tackling Poverty Team, improving our communities access to advice and support.

Challenges

There is a need to build on these successes and minimise the impact poverty has on people and communities. Whilst there has been a 2-percentage point reduction in the proportion of children living in poverty (from 25.2% to 23.2%), we still have significantly high levels of child poverty. With 61,452 children aged 15 and under in North Lanarkshire, 14,256 of those children live in poverty. 5,455 children live in areas where the poverty figure is **over the national average of 24%** and 3,185 of those children live in areas where **poverty levels are over 30%**. 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.

Although there is a downward trend in the number of working age population with no qualifications, there remains 12.8% of North Lanarkshire's working age population (around 27,600) who are restricted in accessing employment opportunities.

The proportion of the working age population who are economically active had shown signs of improvement in the aftermath of the pandemic, however, this has stalled and will continue to be monitored closely for signs of stability. Other factors will require further investigation in terms of employability, as 69,100 people are currently recorded as being economically inactive, with 41% of these recorded as long term-sick and 84% recorded as not wanting a job.

Breastfeeding rates have improved slightly from the 2017/18 baseline and the rate of increase mirrors national trends, however, nearly three quarters of babies in North Lanarkshire are not breastfed at their 6-8 week review. In 2021 NHS Lanarkshire and partners adopted a multi-strand approach to promote breastfeeding in the community and support mums who want to breastfeed, and this indicator provides a baseline against which partners can measure impact.

Life expectancy for men and women in North Lanarkshire remains below the national average and while this indicator had shown signs of improvement, the gains have started to stall and fall back. Equally, for North Lanarkshire residents, the percentage of their lives where the individuals enjoy **“good health”** is also lower than the national average.

Within the Action Plan of the 2020-2023 Tackling Poverty Strategy, Funeral Poverty was identified as an issue for people within our community. There was a lack of engagement from Funeral Directors and as a result, this issue will be addressed in terms of accessing bereavement and funeral payments.

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 from the UK and Scottish Government's with the migration of Personal Independent Payments to Adult Disability Payment and Disability Living Allowance to Child Disability Payment. Whilst the UK welfare reform changes estimates are that 20% of people won't remain on benefit following migration,

the Scottish versions of the benefits have a more favourable qualification criterion. However, the migration process will have a significant impact on disabled people, their families and carers and will take at least until late 2024 to be completed.

Whilst we had 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 remains to be impacting on this, as well as the pandemic, recovery from the pandemic and the cost-of-living crisis. The Cash First approach adopted by North Lanarkshire in 2015, continues to lead the way across the country with the Scottish Government, Trussell Trust and other Local Authorities adopting the model.

An example of how well the Cash First approach works is outlined by a resident who was assisted with the model;

“I thought my only option was a foodbank the welfare rights officer helped me get a grant and I could choose what I wanted for my family.... When they checked my benefits I didn't know that I could get help with looking after my daughter.....it has made a big difference”

Mother with 3 children (Coatbridge)

Across Scotland, there are also some early reports of the impact of the Scottish Child Payment benefit on referrals to foodbanks reducing for families, since its introduction in November 2022, for all children under 16.

The strategy and action plan 2023-2026 will build on our achievements and work towards meeting the challenges our communities face.



The impact of Covid 19

The Covid 19 pandemic had a devastating impact on families and communities across North Lanarkshire, with an increasing number of people falling into poverty with further financial challenges for those that were already experiencing poverty.

Cost of Living

People faced issues such as redundancy, loss of income due to lockdown/furlough or shielding. The availability of childcare had an impact on availability for work for some.

Whilst the council and its partners in both NHS Lanarkshire and the Third Sector took many steps to mitigate the impacts of covid, there were also some activities within the first Tackling Poverty Action Plan that could not be achieved. Some actions will be brought forward to this Strategy, whilst others will be removed or realigned due to changes in service delivery.

The Health Hub for Information and Advice – prior to Covid the tackling poverty team delivered services within 3 health centres, the service was therefore limited to these health centres and the practices that use them. The impact of covid meant that the Tackling Poverty Team were no longer able to work in the Health Centre settings. This however, presented an opportunity to promote the service throughout NHS Lanarkshire, creating easier referral routes. The Action

Plan for the 2023-2026 Strategy reflects the new opportunities provided by NHS Lanarkshire for their patients to tackle poverty and inequality.

Financial Education – Due to restrictions within the schools, the financial education programme, MACA, was put on hold. Investment is required to develop the MACA programme and this is something we hope to take forward into the 2023-2026 Action Plan (see holistic supports).

Establishment of Involvement Group to help shape the strategy and services – The Lead Organisation for this, VANL, lost a number of volunteers due to the pandemic and the need for shielding/isolation etc. In the 2023-2026 Strategy the Tackling Poverty Officers Action Group have taken a different approach to this, using a number of engagement methods to ensure that we hear as many voices across North Lanarkshire as possible.

Covid Recovery

On 21 February 2022 the First Minister announced a new £80m Covid Economic Recovery Fund targeting support for Businesses and communities with the move to a new phase in the Covid pandemic with fewer restrictions. The policy intent of this funding is to support local economic recovery and cost of living impact on low-income households. **North Lanarkshire received £5.149m funding**, the council topped this up with over **£3 million** to make a budget of **£8.613 million**.

The funding was used to mitigate the impacts of covid and the then emerging cost of living crisis, with a plan that would ensure a dignified approach to talking the food, energy and fuel crisis by providing, where possible, a **cash first** response.

The plan included;

- The release of £450,000 in grant funding for voluntary and community initiatives to enhance their existing drop-in spaces and premises across North Lanarkshire.

- The availability of welcome hubs in existing council facilities such as libraries, community and leisure centres where residents can get tea/coffee where possible, recharge digital devices and get a heat and a chat in a stigma-free environment.
- Taking a ‘cash first’ approach to tackling poverty by encouraging partners and third-sector organisations who provide emergency food to sign up to a ‘pledge’ to work with the Scottish Welfare Fund to access crisis grants as a first response (with food banks being the last port of call).
- A Living With Less roadshow across the region with the council’s Tackling Poverty Team and partner agencies where people can apply for grants on site and access support for benefits checks, grant eligibility and debt advice.
- Discussions around setting up a dedicated cost of living helpline in collaboration with the Health and Social Care Partnership to provide advice to residents in need.
- Frontline council workers will be able to access local heat hubs in a range of council facilities such as schools, libraries, community centres and leisure centres, where they can get a tea/coffee and a break from the cold outside. Other staff will also be able to work more locally to their home to reduce commuting costs or domestic heating rates for those who work at home.
- The release of a £2.161m fuel hardship fund – a £150 payment to eligible low-income households – which can be applied for online. (Further payments of £125 Child Payment and £100 Pensioner Fuel Grant will be paid directly to those eligible).
- A Living With Less digital and online promotional campaign, targeting a range of residents and signposting them to crisis support such as financial assistance, grants, an online benefit and household budget calculator as well as advice on keeping good mental health and ways to make small savings, household changes and concessions to reduce the cost of living.

The cost of living crisis continues to impact our communities, and all partners are committed to supporting and assisting people during this time, this Strategy and Action Plan reflects the commitment and work done within the four drivers to tackle poverty across North Lanarkshire.



The drivers to tackle poverty

Almost anyone can experience poverty; unexpected events such as bereavement, illness, redundancy, relationship breakdown can be enough to push someone into poverty which can then be difficult to escape.

What Are the Drivers to Tackle Poverty?

There are four drivers that we can use to tackle poverty in our communities;

- Maximise income via employment
- Reduce the cost of living
- Maximise income via social security benefits
- Holistic Supports

North Lanarkshire Council and NHS Lanarkshire together with our partners in the Third Sector are delivering on these drivers to tackle poverty and inequality in our communities.



Maximise income via employment

Driving up income from employment remains one of the mechanisms in North Lanarkshire which offers real opportunities to support unemployed and underemployed residents out of poverty. Employability is integrated within Education & Families and contributes to the Brighter Futures Programme of Work within the Plan for North Lanarkshire. It has the aim of transforming how we prepare young people and other residents for the world of work by delivering an interconnected programme of education, volunteering, and entrepreneurship throughout various stages of their life.

The aims and objectives of this are to:

- Drive the recovery of North Lanarkshire's labour market to pre-covid levels
- Deliver significant jobs growth
- Shape innovative employment pathways in key growth industry sectors
- Provide inclusive and accessible support to boost entrepreneurship
- Embed volunteering programme as a normal part of life
- Transform how young people experience learning and teaching

The post pandemic labour market that has emerged is characterised by low unemployment levels but increased economic inactivity and within North Lanarkshire the employment rate is still below the pre-pandemic levels. The North Lanarkshire claimant count, which acts as a measure of unemployment, was 14,415 (6.6%) people in March 2021 compared with 8,225 (3.8%) in March 2020, a 75% increase on the pre-pandemic level. However, in May 2023 it had decreased to 7,640 (3.5%) and average earnings in North Lanarkshire are now above the Scottish and UK averages for the first time. This is good news, but real challenges remain due to levels of economic inactivity. The number reported as 'long term sick' in North Lanarkshire has increased from 14,900 in the 12 months up to December 2019 to 26,300 in the 12 months up to December 2022. While unemployment

is lower than pre-pandemic levels the number of people in the workforce in North Lanarkshire has reduced from 174,000 (78.1%) in December 2019 to 157,100 (70.1%) in December 2022.

As we begin this strategy, the forecast for unemployment is uncertain as the UK remains within a period of high inflation and with further expected rises in interest rates which will have an impact on business. From an employability perspective this simply reinforces the long-term strategy of continuing to support those further from the labour market in North Lanarkshire to gain the skills needed to get a job and be part of the economic growth of the area. Alongside this we will continue to work with local employers to create opportunities for our unemployed residents, including those who are economically inactive.

All employability programmes delivered by or on behalf of North Lanarkshire Council are based on the No One Left Behind policy which is aimed at inclusive growth, economic transformation and tackling child poverty; and aims to deliver a system that is more tailored and responsive to the needs of people of all ages who want help and support on their journey towards, into and in work - particularly people with health conditions, disabled people and others who are disadvantaged in the labour market.



Case Study

Aged 21 and living at home with her parents, Jade has a learning disability, and her education was in supported learning establishments and courses. Jade was referred to Project SEARCH in April 2022 as she knew she wanted a job and required support to find the right opportunity for her.

Jade worked really hard in her placement within a health setting and received £89pw bursary. She was able to demonstrate her ability to learn tasks with routine and structure built around them. Jade was delighted when she was successful in gaining a position as a Porter with Serco in University Hospital Wishaw in February 2023. She now works 35 hours a week and earns £391.30, making her £302.30 a week better off.

Jade said ***“Starting my job has helped me build up my confidence and my communication skills and well as show me the ability I have in learning new skills. Having a wage is fantastic, it gives me extra money to spend, I don’t have to borrow from my parents now, and this makes me feel great.”***

Managed and co-ordinated by the Council’s Employability team, key worker support is provided by partner agency, Routes to Work Ltd. Their support is community based and person centred and focused on identifying fair and sustainable employment for their clients. The Council also fund other third sector activities, and these are aimed at supporting specialist employability support, again using the person-centred approach which treats our residents with respect and dignity.

An important strand of the work carried out throughout the employability service is that of income maximisation. Partners within all Projects and Services make referrals to an identified Welfare Rights Officer early in the job search journey. **“Better off”** benefit calculations equip people with the correct information on the financial benefits of work.

The council also provides a comprehensive Supported Employment service that focuses support on people with disabilities, mental health issues and care experienced young people. The team has two strands: Supported employment and the supported business North Lanarkshire Industries. 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 provides in work support to enable the individual to sustain their employment. In work support is person centred and tailored to each individual and employer needs and makes a significant contribution in North Lanarkshire to reducing the disability employment gap.

Case Study

Bobby is 43 lives and with his elderly Mum. Autism means Bobby is very vulnerable and has increasingly become isolated, only leaving home if his Mum is with him. Bobby's Mum contacted the supported enterprise service to refer Bobby for help in finding a job as she believed that this would give him a reason to go out and meet people and gain some independence.

The employability welfare rights officer (WRO) carried out a benefit check and established that Bobby was only receiving the standard rate of universal credit. To maximise his income, the WRO provided support to obtain a fit note from the GP, upload this onto Bobby's journal and complete a capability for work questionnaire. Bobby was awarded work related activity component, increasing his UC amount by £354.28 per month. A claim for Personal Independence Payment was also made and enhanced rates for care and mobility were awarded.

Maximising Bobby's income gave him a bit more motivation to want to go out to work and the job coach soon found Bobby some voluntary work in a catering environment. This led onto a part time job which has boosted Bobby's confidence and made him a lot more independent.

Figures below illustrate how Bobby is better off in work:

Income Table			
	Income at point of referral	Income after initial maximisation by WRO	Income when employed
Universal Credit	£77.28	£159.04	£159.04
Personal Independence Payment	N/A	£61.85 Care £24.45 Mobility	£61.85 Care £24.45 Mobility
Wage	N/A	N/A	£82.50
TOTAL WEEKLY INCOME	£77.28	£245.34	£327.84
WEEKLY INCREASE	N/A	£168.06	£250.56

In 2023 there are major changes in the external funding environment around employability in North Lanarkshire with significant new investments from the UK Shared Prosperity Fund and the Scottish Government's No One Left Behind fund bolstering the significant contribution from the Council to employability in North Lanarkshire. In targeting employment support on those at the margins of the labour market and on low incomes, our aspiration is that they will have a positive impact when delivered in tandem with the other tackling poverty activities across our communities.

The projects being delivered include:

- Area based programmes to tackle economic inactivity with an additional focus on parents on low incomes
- Support across all communities for unemployed residents to access work opportunities

- Broad range of employment programmes for low-income parents including engagement activities, and support with childcare, training, skills development and in-work support
- Continued focus on supporting our young people into sustained positive destinations in their transition from school to the labour market, including those with additional support needs or who are care experienced
- Supported employment activities to all residents with significant barriers
- North Lanarkshire Industries Supported Business
- Specialist support to thematic groups which is tailored to their needs

The work of employability in North Lanarkshire is integrated nationally and locally with strategic plans and the community planning process through its Local Employability Partnership as well as with the Tackling Poverty Strategy. It also contributes to the area's community wealth building activities.

Reduce the Cost of Living

There is much work to do but with a clear action plan we can reduce the impact of the cost of living crisis on the people of North Lanarkshire and in turn, create financial resilience within our communities.

In 2023, UK households are facing the steepest increases in living costs in a generation. The Scottish Fiscal Commission expects that Scottish households will see the biggest fall in disposable income since records began in 1998. The Office for National Statistics also shows a basic shopping basket has increased by an average 23% on the previous year's figures. Even the cheapest value ranges in budget supermarkets have experienced increases as high as 46% meaning those with lower incomes are spending a higher proportion of their income on food.

It comes as no surprise that fuel poverty rates have increased in line with soaring energy costs. The Fuel Poverty (Scotland) Act 2019 established a new two-part definition whereby a household is considered fuel poor if:

- **Fuel Poverty** – After housing costs, when more than 10% of the household net income is required to pay for reasonable fuel needs
- **Extreme Fuel Poverty** – After housing costs, when more than 20% of net income is required to pay for reasonable fuel needs

A Scottish Government report on the cost of living crisis (January 2023) expects the Fuel poverty rate in April 2023 to be 39% of households in Fuel Poverty, 34% of these to be in extreme fuel poverty. Based on these figures, in North Lanarkshire, 59, 634 households will be in Fuel Poverty and 51, 989 of these will be in extreme Fuel Poverty. The social rented sector will have the highest rate of fuel poverty at 61%.

The poorest in our communities often have to pay extra costs for essential products and services, often referred to as the **“poverty premium”**. This can include everything from using prepayment meters for fuel, paying to access their own cash at ATMs or being pushed towards high-cost credit.

The University of Bristol’s Personal Finance Research Centre’s **“Fair by Design”** Campaign to end the poverty premium found that almost 23% of households in North Lanarkshire have significantly higher costs due to the poverty premium, as the figures for each of North Lanarkshire’s UK parliamentary constituencies below show. The full table is available at appendix three.

North Lanarkshire’s UK Parliamentary Constituencies				
	Motherwell and Wishaw	Cumbernauld, Kilsyth and Kirkintilloch East	Coatbridge, Chryston and Bellshill	Airdrie and Shotts
Total cost of poverty premium	£ 5,034,499	£ 3,743,300	£ 4,518,868	£ 4,439,222

*National Records of Scotland: UK Parliamentary Constituency (UKPC) Household and Dwelling Estimates (2011 Data Zone Base)

Promoting Affordable Credit Options

Research shows that people in North Lanarkshire paid an extra £2,085,957 last year due to high costs of credit. It is not acceptable that the poorest people in our communities are forced to pay the highest costs for credit.

“Credit unions no longer deserve the “poor man’s bank” label attached to them – this only creates stigma and discourages people from joining. Instead, we must encourage the financially astute to become members of the credit union in their area.

Credit unions are ethical financial institutions that offer free life insurance and loan protection to our members. This is unique in the Financial Sector.

We need the whole community to be members so we can lend to all of our members, including those who are financially stressed or aspire to a better standard of living as we will then have the finances to do so.”

Julie Reddin, Director of Association of British Credit Unions Ltd (Scotland)

There are 21 affiliated credit unions in North Lanarkshire (5 credit unions affiliated to Scottish League of Credit Unions & 16 Credit Unions affiliated to Association of British Credit Unions Ltd) and we have an important role to not only promote them but to work in partnership. One way to do this is to recruit local employers who will promote the benefits of Credit Unions within their workforce. The NLC Tackling Poverty Team is developing a model of working with local employers to promote credit unions and other aspects of Financial Education, with the aim of employers then encouraging their workforce to sign up to payroll deductions with a local credit union.

Illegal money lending is known to take place in North Lanarkshire with loan sharks targeting the most vulnerable in our communities. Those who use them are often desperate and don't know where else to turn for help. North Lanarkshire Advice Network, an umbrella organisation for all advice agencies operating in the area will work in partnership with Scottish Illegal Money Lending Unit to increase its reach within our communities to stamp out loan sharks. NLC tackling Poverty Team are also working towards achieving the **“Stop the Loan Sharks”** Chartermark and will soon appoint an illegal money lending Champion to take forward this work.

Informing our Residents

The huge impact of the cost of living crisis called for large scale co-ordinated information distribution in order to inform and educate about help available:

- Over 36,000 combined page views on newly developed NLC and NHSL cost of living web pages
- 2,521 Benefit Calculations carried out by residents on our newly developed online benefits calculator
- 87 personal budget plans completed on our Budget planner tool
- Co-production of the North Lanarkshire **“Money Worries”** leaflet with independent Food Aid Network and distribution of 27, 000 leaflets
- Money Worries Training delivered to 46 attendees from North Lanarkshire’s identified **“Warm Spaces”**

Advising and Assisting

We will continue to provide Advice, Support and Representation to those experiencing Problems with Debt. The cost of living crisis has led to an increase in the numbers of people seeking advice across both local authority and Citizens Advice Network. Health staff including NHSL Link Workers based within GP surgeries provide a crucial role in referring those experiencing Physical and Mental Health impacts caused or worsened by Debt Worries and referred 181 people over the last year (an increase of 64 on the previous year when the GP link worker scheme started)

A total of 6,725 referrals for debt advice were received over the lifetime of the Strategy by both NLC and CAB Debt Advisers.

Number of Referrals Received		
Apr 20 – Mar 21	Apr 21 – Mar 22	April 22 – Mar 23
1937	2199	2589

Amount of Debt Dealt With		
Apr 20 – Mar 21	Apr 21 – Mar 22	April 22 – Mar 23
£10,267,242	£10,023,578	£11,875,983

Amount of Debt Written Off		
Apr 20 – Mar 21	Apr 21 – Mar 22	April 22 – Mar 23
£2,032,758	£1,292,445	£1,741,159

Providing free Period Products

In 2022-2023, 399,140 products were delivered in North Lanarkshire; 78,396 of these were in schools.

We will work to expand and improve provision of period products to ensure that everyone who needs them can access them freely. We will continue to grow our network of 117 local access points within North Lanarkshire through council buildings and local community groups with the aim of products being readily available within a 20 min journey. To help us achieve this we have partnered with Community Groups including those who provide emergency food provision. In 8 local areas e-bikes are used to deliver product to the doorstep for women who would not otherwise be able to access them and for those using food banks, products are made available there.

We have also supplied dispensers and period products to Accident and Emergency Departments in both University Hospital Wishaw and University Hospital Monklands and provide products to Health Centres across North Lanarkshire.

We recognise that stigma remains a barrier to access, particularly amongst younger women and girls and to address this education is key. A peer support programme is planned and will see senior pupils and community group members develop and deliver an education programme to their peers promoting dignity, equality and an end to period poverty.



Helping people to “Quit Your Way”

Research by Ash Scotland showed that 63,000 households in Scotland would no longer experience relative poverty if people were empowered to successfully give up tobacco. 42% of all households in Scotland containing people who smoke are currently living in relative poverty, a figure which could be reduced by around 10% if tobacco was not a factor. Reducing smoking prevalence in Scotland by just one percent could lift more than 3,700 households out of relative poverty.

A training module has been developed by ASH Scotland and NHS Lanarkshire Tobacco Control Team which will be used by ASH Scotland to facilitate training on smoking and poverty. The NHSL Tobacco Control team have already offered this training locally to advisors within the Tackling Poverty Team, so that Welfare Rights Staff and Debt Advisers can promote the **“Quit your way”** programme and signpost people to the service.

“I’ve been putting this cash by in a tin that I would spend on cigarettes. My Grandson wanted a football strip which I thought was too much money to buy him, but after 10 days of quitting smoking I was able to buy it for him. I’m also keeping the money I’m saving for Christmas and other bills. That was just a part of it though, my health was the main reason and I now have more energy and my house doesn’t smell of smoke anymore.”

(Quit Your Way – successful participant)

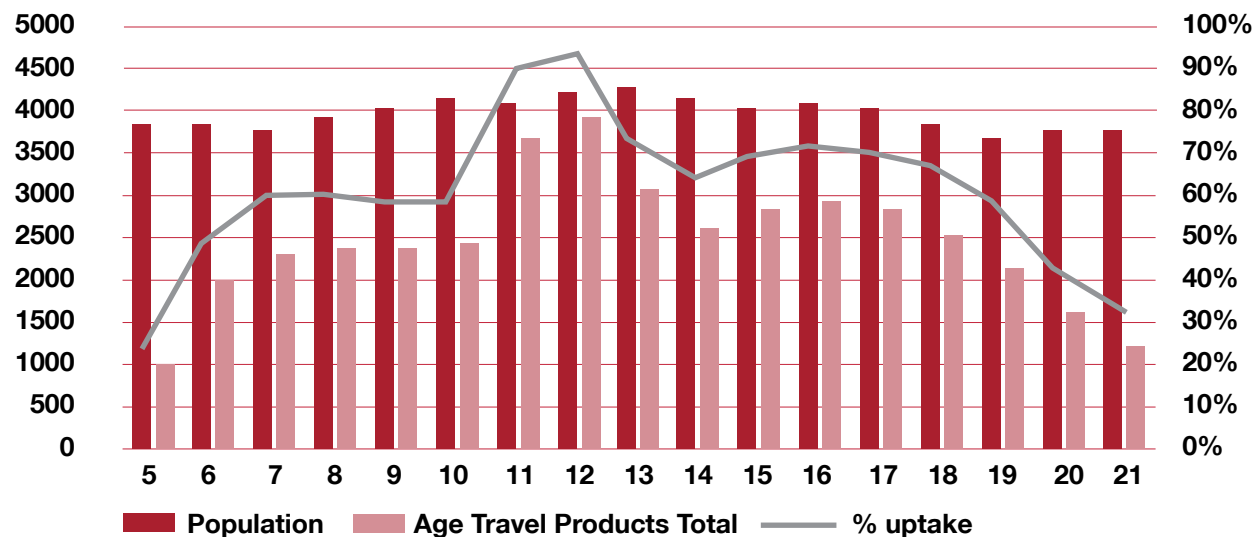
Promoting Free Travel for under 22s

Since its launch in January 2022, the scheme has been promoted widely and continually through schools, within the community, on NLC and NHSL websites, by social media (Corporate and youthwork, CLD channels), and by colleagues working with children, young people, and families. Parents and Carers have received text messages direct to parents and Community Learning & Development Staff continue to engage with applicants.

Efforts have been made to encourage applications from priority groups such as care experienced young people, refugees, families living in poverty, social work service users, young job seekers, students and those working with partner agencies.

Uptake varies widely amongst different age groups. At either end of the age spectrum 5 year olds and 21 year olds have taken up fewest travel cards but 80-90% of 10-12yrs have obtained a travel card.

% uptake by population of North Lanarkshire free bus cards on issue, by age, at end of May 2023



Reducing Fuel Poverty

Fuel Poverty rates are estimated to be at 39% in North Lanarkshire with Social Housing Tenants faring even worse with rates as high as 61%. Whilst some financial help is still available from UK and Scottish government, this will only partially address the problem and only some will be eligible for help.

North Lanarkshire Energy Advice Service was commissioned in early 2023 to provide mentoring, support and advocacy to our most vulnerable households to ensure no one has to struggle between choosing to heat or to eat. Energy Mentors will empower and equip households with the skills and knowledge to reduce energy and achieve sustainable outcomes.

Citizens Advice Network in North Lanarkshire Delivered Energy Advice via a number of initiatives from 2020- 2023. Motherwell & Wishaw CAB partnered with Airdrie CAB to provide a single point of contact for vulnerable energy consumers across North Lanarkshire experiencing negative energy usage and debt situations. Tenants and homeowners accessed multi-channel support for energy issues and nearly 7,000 people were assisted in the last three years and assisted in writing off over £500,000 of energy debt.

Home Energy Scotland are Key partners for agencies in North Lanarkshire to refer to for both expert Energy Advice and practical measures to combat fuel poverty. Over the year 1st April 2022- 31st March 2023:

- Home Energy Scotland engaged with 6,427 households in North Lanarkshire
- 998 of those households had at least one child under 16
- 1,000 of those households were 65 years old or over
- 1,473 of those households had someone with a disability
- 450 Households in Fuel Crisis were referred to National Fuelbank and assisted with emergency vouchers
- 1,168 referrals were received from partner agencies through Home Energy Scotland's online portal

Provide Affordable Homes for our Residents

The council are committed to delivering 5000 affordable new homes by 2035, reducing the cost of living by increasing the supply of affordable, energy efficient homes. To date (end of December 2022), a total of 1,566 affordable homes were delivered, comprised of 970 new build homes and 596 Open

Market Purchase Scheme (OMPS)/Empty Market Purchase Scheme homes. OMPS was expanded during 2022/23 to acquire homes that would enable common works to move forward in priority blocks and allow the only remaining owner occupier to remain in their properties as a social tenant, with a further later expansion to alleviate homelessness.

North Lanarkshire Council will aim to continue to meet Energy Efficiency Standards for Social Housing (ESSH) at band C and D for NLC Properties. Government Funding Schemes will be fully utilised to make energy efficient upgrades including central heating and insulation. Wider Area based Schemes will also fund energy efficiency of NLC Housing Stock.

The Council achieved 99.4% of our properties with an EPC rating of D (SAP 55 or above), which is slightly above last year's figure of 99.2%. By 2025, social landlords will be unable to rent properties rated below an EPC 'D'. A new ESSH standard requires that all social housing meet EPC band B or is as energy efficient as practically possible by the end of December 2032, within the limits of cost, technology and necessary consent. Wider Area based Schemes continue to be utilised to also fund energy efficiency of NLC Housing stock.

Food Poverty – The Pledge

North Lanarkshire Food Poverty Referral Gateway was introduced in 2015, leading the way in Cash First approaches to tackling food poverty and insecurity in our communities. An approach now adopted by the Scottish Government.

To affirm the approach an event was held in 2022 asking emergency food providers to sign up to **“The Pledge”** where we will ensure that no one is left without food, and they will have access to income maximisation and budgeting services.

As we move through 2023, the Food Poverty Action Group are working to cement this approach, Trussel Trust and the Citizens Advice Bureau have attracted funding to augment the Gateway.



NORTH LANARKSHIRE

**NORTH LANARKSHIRE
COMMITMENT TO
TACKLING FOOD CRISIS
OUR PLEDGE TO ACTION**

In North Lanarkshire we are committed to taking a dignified approach to tackling food crisis via a **Cash First Approach**.

People in North Lanarkshire should not have to make choices between eating or heating, parents should not have to go without a meal in order to feed their children.

In North Lanarkshire it is **our pledge** that people are offered a sustainable approach by ensuring equal access to information and advice services.

North Lanarkshire are committed to ensuring a dignified approach to tackling food and fuel crisis and where possible will provide a **cash response**.

At it is our vision to live in a community where people are empowered and have the opportunity to access services to ensure a sustainable approach to tackling food poverty and insecurity.

OUR PLEDGE

- To work with Scottish Welfare Fund to access crisis grants as a first response to tackling food poverty
- Ensure people and families we are working with are referred to agencies who can assist with:
 - Increasing Income via Employment
 - Increasing Income via Social Security Benefits
 - Reducing the cost of living
- Ensure that people who continue to approach for assistance in purchasing food are given equal access to appropriate services to ensure a sustainable solution

Signed

on behalf of

Date

LIVE HERE

Maximise income via Social Security Benefits

There have been considerable achievements in the 2020-2023, Tackling Poverty Strategy under Income from Social Security, the most notable being generating additional income of nearly £100 million for our residents within the three years of this strategy.

Covid impacted on service delivery and some of the actions detailed within the Plan, this was due to the way services had to be delivered, therefore, for example, the training programme for Health Staff was delayed with many health staff being redirected to other services to ensure the health service was able to meet the demands put upon them. This action will feature in the 2023-2026 Action Plan together with some new initiatives that are now taking place in health settings. This includes the investment for the Cost of Living Helpline, demonstrating the recognition of the links between poverty and health inequalities.

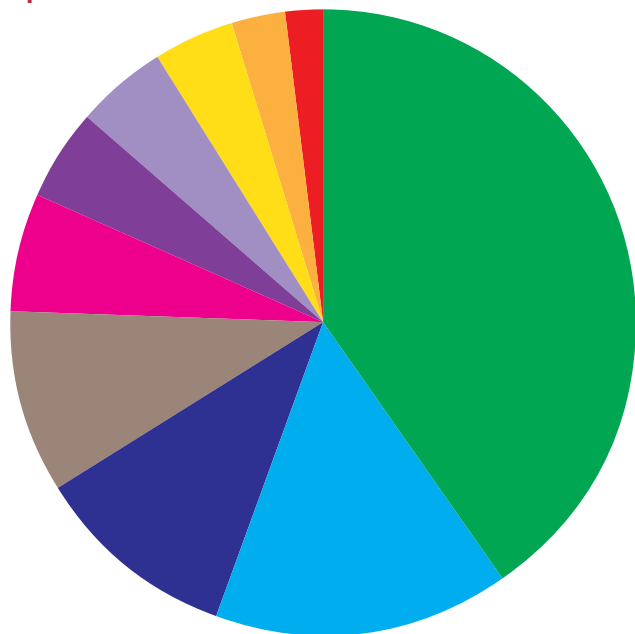
Therefore, a major foundation of our work to tackle poverty in North Lanarkshire remains a strong commitment to income maximisation. Since 2011, the Tackling Poverty Team, Social Work Service and Housing Solutions have carried out 263,000 benefit checks, generating £383 million in additional benefit income for the most vulnerable residents of North Lanarkshire.

A Cumbernauld resident contacted the Tackling Poverty Team advising that he had tried multiple times to claim his state pension without success. The Tackling Poverty Team supported him to get his pension into payment and backdated to the day he reached pension age. They identified that he also had an entitlement to Pension Credit and Council Tax Reduction. The man received a backdated pension payment of **£6000**, together with pension credit of **£73 per week together with full council tax reduction. An annual increase of £3796 additional income for the man.** The man stated, *“I couldn’t be happier, I was getting nowhere myself.”*

Rising living costs and historically low benefit levels mean that many families on low and middle incomes now struggle to meet their basic outgoings. New research from Policy in Practice – *“Missing Out”* April 2023, finds that £18.7 billion of benefits intended to help these families remains unclaimed.

Therefore, maximising household income through the take up of benefits is essential to support families and reduce harm from homelessness, debt or other crises.

£19bn estimated unclaimed value by benefit, April 2023



■ £7.57 bn Universal Credit	■ £929 m Housing Benefit (Pension Age)
■ £2.87 bn Council Tax Support	■ £900 m Water Social Tariffs
■ £2.00 bn Carers Allowance	■ £728 m Broadband Social Tariffs
■ £1.75 bn Personal Credit	■ £511 m Others
■ £1.13 bn Child Benefit	■ £314 m Warm Home Discount

Policy in Practice – Missing Out Report – Unclaimed Benefits April 2023

From these findings it is important that our Action Plan for Tackling Poverty ensures the **“no wrong door”** approach is embedded into our practice across all internal services together with our partners in NHS Lanarkshire and the Third Sector.

How will we do this?

The Tackling Poverty Team has produced Poverty Awareness Sessions, which can be tailored not just to the Services we are delivering to, such as social work, health, education, addiction etc, but can also be drilled down to impact in each Community Board area.

In doing this we can look at referral gateways and solutions that are bespoke to each service and locality, therefore supporting referrals to income maximisation services.

The Poverty Awareness Sessions have now been delivered to over 200 staff, practitioners and community members, the programme will continue and be adapted to ensure relevance for each organisation delivered to. The feedback has been really positive;

“informative session and great examples shared today”

“I learned lots from the session that I didn’t know”

“Seeing the information for my locality was hard hitting, but we were then told about the referral routes for us.....I feel more confident to approach the issue of money now”

The Tackling Poverty Awareness sessions are designed to ensure that the ethos within the Programme of Work where we muster our resources and recognise that poverty is not something that we can look at on its own is reflected in this.

Poverty impacts all areas of life, the Joseph Rowntree definition the Strategy has adopted reflects this:

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

It means waking up every day facing insecurity, uncertainty and impossible decisions about money.

It means facing marginalisation, and even discrimination, because of your financial circumstances.

The constant stress it causes can lead to problems that deprive people of the chance to play a full part in society.”

In recognising this, it is important to acknowledge that in working to achieve our goal to reduce and tackle poverty in North Lanarkshire this is not something that one service can do on its own. Referral pathways ensure that services have access to specialised advisors, investing in internal and external services ensure that people have access to those advisors.

NHS Lanarkshire

The Health Foundation in 2020 stated that income is associated with health; people in the bottom 40% of the income distribution are almost twice as likely to report poor health than those in the top 20%. Poverty in particular is associated with worse health outcomes. Income and health can both affect each other – lower income is associated with more “**stressors**” which can harm health and allow fewer opportunities for good health. Poor health can limit the opportunity for good and stable employment and so affect income.

Alongside its main function, NHS Lanarkshire recognises its role in making a strategic contribution to the local economy. Anchor organisations are pivotal to community wealth building as a result of the scale at which they operate. After a benchmarking exercise, NHS Lanarkshire has developed an action plan to maximise its role and are now working with other community planning partners in North Lanarkshire to maximise the collective impact, share best practice and identify areas where local anchors can work together.

NHS Lanarkshire has also made significant investment in tackling poverty measures in North Lanarkshire including within income maximisation services. Recent investments include the funding of a Cost of Living Helpline hosted by the Councils’ Tackling Poverty Team improving people’s access to both income maximisation and money advice services.

Referral pathways have been established to make it easy for health staff to refer patients into the team to get the supports they need and there are plans to expand this area of work from 2023 onwards;

“As a Health Visitor it is reassuring to know that the Tackling Poverty Team have the knowledge and skills to assist the families we work with both by providing advice and practical support.”

“As a Health Visitor it is very easy to make a referral to ensure our families receive the best support in maximising their incomes.”

NHS Lanarkshire have established “**GP Link Workers**” with a referral route to their partners in both the councils’ Tackling Poverty Team and the Citizens Advice Bureaux. The Link Workers are available in various GP surgeries across North Lanarkshire, over the last two years the link workers have referred **860 people for help with welfare rights and 252 people for help with money/debt advice**. The total income generated to date from these referrals is **£330,260**.

The Improvement Service have also funded a project within North Lanarkshire; **Welfare Advice and Health Partnership**, where we are improving access to money and welfare rights advice in health care settings. This is achieved by embedding advice workers in health settings and providing consensual access to medical records. Based in three surgeries across North Lanarkshire this project has proven to be extremely successful, with **357 referrals** received in one year generating **£715,865**.

The feedback received from the medical practices has been nothing but positive for this service:

“The welfare rights officer joined the practice once a week to help with our patients and has been a great help to the patients not only from a financial point of view but also from a mental health and wellbeing perspective, some people are in a situation where they don’t know what to do or who to turn too, the welfare rights officer goes over and above to help sort out their affairs or tries to make sure they are getting what is right, in turn patients seem relieved and feel light is at the end of the tunnel which often lifts the anxiety they have been living with”

Waverley Medical Practice, Coatbridge

“The welfare rights officer has been an amazing addition to our practice MDT. She is very hard working, approachable and a great team member. The project has been helping our patients greatly and easing their financial pressures, which has a very positive impact on their mental and physical health. This is more important than ever whilst in the midst of a cost of living crisis.

The project has been welcomed fully at Old Mill, patients are engaging well and getting the help they need due to their poor health and mobility.

I would honestly say this project has been the most helpful and useful addition we have ever had, and patient feedback has been excellent.”

Dr Aimee McGinness – Old Mill Practice, Bellshill

Case Study from Waverley Practice – Welfare Advice and Health Partnership

The GP made a referral to the Welfare Advice and Health Partnership for a man who had completed an application for Personal Independence Payment which was refused. After lodging an appeal, the man was seeking representation, the Welfare Rights Officer asked the man to sign a mandate authorising North Lanarkshire to act on his behalf. The Welfare Rights Officer was able to access the man's medical records from the NHS system and enclosed the evidence with the mandate.

On receipt of this evidence the decision was overturned within a week, with an award of both Enhanced Rate Mobility and Daily Living.

As with all cases the man was given a benefit check and the Welfare Rights Officer identified that he was missing the Scottish Child Payment for his two children, aged 12 and 13. The man was unaware that this could be claimed.

As a result of the referral from the GP the man's income has now been increased by **£206.90 per week (£10,758.80 per annum)**

The case studies and the testimony from the GP practices highlight the relationship between poor health and poverty, and the need for the important joint work with NHS Lanarkshire to continue across our communities.

The Third Sector

The Tackling Poverty Team are responsible for the commissioning of external advice services to provide welfare rights and debt advice. The successful candidates for 2023-2025 have been 5 local Citizens Advice Bureaux.

The Citizens Advice Bureaux (CABx) are committed to working with the Tackling Poverty Officers Action Group in implementing the Strategy and Action Plan.

The CABx have contributed to maximising income across the local authority generating £22.6 million in additional income for residents during the three year period (2020-2023) of the last Tackling Poverty Strategy.

The CABx are also committed to tackling food poverty by implementing the councils' Food Poverty Referral Gateway which promotes the **Cash First** approach. Trussell Trust are working in conjunction with the local CABx over the next 2 years focussing on enhancing access and engagement with the North Lanarkshire

Food Poverty Referral Gateway. Augmenting the existing Gateway as the preferred route for cash first support and ensuring a dignified and holistic approach to tackling food poverty and insecurity.

The pilot will be delivered in communities with Motherwell, Wishaw and Airdrie in local community hubs working alongside community organisations in both one to one and group settings, providing advice, support and training.

Citizens Advice Bureau – Coatbridge

A 41 year old man with 4 children presented to Coatbridge Citizens Advice Bureau, he himself had health issues. He contacted the Citizens Advice Bureau explaining he had a £12,000 benefit overpayment which had resulted as a clerical error by the DWP five years previous.

The man himself had tried to dispute this himself with DWP but was getting nowhere, he asked the CAB to help him. The case worker took the man's case to appeal and was successful in their argument meaning that the overpayment was written off.

The man stated, ***“if it wasn't for the CAB service especially the welfare rights team, my mental health would have been so poor that I would have gone down a dark path”.***

Holistics supports

In North Lanarkshire we recognise the need to deliver sustained reductions in child poverty over the long term, and to break that cycle of poverty and ensure that our children living in poverty do not grow up to be adults living in poverty. We will work with our partners to provide the integrated and holistic support which families need thereby improving their wider wellbeing and ability to engage with the drivers of poverty.

In North Lanarkshire we are committed to delivering a **“No Wrong Door”** approach to our services to ensure that all residents, including those in poverty and those at risk of falling into poverty receive the right support at the right time.

Ensuring all families have the support they need, regardless of what those supports may be, is essential if we are to enable families to thrive in all aspects of their wellbeing.

Whole Family Support

The aim of the Whole Family Wellbeing Fund is to provide additional resource to support the transformation of the system of support to children and families in line with the National Principles of Holistic Family Support and ambition of Scotland's **Promise** to care experienced Children and Families, to provide flexible family support, enabling more

children to remain loved and supported within their own families.

The Promise places a requirement on Local Authorities and their partners to transform whole systems and culture to ensure all children, in any aspect of care, thrive through nurturing and loving relationships with access to support that strengthens communities and families. The Promise places prevention and family support at the heart of its vision.

The Promise Plan 2021-2024, published on 31st March 2021, sets out 5 key priorities for the first phase of implementing The Promise including a focus on 'Whole Family Support' with an expectation that the 10 key principles of family support outlined within the Promise are embedded into practice by 2024 and that there is a place in every community for families with children 'to stay and play with their children and get support and advice'. This aligns closely with the

Tackling Poverty strategy and the aspirations of the Plan for North Lanarkshire; and in particular plans to develop community hubs as a central vehicle to deliver support, enhance community capacity and support every child to reach their potential.

Research has shown there is a relationship between poverty and longer-term negative outcomes for children (Lewer et al, 2019) and that while the relationship between poverty and child abuse and neglect is complex, studies have also shown that financial support and increased income lead to lower levels of child maltreatment (Bywaters et al, 2016). North Lanarkshire Council, as part of the Covid-19 Tackling poverty plan, adopted a 'cash first' approach to supporting the most vulnerable families to address basic needs, which proved effective in promoting improved outcomes. By providing money directly to families North Lanarkshire's strength based and collaborative approach offered welcomed financial relief.

In order to provide holistic family support that truly aligns with the Promise and Tackling Poverty action plan, there is a clear need to join up services so that people can experience a seamless transition into additional and intensive level supports and services. This improves access to existing expertise within our services.

These national policy aims align with the Plan for North Lanarkshire and the Council's new Programme of Work which makes family support central to its operating model through the Resilient People workstream.

North Lanarkshire Alcohol and Drug Partnership

North Lanarkshire Alcohol and Drug Partnership (NLADP) is a multi-agency strategic partnership focused on understanding and mitigating the impact of problematic alcohol and drug use in the local area. The purpose of the ADP is to co-ordinate and lead a collective response to tackle harms and improve the lives of people who use alcohol and drugs, and those around them. The ADP is made up of key agencies and stakeholders with an interest in tackling harms and improving lives. This includes the wider community and those who have lived experience and families.

Much of the work carried out by the ADP involves bringing people together to plan and improve services whilst setting out what needs to be put in place to support change and keep people safe and well. The strong links between drug and alcohol related harms and poverty, inequality and trauma are widely acknowledged. Deprivation has been linked as a significant factor in drug and alcohol problems developing.

The ADP are tasked by Scottish Government to ensure the implementation of national policy and evidence-based practice. Improving Choice, Quality and Connections are key drivers underpinning the work of the ADP. The ADP have 5 key priority areas of focus for their work which include; Prevention, Education and Early intervention, Whole Family Approach, Treatment and Care, Public Health Approach to Justice and Reducing Alcohol Harms. Each of the sub-groups are tasked with understanding and mitigating harms from substances, and poverty, and have a linked programme of work to support change and keep people safe and well across our communities.

Justice Services

Whilst The Tackling Poverty Team and other services will support Services by providing income maximisation, debt and money advice, employment advice, services themselves such as the Restorative Justice Service also contribute to tackling poverty and inequality through a number of initiatives, such as;

- Individuals who are subject to Unpaid Work can undertake work with the Bike Recycling Project. During the last reporting year over 650 bicycles were retrieved from recycling centres in North Lanarkshire. Some were scrapped for parts, however, over 320 bicycles have been reconstructed. These recycled and repaired bikes are donated to the Councils' Christmas Toy appeal as well as being donated to low-income families.
- Bikes are also donated to local schools to ensure that all pupils can take part in Cycle Safety Awareness Courses and the healthy living programme.
- A craft workshop has been developed to repair clothing and soft furnishings for low income families.
- A kitchen workshop has been developed to deliver a programme consisting of food hygiene, nutrition, budgeting and basic meal preparation. The workshop performs a platform to undertake placements in foodbanks and community cafes such as Shotts Healthy Living Centre and Newmains Community Trust.
- A laundry workshop has been created that provides a service to charity shops collecting clothing for laundering and returning to the shops for sale. In an effort to reduce poverty, a laundry service is provided to Craigneuk Family Centre and two charitable groups; **"Cool School Uniforms"** and **"Airdrie School Clothing Bank"**, this involves the collection, laundering and distribution of recycled school uniforms to low-income families.

These indirect supports contribute to supporting the Tackling Poverty Strategy and our communities across North Lanarkshire.

Community Connectors

North Lanarkshire Health and Social Care Community Solutions programme will support the piloting of 10 Community Connectors from autumn 2023 – autumn 2025 who will support people in local communities to access the help they need which will include referral to sources of financial support.

The connectors will be based in locations across North Lanarkshire working closely with Community Solutions Locality Hosts, the wider community and voluntary sector, the council and NHS.

The pilot is funded through a mix of funding from North Lanarkshire Health and Social Care Partnership, NHS Lanarkshire/NHS Charities Together and MacMillan.

Voluntary Action North Lanarkshire is managing the funding awards on behalf of funders and will be supporting evaluation and reporting on the pilot.

Community Wealth Building

Community Wealth Building is an internationally recognised approach to economic development designed to tackle long-standing economic challenges. It seeks to transform local and regional economies by considering the ways in which the public sector, in partnership with the private, third and community sectors, can ensure more wealth is generated, circulated and retained in communities and localities.

The approach is focussed on growing the influence communities have on the economy and ensuring communities receive more of the benefits from the wealth they help to generate. The council and local partners are currently mapping activity to identify areas for further development and improvement and are considering and consulting on the approach which will be adopted in North Lanarkshire to embed Community Wealth Building.

Community wealth building is a progressive approach for the benefit of the local population. This is achieved by harnessing the economic and social power of locally rooted organisations, often referred to as local anchors.

Anchor organisations are big and locally rooted organisations including the NHS, local authorities, colleges and universities, and private businesses with local HQs. Because they employ many people, spend

substantial amounts of money, own and manage land and assets and often deliver crucial services, they have a considerable impact on local communities and economies. Further, they are historically rooted in the physical area, intrinsically connected to the local community and are pivotal to wellbeing.

It is proposed that this will be through the adoption of a Community Wealth Building Commitment Statement early in 2024 whereby any relevant projects, Programmes of Work, Strategies and action plans must demonstrate how Community Wealth Building principles and approaches are applied.

Financial Education in North Lanarkshire

Financial Education helps people develop the knowledge, skills and attitudes needed to manage money well and make informed decisions. North Lanarkshire has the goal to ensure that financial education is available to **everyone in our community regardless of age**.

The ambitious aim is to produce and deliver financial education packages that will be suitable for children in early years and primary school, our young people in secondary school and to adults of all ages in the community.

Working together with education, the Tackling Poverty Team will create packages suitable to early year, primary and secondary pupils together with packages specifically for Additional Support Needs pupils. The packages will be jointly delivered to ensure that our children and young people are given the grounding needed to make informed decisions around spending and saving.

Adults in the community will be able to access financial education through the Multiply Project. The Multiply Project is a government initiative helping adults to improve their numeracy skills, people can access numeracy qualifications with the access of the Community Learning and Development Service and will be able to access financial education from the Tackling Poverty Team.

Financial Education is a key holistic support for our communities to make informed decisions about their money and to know what supports are available, how to access them and the importance of early intervention if it is necessary.

***“Education on managing money and spending/
cooking on a budget”***

***“Teach folk the value of money and how to make
it stretch”***



How will we know we are making a difference?

We have to know that the measures we are taking are making a difference in our communities – how will we know this?

<p>An improvement in the health and wellbeing of our residents</p> 	<p>Fewer households living in poverty</p> 	<p>Reduction in child poverty</p> 	<p>Fewer people unemployed and in receipt of out of work benefits</p> 	<p>Reduction in the number of people economically inactive</p> 	<p>An increase in the number of people paid at least the real living wage</p> 
<p>An increase in the number of affordable homes</p> 	<p>Fewer young people who are not in education, employment or training</p> 	<p>Improved education attainment</p> 	<p>Fewer people with no qualifications or skills training</p> 	<p>Fewer households in fuel poverty</p> 	<p>Maximised income through social security benefits</p> 
<p>Maximised income via new Scottish social security benefits for children</p> 	<p>More people with numeracy skills enabling them to manage their money</p> 	<p>Reduced number of people in debt</p> 	<p>Increased number of people who have access to affordable credit</p> 	<p>Effective heat maps to inform residents of access to services</p> 	<p>Increased community consultation</p> 

Appendix One - North Lanarkshire Profile

North Lanarkshire Profile



Population
341,400



23.2% children living in poverty



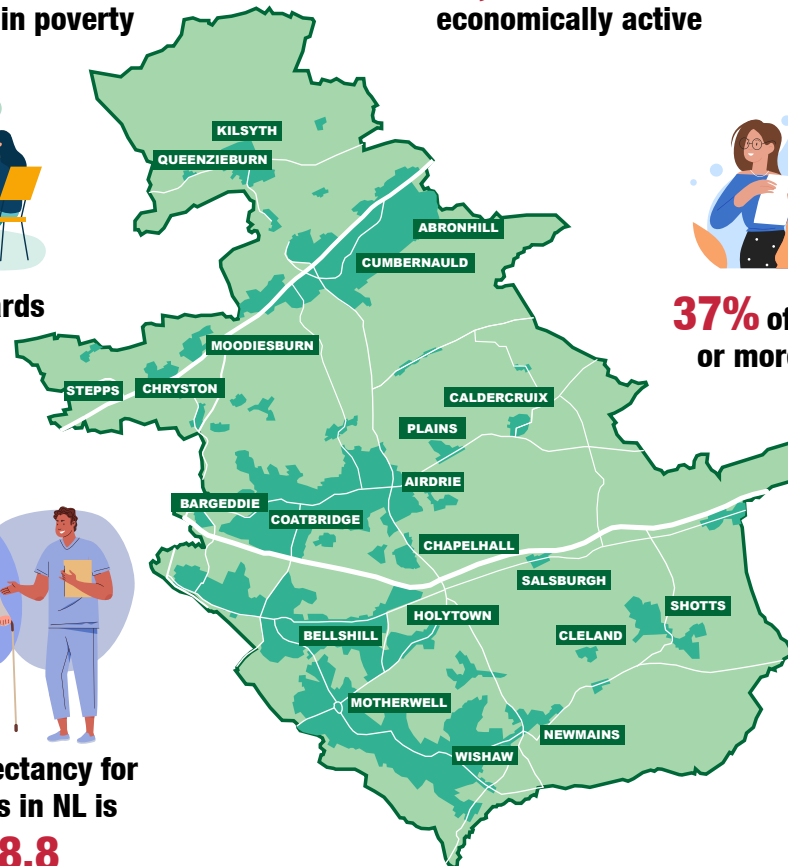
69,100 people are economically active



22% of pupils from the most deprived areas gain 5 or more L6 awards



9 Community Boards



37% of pupils gain 5 or more L6 awards



94.5% of school learners achieving a positive destination



50,897 people are income deprived (15%)



Gross Weekly Wage
£656.50



Life expectancy for females in NL is
78.8




7420 people claim in work benefits



Life expectancy for males in NL is
76.4

Appendix Two – Cost of Living Survey



Cost of Living Survey

Support and local information to help cope with rising costs

What makes life more difficult for you financially?

As the cost of living crisis in the UK continues to bite North Lanarkshire Council is eager to learn from the personal experiences of our residents. This survey is vital in measuring the impact the rising cost of living is having on the people of North Lanarkshire. It will also help shape and inform the council's decision making and the council's Tackling Poverty Strategy going forward.

Thank you for taking the time to share your experiences with us. The survey should take less than 10 minutes to complete.

If you require the survey in another language please contact the Tackling Poverty Team using the contact details below.

There will be no follow up from this survey, but if you need further help or support please visit our website for [Cost of Living advice](#) or use the contact details below.


TPteam@northlan.gov.uk 01698 332551 (Tackling Poverty Team)

Citizens Advice Scotland - 0800 028 1456

Data Protection and Privacy Notice

All information you provide in response to this survey will be held anonymously and used for research and statistical purposes. We will securely store this data until the research is complete.

You can find out further information about how we use your personal information and your information rights by viewing our [Privacy Statement](#).



Cost of Living Survey

Support and local information to help cope with rising costs

About you

1. Which of these best describes your home situation?

Single adult living alone

Working age couple

Single adult living with dependant child(ren)

Single adult living with non-dependant child(ren)

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

Retired person living alone

Older retired couple

Single adult living with other adults

Other (please specify)

2. Please tell us your age group?

16-24 25-39 40-49 50-64 65-79 80+

3. Ethnicity - are you?

4. Please tell us your postcode (For example ML1 1AB)

COST OF LIVING

Support and local information to help cope with rising costs

Cost of Living Survey

5. Households - please tick the statements which show the areas of your life that contribute to your financial difficulties.

<input type="checkbox"/> I am a carer	<input type="checkbox"/> English is not the first language in the house	<input type="checkbox"/> Cost of Christmas
<input type="checkbox"/> One (or more) of my household has a disability	<input type="checkbox"/> My partner/spouse has died	<input type="checkbox"/> Lack of wider family support
<input type="checkbox"/> Child care costs	<input type="checkbox"/> There are different spending priorities in the house	<input type="checkbox"/> There is someone in the household with an alcohol, drug or gambling problem.
<input type="checkbox"/> Dependent children needing support	<input type="checkbox"/> Relationship break up	<input type="checkbox"/> Cost of birthdays
<input type="checkbox"/> Pre school children	<input type="checkbox"/> Other (please specify)	

6. Home - please tick the statements which show the areas of your life that contribute to your financial difficulties.

<input type="checkbox"/> Can't afford my council house rent (or housing association)	<input type="checkbox"/> Pre paid energy meter	<input type="checkbox"/> I can't afford my mortgage costs
<input type="checkbox"/> The cost of heating my home	<input type="checkbox"/> Replacing things that break	<input type="checkbox"/> Need a crisis loan or grant for food
<input type="checkbox"/> Can't afford my private rented home	<input type="checkbox"/> Council tax costs	
<input type="checkbox"/> Can't afford to heat the water in my house	<input type="checkbox"/> Buying essentials such e.g. beds, mattresses, carpets	
<input type="checkbox"/> Other (please specify)		

7. Food - please tick the statements which show the areas of your life that contribute to your financial difficulties.

<input type="checkbox"/> I buy my food from a corner shop	<input type="checkbox"/> The rising cost of food	<input type="checkbox"/> Lack of cooking facilities or no cooking facilities
<input type="checkbox"/> I buy my food daily	<input type="checkbox"/> Special dietary needs	
<input type="checkbox"/> Other (please specify)		

8. Education - please tick the statements which show the areas of your life that contribute to your financial difficulties.

<input type="checkbox"/> Cost of uniform	<input type="checkbox"/> School shoes	<input type="checkbox"/> Staff gifts
<input type="checkbox"/> "brand and label" pressures	<input type="checkbox"/> School holiday costs	<input type="checkbox"/> Travel to school
<input type="checkbox"/> School trips	<input type="checkbox"/> Increased child care costs in the school holidays	<input type="checkbox"/> School lunch/spending money
<input type="checkbox"/> School photos	<input type="checkbox"/> School clubs and after school activities	<input type="checkbox"/> Further and Higher education costs
<input type="checkbox"/> Sponsorship forms	<input type="checkbox"/> Birthday cards and presents for friends	
<input type="checkbox"/> School bags	<input type="checkbox"/> Themed days	
<input type="checkbox"/> Other (please specify)		

9. Transport - please tick the statements which show the areas of your life that contribute to your financial difficulties.

<input type="checkbox"/> Cost of bus fares	<input type="checkbox"/> Cost of fuel	<input type="checkbox"/> Poor public transport provision
<input type="checkbox"/> Cost of rail fares	<input type="checkbox"/> Cost of insurance	
<input type="checkbox"/> Car repairs	<input type="checkbox"/> Cost of road tax	
<input type="checkbox"/> Other (please specify)		

10. Income - please tick the statements which show the areas of your life that contribute to your financial difficulties.

<input type="checkbox"/> Single salary	<input type="checkbox"/> Under 18 and 21 low minimum wage	<input type="checkbox"/> Small work pension
<input type="checkbox"/> Work too few hours/zero hours	<input type="checkbox"/> No pay increases	<input type="checkbox"/> Low state pension
<input type="checkbox"/> Minimum wage	<input type="checkbox"/> No work pension	
<input type="checkbox"/> Other (please specify)		

11. **Employment** - please tick the statements which show the areas of your life that contribute to your financial difficulties.

Made redundant Costs travelling to interviews Transport costs to the job centre or interviews
 Unemployed No broadband at home
 Cannot work due to health I lack the computer skills to apply for work

Other (please specify)

12. **Debts** - please tick the statements which show the areas of your life that contribute to your financial difficulties.

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

Other (please specify)

13. **Benefits** - please tick the statements which show the areas of your life that contribute to your financial difficulties.

Housing benefit cap Benefit sanctions Costs of having a smartphone, technology to access benefits
 Delayed payments Universal Credit
 Loss of benefits Fulfilling all the demands and tasks around applying for and receiving benefits Not aware of what benefits to claim
 Benefits are just too low

Other (please specify)

14. **Health** - please tick the statements which show the areas of your life that contribute to your financial difficulties.

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

Other (please specify)

15. Do you expect things will get better or worse for you financially in the next year?

Better Worse About the same Don't know

16. Can you explain your answer to the question above, why do you think things will get better, worse or stay the same?

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

Yes No Don't know

COST OF LIVING
Support and local information to help cope with rising costs
LIVE OUTRIGERS

Cost of Living Survey

18. If you answered yes above, did they help you or direct you to help?
Please explain below

19. What more could North Lanarkshire Council and its partners do to help people experiencing financial difficulties?

20. If you would like to, please continue explaining some of your experiences and thoughts.



Appendix Three - North Lanarkshire Poverty Premium

University of Bristol's Personal Finance Research Centre's "*Fair by Design*" Campaign to end the poverty premium found that people almost 23% of households in North Lanarkshire are paying an average of £480 per year due to the poverty premium.

North Lanarkshire Poverty Premium Table				
	Motherwell and Wishaw	Cumbernauld, Kilsyth and Kirkintilloch East	Coatbridge, Chryston and Bellshill	Airdrie and Shotts
Total cost of poverty premium	£ 5,034,499	£ 3,743,300	£ 4,518,868	£ 4,439,222
*Number of households experiencing any premium	18, 623 (24.4%)	13,856 (21.6%)	16,768 (22.7%)	16,337 (23.2%)
Prepayment meter premium	£456,205	£ 345,872	£ 405,035	£ 387,902
Non-standard billing premium	£734,721	£ 624,117	£ 695,143	£ 671,100
Non-switching premium	£ 1,677,203	£ 1,283,483	£ 1,507,324	£ 1,402,565
Area-based insurance premium	£ 1,046,669	£ 610,781	£ 886,538	£ 1,010,319
Single item insurance premiums	£ 454,145	£ 400,708	£ 439,489	£ 392,368
Access to money premium	£ 62,966	£ 48,465	£ 55,108	£ 51,707
Higher-cost credit premium	£ 602,590	£ 429,874	£ 530,231	£ 523,262
Average cost to households in poverty	£ 483	£ 453	£ 480	£ 507

*National Records of Scotland: UK Parliamentary Constituency (UKPC) Household and Dwelling Estimates (2011 Data Zone)

Action Plan 2023-2026

Key

TP Strategy Only

TP Strategy and LCPAR

Increase income via employment

Action	Brief Description	How We Measure Success	Links to Other Strategies	Link to Programme Of Work	Baseline	Timescales	Status	Identify if applies to TPS &/or LCPAR	Lead Team	Monitoring Information
North Lanarkshire to increase the number of people employed and receiving the real living wage	Payment of the living wage by employers is amongst those interventions that can support people out of poverty and is part of wider Fair Work commitments	There is an increase in the number of NL employers in public, business and community and voluntary sectors with real living wage accreditation	Workforce for the future Economic Regeneration Plan	Brighter Futures	123 employers have achieved accreditation, with 7053 employees benefiting from the living wage	Ongoing	Ongoing	TP Strategy and LCPAR	NLC Employability VANL for CVS	* Number of employers paying the living wage * Number of employees receiving the living wage
Social Values	North Lanarkshire will look to integrate social values and the objectives into the tendering process that will allow the weighting for fair work to be flexible to ensure that social values and community benefits are embedded in the contract .	An increase in NL residents receiving the "real living wage".	Workforce for the future	transforming places	5% current weighting applied	Ongoing	on	TP Strategy and LCPAR	Procurement	Number of tenders where higher weighting was applied to living wage providers
Parental Employment Support Fund	Support families who are in or at risk of poverty to support/ access into work. Refreshed publicity to partners and public required	An increase in parents entering and progressing in employment	* Workforce for the Future * Economic Regeneration Plan * Local Child Poverty Action Plan	Brighter Futures	22/23 - 40 parents have secured employment. Further 18 employed parents have progressed within employment. 104 parents have registered and are engaging with the Project.	Subject to annual funding from the SG - further activity planned for 2023/24	2023 / 24, however, subject to funding may continue beyond this	TP Strategy and LCPAR	Employability Routes to Work	Number of parents entering and within target groups progressing in employment
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.	As part of the Council's 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.	Progression pathways identified for key growth sectors with qualifications and progression routes agreed, published and funded.	Workforce for the Future Economic Regeneration Plan Developing the Young Workforce	Brighter Futures	Average weekly wage in North Lanarkshire £548.90	Ongoing	The gross weekly pay for local residents is now higher than the national average for the first time ever - an increase of 10% (£63.90 per week) for North Lanarkshire residents from the previous years results	TP Strategy and LCPAR	Enterprise Team	Number of people progressing to higher paid jobs within North Lanarkshire Noomis statistics for levels of qualifications within working age population and average weekly wage

Increase income via employment										
Action	Brief Description	How We Measure Success	Links to Other Strategies	Link to Programme Of Work	Baseline	Timescales	Status	Identify if applies to TPS &/or LCPAR	Lead Team	Monitoring Information
Supported Enterprise	Targeted employability support on people with disabilities or other significant barriers to help them secure fair and sustained work. Also support for disabled parents to enter employment.	Reduction in the disability employment gap in NL	Workforce for the Future Economic Regeneration Plan Developing the Young Workforce	Brighter Futures	22/23 - Supported Employment currently supporting 210 people on the different stages of the 5 stage employment model - 129 people currently receiving various levels of work support 41 people currently job finding	Ongoing	Continued support planned for the next 3 years	TP Strategy and LCPAR	Employability	Number of people progressing to higher paid jobs within North Lanarkshire Noomis statistics for levels of qualifications within working age population and average weekly wage
No one Left Behind	Targeted employability support for vulnerable young people who have mental health problems, the BAME community and over 50s, with delivery through CVS organisations. In addition funding identified to support 200 young people.	Rise in employment figures in targeted groups. Targets met to support young people in gaining qualifications	Workforce for the Future Economic Regeneration Plan	Brighter Futures	22/23 - Engaged with 101 people and supported 49 into employment. The focus is on 2 groups, the over 50s and those of any age who are long term unemployed.	Ongoing	Continued support planned for the next 3 years	TP Strategy and LCPAR	Employability	Number of people in target groups employed. Number of young people supported to gain qualifications
No One Left Behind Phase 2	implement grant programme in 2022/23 to distribute £1.6 million to employment projects across North Lanarkshire which target support on groups who may be in poverty due to unemployment	Rise in employment figures in targeted groups	Workforce for the future Economic Regeneration	Brighter Futures	N/A	Ongoing	Continued support planned for the next 3 years	TP Strategy and LCPAR	Employability	Number of people in target groups employed
Living Hours	Adequate income is reliant on both living wage rate and also sufficient working hours to provide a liveable income. Living hours are part of wider Fair Work commitments	There is an increase in the number of NL employers in public, business and community and voluntary sectors with real living wage accreditation.	Workforce for the future Economic Regeneration	Brighter Futures	N/A	Ongoing	ongong	TP Strategy and LCPAR	NLC Employability VANL for CVS	Number of employers providing living hours employment. Number of employees working living hours

Reduce the cost of living										
Action	Brief Description	How We Measure Success	Links to Other Strategies	Link to Programme Of Work	Baseline	Timescales	Status	Identify if applies to TPS &/or LCPAR	Lead Team	Monitoring Information
Increase uptake of School Clothing Grants	"Introduce online application form for FSM & CG Continue to automatically award where we have customer consent Use automation to process our auto award caseload"	The number of School Clothing Awards increases	The Plan for North Lanarkshire	Brighter Futures	12,784 Clothing Grants awarded from June 2022 - May 2023 For School Pupils. An additional 937 Grants for made for nursery pupils	Ongoing	Ongoing	TP Strategy and LCPAR	Revenues & Benefits	The number of clothing grants claimed and distributed
Increase uptake of Free School Meal Awards	"Introduce online application form for FSM & CG Continue to automatically award where we have customer consent Use automation to process our auto award caseload"	The number of Children entitled to Free School Meals increases	The Plan for North Lanarkshire	Brighter Futures	12,151 FSM awards in 2020, 11,176 awards in 2021, 10,683 awards in 2022	Ongoing	Ongoing	TP Strategy and LCPAR	Revenues & Benefits	The number of Children in receipt of Free School Meals
Club 365	Promote Activities and meal provision through Club 365 Initiative	Numbers of Children attending and meals provided. £2.50 per day paid during school holidays to those in receipt of FSM	The Plan for North Lanarkshire	Brighter Futures	Club 365 has provided over 88,000 meals and activity sessions since inception	Ongoing	Ongoing	TP Strategy and LCPAR	Revenues & Benefits	Numbers of Meals and Activity Sessions Delivered
Increase uptake of education maintenance allowance (EMA)	Ensure full take of Education Maintenance Allowance. Promotion of EMA through Education Newsletter to schools and locally within schools to raise pupil awareness. Review publicity - posters leaflets etc not distributed recently Discussion within EMA and SMT meetings on improving up-take.	Young People can access EMA	Financial Strategy	Brighter Futures	In 22/23 1327 applications. 876 awards. 66% award rate (down from 73% award rate in 21/22)	Ongoing	Ongoing	TP Strategy and LCPAR	Revenues & Benefits	The number of EMA grants claimed

Reduce the cost of living										
Action	Brief Description	How We Measure Success	Links to Other Strategies	Link to Programme Of Work	Baseline	Timescales	Status	Identify if applies to TPS &/or LCPAR	Lead Team	Monitoring Information
Increase take up of Free School Meals In situ	<ul style="list-style-type: none"> • Trial new methods of engagement with parents and carers, e.g attend parent council meetings and inviting parents for a school meal and information session • New management information system to give insights into trends, most popular choices, which ages take up free meals • Work with other local authorities developing menus, to improve sustainability and better safety and choice for those with special diets (>>ASIST and APSI) • Work with schools around different "sittings", and overflow areas. • Capital investment to return more schools to Production kitchens • Continued roll out of electronic menu notifications to parents and carers • Consultation with secondary school pupils via a QR code (promoted via a 'Tell us what you think' poster displayed around schools allowing pupils to scan / access via mobiles) • Primary school parents online survey (targeted via menu email / school newsletter email and also placed on NLC website on menu page) • Primary pupil surveys (via either focus groups / school meals mystery shopping / pupil surveys designed specific to age groups (P1-3 / P4-7) 	Percentage of Children taking up free school meals when they have entitlement is increased	Poverty Proofing in Schools	Brighter Futures	Currently (May 2023) at 65-70%	Ongoing	Launched and ongoing	TP Strategy and LCPAR	Facilities Support Services	Take up rates for Free School Meals
Fuel Poverty	Provision of a short term funded Energy Advice Service to comprehensively alleviate the levels of fuel poverty experienced by vulnerable households	Number of households assisted	Local Housing Strategy	Sustainable Futures	Unknown as SHCS data unavailable for Local Authorities however, zero has been used as the starting point for the introduction of this service	2 years	launched and ongoing	TP Strategy and LCPAR	Housing Solutions	will be monitored via NLAN and Wise Group reporting

Reduce the cost of living										
Action	Brief Description	How We Measure Success	Links to Other Strategies	Link to Programme Of Work	Baseline	Timescales	Status	Identify if applies to TPS &/or LCPAR	Lead Team	Monitoring Information
Affordable Credit	To promote credit unions across North Lanarkshire employers and communities to encourage more people to join to increase access to affordable credit. To widen access to payroll deduction for credit unions and access to affordable credit. Establish a Credit Union Forum in North Lanarkshire	Credit union membership numbers *Local Employers signing up to CU payroll deductions	Plan for North Lan	Resilient People	5 credit unions affiliated to the Scottish League of Credit Unions have 9,642 adult members and 1,462 junior members. Unable to get contacts for ABCUL credit unions at present.	ongoing	ongoing	TP Strategy and LCPAR	The Tackling Poverty Team	The number of employers promoting payslip deductions The number of people joining the credit union
Debt Advice	Advice and support in relation to debt and budgeting advice provided by Council and Externally commissioned advice services	assist people out of debt and provide them with the tools to budget accordingly	Plan for North Lan	Resilient People	1744 referrals received in 2022/23	Ongoing	Ongoing	TP Strategy and LCPAR	The Tackling Poverty Team	Number of referrals to the Debt Advice Team Level of debt assisted
New Affordable Homes	Deliver 5000 new affordable homes by 2035	reduce the cost of living by increasing the supply of energy efficient, affordable homes	Local Housing Strategy 2021-2026. Local Child Poverty Action Report.	Transforming Places	At 1 December 2022, 1,566 homes delivered (970 new build + 596 OMPS)	2035	Ongoing	TP Strategy and LCPAR	Housing New Supply	Number of new homes built
New Affordable Homes	Support housing association and co-operative partners to deliver new homes	reduce the cost of living by increasing the supply of energy efficient, affordable homes	Local Housing Strategy 2021-2026. Local Child Poverty Action Report.	Transforming Places	2126 homes have been delivered	ongoing	Ongoing	TP Strategy and LCPAR	Housing New Supply	Number of new homes built
Improved Energy Efficiency	Ensure all housing stock is EPC D or above by 2025 by improving energy efficiency	all housing stock is EPC D or above by 2025	Local Housing Strategy 2021-2026. Local Child Poverty Action Report.	Sustainable Futures	At 2021/22, 99.2% of the homes are at D or above	Ongoing	Ongoing	TP Strategy and LCPAR	Housing Investment	all housing stock is EPC D or above by 2025
Improve Energy Efficiency to owner occupied properties	Utilise ECO4 funding to improve energy efficiency of owned stock	Reduce the cost of living by increasing the energy efficiency of homeowners housing stock	Local Housing Strategy 2021-2026. Local Child Poverty Action Report.	Sustainable Futures	At 2021/22, £0.1 m spent	Ongoing	Ongoing	TP Strategy and LCPAR	Housing Solutions	Number of homes approved
Support homeowners to adapt, repair and maintain their homes	deliver advice and assistance (including financial assistance) to homeowner 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	Local Housing Strategy 2021-2026.	Transforming Places	187 disabled adaptations grant provided in 2022 - the scheme has been revised with no funding available for owner grants	Ongoing	Ongoing	TP Strategy Only	Private Sector Housing	reduce the cost of living by preventing and addressing disrepair and improving health and wellbeing by supporting owners to adapt their homes. *Revision of scheme of assistance completed. Other than mandatory (Disabled Adaptation Grants) no funding available for owner grants for disrepair. Current grant funding for NLC capital programmes is scheduled to end this year and no new financial assistance has been identified. Owners will continue to be provided with advice/ assistance when possible but no financial assistance

Reduce the cost of living										
Action	Brief Description	How We Measure Success	Links to Other Strategies	Link to Programme Of Work	Baseline	Timescales	Status	Identify if applies to TPS &/or LCPAR	Lead Team	Monitoring Information
Furniture Fund	Provides items beyond SWF-Community Care Grant items in place for Housing First clients and people people who are homeless/ at risk of homelessness	Reduce the cost of living by providing financial support for better quality furniture to people who are homeless or at risk of homelessness to settle in their accommodation.	Local Housing Strategy 2021-2026. Rapid Rehousing Transition Plan. Local Child Poverty Action Report.	Resilient People	In 2021/22, 23 Housing First households assisted at an average figure of £861.39 per household from RRTP.	Ongoing	Ongoing	TP Strategy Only	Housing Solutions	Reduce the cost of living by providing financial support for better quality furniture to people who are homeless or at risk of homelessness to settle in their accommodation
Support homeowners to adapt, repair and maintain their homes	Deliver capital investment programmes HEEPS ABS and other initiatives. Provide advice to households on energy efficiency measures supported by online information and in person advice provided by council and CVS.	reduce the cost of living by increasing the supply of energy efficiency of housing stock across all tenures	Local Housing Strategy	Resilient People	99.2% of the homes are at D or above	Ongoing	Ongoing	TP Strategy and LCPAR	Housing Solutions	Number of home owners assisted
Free Transport for Under 22's	Promote and Maximise uptake of Free Bus Travel for 5-21 year olds	Number of travel cards issued and in use	Active Travel Strategy	Resilient People	42,160 total number issued. 61.75% overall uptake	ongoing	ongoing	TP Strategy and LCPAR	CLD	number of travel cards provided
Improved and accessible walking, wheeling and cycling network.	Creating or enhancing active travel routes will improve the ability of all people to walk, wheel or cycle for any journey purpose within North Lanarkshire	Equity of access for all our communities with mid term target of 50km to be created by 2026/27	Active Travel Strategy	Resilient People	7.8 kms of active travel routes created in 2021/22	125kms to be created by 2032	Ongoing	TP Strategy and LCPAR	Transportation / Planning	number of travel routes
The Multiply Project (financial education)	The Multiply Project is a government initiative helping adults to improve their numeracy skills, people can access numeracy qualifications with the access of the Community Learning and Development Service and will be able to access financial education from the Tackling Poverty Team.	people develop the knowledge, skills and attitudes needed to manage money well and make informed decisions.	The Plan for North Lanarkshire	Resilient People	Not applicable	Project finishes March 2025	Launched and ongoing	TP Strategy Only	The Tackling Poverty Team	Number of courses delivered / number of attendees
Address Period Poverty	Provide women with access to sanitary products within education and other public buildings Develop Peer Support Programme Expand number of council building access points-expand community group partnerships from 8- 10 areas-develop recording to better understand demand and distribution-consider period card scheme.	Distribution across all of North Lanarkshire. Number of products distributed	The Plan for North Lanarkshire	Resilient People	311, 767 products to NLC establishments (excluding education and culture venues) 87,396 to education	Ongoing	Ongoing	TP Strategy and LCPAR	Enterprise and Communities	Number of products delivered and taken up

Reduce the cost of living										
Action	Brief Description	How We Measure Success	Links to Other Strategies	Link to Programme Of Work	Baseline	Timescales	Status	Identify if applies to TPS &/or LCPAR	Lead Team	Monitoring Information
Support people to stop smoking to reduce outgoings	Stopping smoking can have a positive impact of finances as well as health. Brief intervention and referral to the Quit Your Way service in Lanarkshire can support people to successfully quit smoking. Pregnant women are a particularly key target group.	Yearly target 23/24 for 52 pregnant women who live in 40% most deprived areas to successfully stop smoking at 12 weeks (to be reviewed in 2024 after national tobacco control action plan is published). Awareness raising training sessions to be completed with Tackling Poverty staff.	NHS Cost of Living Strategy	Resilient People	"24 pregnant women living in the 40% most deprived areas successfully quit smoking at 12 weeks (April 2022-Dec 2022 data). Published and confirmed data for April 2022 – March 2023 will be available in January 2024. NL % of pregnant women smoking at booking in appt 12.6% year ending Dec 2022 (scotland rate 11.9%)"	Ongoing	Ongoing	TP Strategy and LCPAR	NHS Lanarkshire Quit Your Way Service	Number of Tackling Poverty staff members trained. Number of pregnant women supported to stop smoking.
Recycled Bicycle Initiatives	Individuals subject to unpaid work within the bicycle recycling project	Bicycles provided to low income families and donated to the Christmas Toy Appeals	Justice Partnership	Resilient People	320 bicycles recycled	Ongoing	Ongoing	TP Strategy and LCPAR	Restorative Justice	Number of bikes restored

Increase income via social security										
Action	Brief Description	How We Measure Success	Links to Other Strategies	Link to Programme Of Work	Baseline	Timescales	Status	Identify if applies to TPS &/or LCPAR	Lead Team	Monitoring Information
The Tackling Poverty Team and other council services to continue to maximise the income of the residents of North Lanarkshire	All residents are offered income maximisation and we continue to promote the "no wrong door" approach	Residents will be directed to the tackling poverty team to ensure income is fully maximised	The Plan for North Lanarkshire	Resilient People	18,521 benefit checks carried out in 2022/23 - £35,480,020 generated in additional income	Ongoing	Ongoing	TP Strategy and LCPAR	The Tackling Poverty Team	Number of Benefit Checks / Benefit Claims / Resolutions Income Generated
Work with all social work services to ensure income maximisation is carried out for all vulnerable client groups	Social Work staff refer people to the Tackling Poverty Team who will carry out all income maximisation work	Referrals to the tackling poverty team from all social work staff	The Plan for North Lanarkshire	Resilient People	4888 benefit checks carried out in 2022/23	Ongoing	Ongoing	TP Strategy and LCPAR	The Tackling Poverty Team	Number of Benefit Checks / Benefit Claims / Resolutions Income Generated
MacMillan Advice Service	Maximise the income of cancer patients, their families and carers	Provide an income maximisation and debt advice service	The Cancer Strategy	Resilient People	700 referrals in 2022/23	Ongoing	Ongoing	TP Strategy and LCPAR	The Tackling Poverty Team	Number of Benefit Checks / Benefit Claims / Resolutions Income Generated
Food Poverty Referral Gateway	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	Resilient People	Not available	Ongoing	Ongoing	TP Strategy and LCPAR	The Tackling Poverty Team	Number of referrals to foodbanks Number of Crisis Grant applications
Food Poverty Action Group	Group to consider uniform recording across all emergency food providers	Uniform recording adopted by all emergency food providers	The Plan for North Lanarkshire	Resilient People	n/a	2023	ongoing	TP Strategy and LCPAR	The Tackling Poverty Team	Number of foodbanks recording
Welfare Reform Group	The welfare reform group to ensure serviceds, elevated members etc are kept fully abreast of welfare reform changes and their impact on our communities	updates are provided and action taken when necessary	The Plan for North Lanarkshire	Resilient People		Ongoing	Ongoing	TP Strategy and LCPAR	North Lanarkshire Advice Network	Issues raised / campaigns
Health Staff refer to income maximisation and debt advice services	Health Staff will ensure money issues are addressed and referrals are made to the tackling poverty team	patients will be directed to the tackling poverty team to ensure income is fully maximised	NHS Cost of Living	Resilient People	394 referrals 22/23	Ongoing	Ongoing	TP Strategy and LCPAR	The Tackling Poverty Team	Number of Benefit Checks / Benefit Claims / Resolutions Income Generated / Number of health teams or services referring
Improvement Service Project - GP Practices	GP Practices identified by the Improvement Service have a welfare rights officer in situ, with access to GP records	The welfare rights service is integrated into the GP Practice	The Plan for North Lanarkshire	Resilient People	357 referrals 22/23	Ongoing	Ongoing	TP Strategy and LCPAR	The Tackling Poverty Team	Number of Benefit Checks / Benefit Claims / Resolutions Income Generated
Relaunch Health Visitor & District Nurse Referral Pathway	Poverty Awareness Training and pathway training to take place	health visitor and district nurses make referrals to the tackling poverty team	NHS Cost of Living	Resilient People	n/a	Ongoing	Ongoing	TP Strategy and LCPAR	The Tackling Poverty Team	number of referrals to the tackling poverty team

Increase income via social security										
Action	Brief Description	How We Measure Success	Links to Other Strategies	Link to Programme Of Work	Baseline	Timescales	Status	Identify if applies to TPS &/or LCPAR	Lead Team	Monitoring Information
GP Community Link Worker Programme	community link worker embedded within GP practices across North Lanarkshire making referrals to information and advice services	embed link workers and increase support to patients	NHS Cost of Living	Resilient People	482 welfare rights referrals (22/23) 146 debt advice referrals (22/23)	Ongoing	Ongoing	TP Strategy and LCPAR	The Tackling Poverty Team	Number of Benefit Checks / Benefit Claims / Resolutions Income Generated
Commissioned Services - Income Maximisation via Benefit Uptake	All residents are offered income maximisation and we continue to promote the "no wrong door" approach	the successful commissioned service offer income maximisation to the residents of North Lanarkshire	NHS Cost of Living	Resilient People	£5,267,650 income generated for north lanarkshrie residents 2022/23	Ongoing	Ongoing	TP Strategy and LCPAR	The Tackling Poverty Team	Number of Benefit Checks / Benefit Claims / Resolutions Income Generated
Rent Assistance Fund	Rent Assistance Fund – to assist people who have experienced/are experiencing financial difficulty due to the increase in the cost of living. If tenant has received a previous award of funding from SG – TGF or SC Lacer Fund – they will not be eligible. Tenants can receive a maximum award of £2250 and this funding is not re-payable (fund allocation £1,000,000)	Fund directed to people in need	Local Housing Strategy	Resilient People	522 tenants awarded in 22/23	Ongoing	Ongoing	TP Strategy and LCPAR	Housing	Number of people Assisted
Universal Credit Assistance Fund	UCAF award is to assist tenants who have fallen behind with their rent due to the 5 week waiting period, and tenants who are in receipt of Universal credit are eligible to apply	People can access the fund, it requires to be paid back, however, this is at an affordable level - the fund ensures that people can remain in their own home with their arrears being managed.	Local Housing Strategy	Resilient People	n/a	ongoing	Ongoing	TP Strategy and LCPAR	Housing Services	number of loans provided / loan repayments
Uptake of Scottish Child Payment	Work with the Registrar Offices throughout North Lanarkshire to promote the Scottish Child Payment when registering the birth	Uptake of Scottish Child Payment increases	The Plan for North Lanarkshire	Resilient People	77% national uptake	Ongoing	Ongoing	TP Strategy and LCPAR	The Tackling Poverty Team	Number of Benefit Checks / Benefit Claims / Resolutions Income Generated
Uptake of Bereavement Benefits	Work with the Registrar Offices throughout North Lanarkshire to promote Bereavement Benefits when registering a persons' death	Accessing all bereavement benefits to help alleviate funeral poverty	The Plan for North Lanarkshire	Resilient People	n/a	Ongoing	Ongoing	TP Strategy and LCPAR	The Tackling Poverty Team	Number of Benefit Checks / Benefit Claims / Resolutions Income Generated
Community Solutions Community Connectors	10 Community Connectors working across North Lanarkshire to refer residents to sources of income support as part of a wider support package	Number of referrals	Community Solutions Strategiey and Investment Plan 2022-25 and HSCNL Commissioning Strategy 2023-26	Resilient People	n/a	Autumn 2023 for two year pilot	Ongoing	TP Strategy and LCPAR	VANL	Number of people referred
Universal Credit Campaign	Awareness raising campaign re changes to Universal Credit widening entitlement to benefit	Increase in universal credit claimants	The Plan for North Lanarkshire	Resilient People	7420 people claiming in work benefits (Dec 2022)	Ongoing	ongoing	TP Strategy and LCPAR	The Tackling Poverty Team	Number of people claiming in work Universal Credit

Holistic supports										
Action	Brief Description	How We Measure Success	Links to Other Strategies	Link to Programme Of Work	Baseline	Timescales	Status	Identify if applies to TPS &/or LCPAR	Lead Team	Monitoring Information
Sustain Tenancies	Deliver increased financial advice and assistance via 8 income maximisers	increase incomes from social security, reducing rent arrears and sustaining tenancies in social rented homes	Local Housing Strategy	Resilient People	£15,041,070 income generated - 4007 benefit checks completed	Ongoing	Ongoing	TP Strategy and LCPAR	Housing Solutions	Number of Benefit Checks / Benefit Claims / Resolutions Income Generated
Whole Family Support	To create a flexible, reliable and integrated support for families to ensure that every family who needs support gets the right support at the right time.	People have access to income maximisation, employability and money advice services at the right time.	Childrens Services Plan	Resilient People	n/a	2023 - 26	Ongoing	TP Strategy and LCPAR	Education, Children and Families	inter service referrals
Arrest / Referral Service	The North Lanarkshire Arrest Referral Service is focussed on early intervention by providing support to people whilst held in police custody and connecting them to services within the community to address individual needs.	Number of referrals to the tackling poverty team	Community Justice Improvement Plan	Resilient People	n/a	2025	Ongoing	TP Strategy and LCPAR	The service is delivered by Scottish Drugs Forum and Phoenix Futures and funded by North Lanarkshire Alcohol and Drug Partnership for a period of 18 months as a Test of Change.	number of referrals / income generated / debt advice provided / financial education
Poverty Awareness Sessions	Bespoke poverty awareness sessions for council, NHS and third sector partners	Number of people attending the sessions and ultimately the number of referrals this leads to	The Plan for North Lan	Resilient People	n/a	Ongoing	Ongoing	TP Strategy and LCPAR	The Tackling Poverty Team	number of sessions delivered / number of people attending / referrals following the training
Community Benefits	To increase the number of tackling poverty interventions / fair work interventions within community benefits	improve the economic, social or environmental well-being of our communities	The Plan for North Lan	transforming places	Recent figures show the local economy continues to grow, reflecting a positive position in North Lanarkshire compared to a negative growth position locally, however, moving forward we must see more tackling poverty related interventions within community benefits	Ongoing	Ongoing	TP Strategy Only	Enterprise and Communities	Number of Tackling Poverty Interventions
Community Solutions Programme	Wide ranging community supports provided by Community and Voluntary Sector organisations to support residents wellbeing including those in poverty or at risk of poverty including; food, mental health and wellbeing	improved wellbeing	Community Solutions Strategy and Investment Plan 2023 and HSCNL Commissioning Plan 2023 -26	Resilient People	n/a	Ongoing	Ongoing	TP Strategy and LCPAR	VANL	Learning and impact reports

Holistic supports										
Action	Brief Description	How We Measure Success	Links to Other Strategies	Link to Programme Of Work	Baseline	Timescales	Status	Identify if applies to TPS &/or LCPAR	Lead Team	Monitoring Information
Financial Education	Following the "three questions" delivery of financial education to our young people	Young people asked for financial education - the programme will ensure that we meet the needs and requests of our young people	The Plan for North Lan	Resilient People	n/a	in development	in development	TP Strategy and LCPAR	The Tackling Poverty Team	number of sessions completed in schools Number of young people who attend the sessions
Revamp of MACA for younger children	Following the "three questions" delivery of a revamped MACA session for the primary children	the younger children asked for financial education - the programme will ensure that we meet the needs and requests of our children	The Plan for North Lan	Resilient People	n/a	in development	in development	TP Strategy and LCPAR	The Tackling Poverty Team	number of sessions completed in schools Number of young people who attend the sessions

Supporting the plan										
Action	Brief Description	How We Measure Success	Links to Other Strategies	Link to Programme Of Work	Baseline	Timescales	Status	Identify if applies to TPS &/or LCPAR	Lead Team	Monitoring Information
Tackling Poverty Awareness Sessions	Bespoke awareness sessions delivered to internal and external services - relevant to care group and locality	People aware of the drivers to tackle poverty and how to access appropriate services	The Plan for North Lanarkshire	Resilient People	n/a	Ongoing	Ongoing	TP Strategy and LCPAR	The Tackling Poverty Team	Number of staff in attendance Staff using the referral gateway
The Tackling Poverty Officers Action Group (TPOAG) to deliver the Action Plan	The TPOAG will support cross sector deliver the action plan/ report on the strategy and will review the action plan every quarter	Meet the requirements of internal audit	The Plan for North Lanarkshire	Resilient People	n/a	Ongoing	Ongoing	TP Strategy and LCPAR	TPOAG	internal audit recommendations implemented
"The Three Questions"	Communities and children are asked "the three questions" which will help shape our services	services act upon the requests of our residents	The Plan for North Lanarkshire	Resilient People	n/a	Ongoing	Ongoing	TP Strategy and LCPAR	The Tackling Poverty Team	number of sessions completed in schools Number of sessions completed in the community
Cost of Living Survey	Cost of Living Survey delivered to the residents of North Lanarkshire - this will help develop and deliver services	services and resources directed with the outcomes of the survey	The Plan for North Lanarkshire	Resilient People	n/a	Ongoing	Ongoing	TP Strategy Only	The Tackling Poverty Team	number of surveys completed
Cost of Living Survey	Further interrogation and responding to the community needs from the survey responses	services and resources directed with the outcomes of the survey	The Plan for North Lanarkshire	Resilient People	n/a	Ongoing	Ongoing	TP Strategy Only	The Tackling Poverty Team	responses to community needs
Community Boards to support the tackling poverty agenda	Through tackling poverty awareness sessions and delivery of the councils tackling poverty agenda the community boards will support the Strategy	Those representing communities understand their roles and responsibilities in raising awareness of key poverty messages, challenging stigma	The Plan for North Lanarkshire	Resilient People	n/a	Ongoing	Ongoing	TP Strategy and LCPAR	Local Planning Partnership Teams	Community Board Sub Groups Reports
Heat Map identifying services within the locality	services and information we hold on our communities to be layered to identify areas to direct resources accordingly	Direct resources and become more proactive	The Plan for North Lanarkshire	Resilient People	n/a	Ongoing	Ongoing	TP Strategy and LCPAR	The Data Group	Heat Map established and number of hits
A Local Information System for Scotland (ALISS)	VANL is promoting use of ALISS across NL CVS to share online information on sources of local support for people in poverty /at risk of poverty	System is adopted and implemented	The Plan for North Lanarkshire	Resilient People	n/a	Spring 2023 - onwards	Ongoing	TP Strategy and LCPAR	VANL	Number of NL groups listed Number of people accessing information
Childrens Rights and Wellbeing Impact Assessments (CRWIA)	CRWIAs aim to ensure reasoned and evidence based policy and decision making into account the rights and wellbeing of children and young people.	Policies and strategies being impact assessed	The Plan for North Lanarkshire	Resilient People	n/a	Ongoing	Ongoing	TP Strategy and LCPAR	Education, Children and Families	Number of CRWIA completed

Notes

Notes

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