

Tackling child poverty – delivering a better deal for children and young people in low-income families

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(Child Poverty Action Group)**

**CHILD
POVERTY
ACTION
GROUP**
in **SCOTLAND**

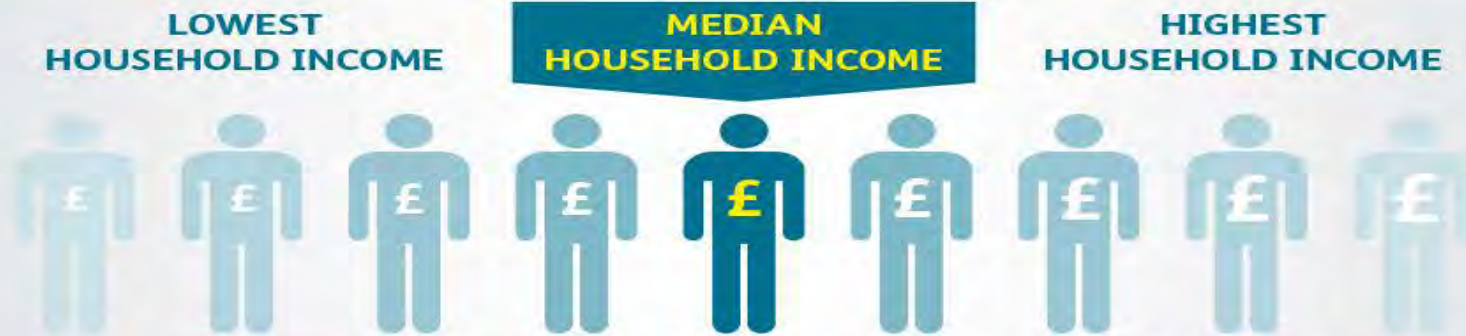
**EARLY
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Maternal and Early Years Conference
Thursday 21st May

www.cpag.org.uk/scotland

What do we mean by child poverty?

The **median household income** is used to find the number of people in **low-income households**



LOW-INCOME THRESHOLD = 60% of MEDIAN

RELATIVE VS ABSOLUTE LOW INCOME

Relative low income: comparison to median of the current year.

Absolute low income: comparison to median of the 2010/11 year which allows comparisons over time as well as being a baseline for measuring progress against the Child Poverty Act 2010.

THRESHOLD

A threshold for low income is used for **comparing** sections of the income distribution **over time**.

WHY NOT THE MEAN AVERAGE?

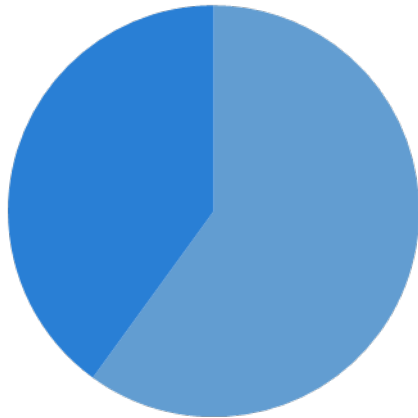
Mean: sum of all incomes, divided by the number of people whose incomes were included.

The **median income** is the amount which divides the income distribution into two equal groups, half having income above that amount, and half having income below that amount.

In unequal distributions, the mean is likely to be influenced by high values, so it does not reflect the experience of most individuals. The median is not affected by a few very high values.

Rates of child poverty in Scotland

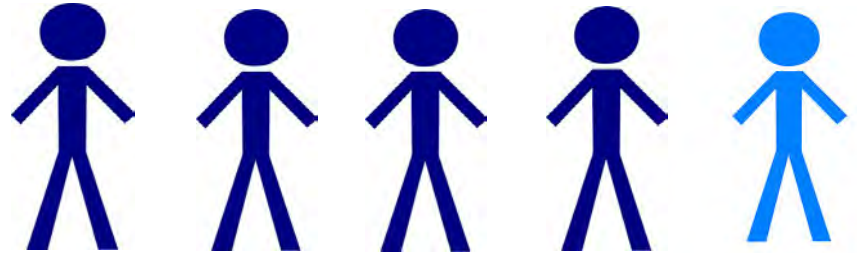
Child Poverty



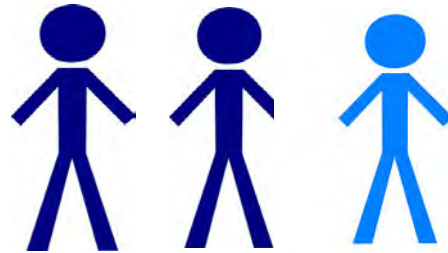
■ Parent in work

■ No parent in work

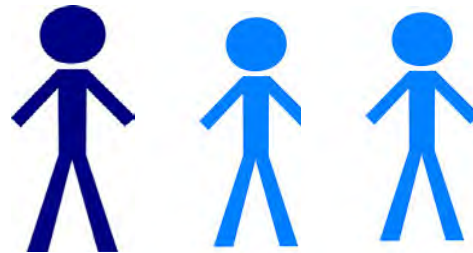
Overall: 1 in 5



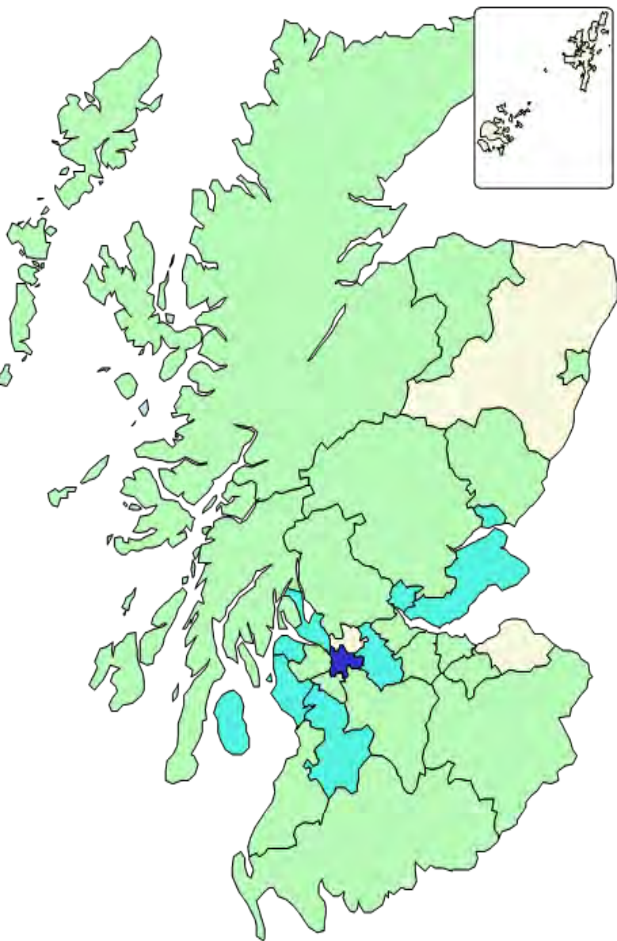
Disabled households: 1 in 3



Unemployed: 2 in 3



Child poverty rates (AHC)



Glasgow City	33.13%
Linn	28.63%
Newlands/Auldburn	29.82%
Greater Pollok	31.87%
Craigton	32.39%
Govan	35.08%
Pollokshields	33.97%
Langside	27.70%
Southside Central	42.33%
Calton	41.31%
Anderston/City	39.24%
Hillhead	28.18%
Partick West	21.14%
Garscadden/Scotstounhill	33.80%
Drumchapel/Anniesland	33.82%
Maryhill/Kelvin	30.73%
Canal	37.44%
Springburn	43.62%
East Centre	39.30%
Shettleston	29.50%
Baillieston	26.03%
North East	31.84%

The future...

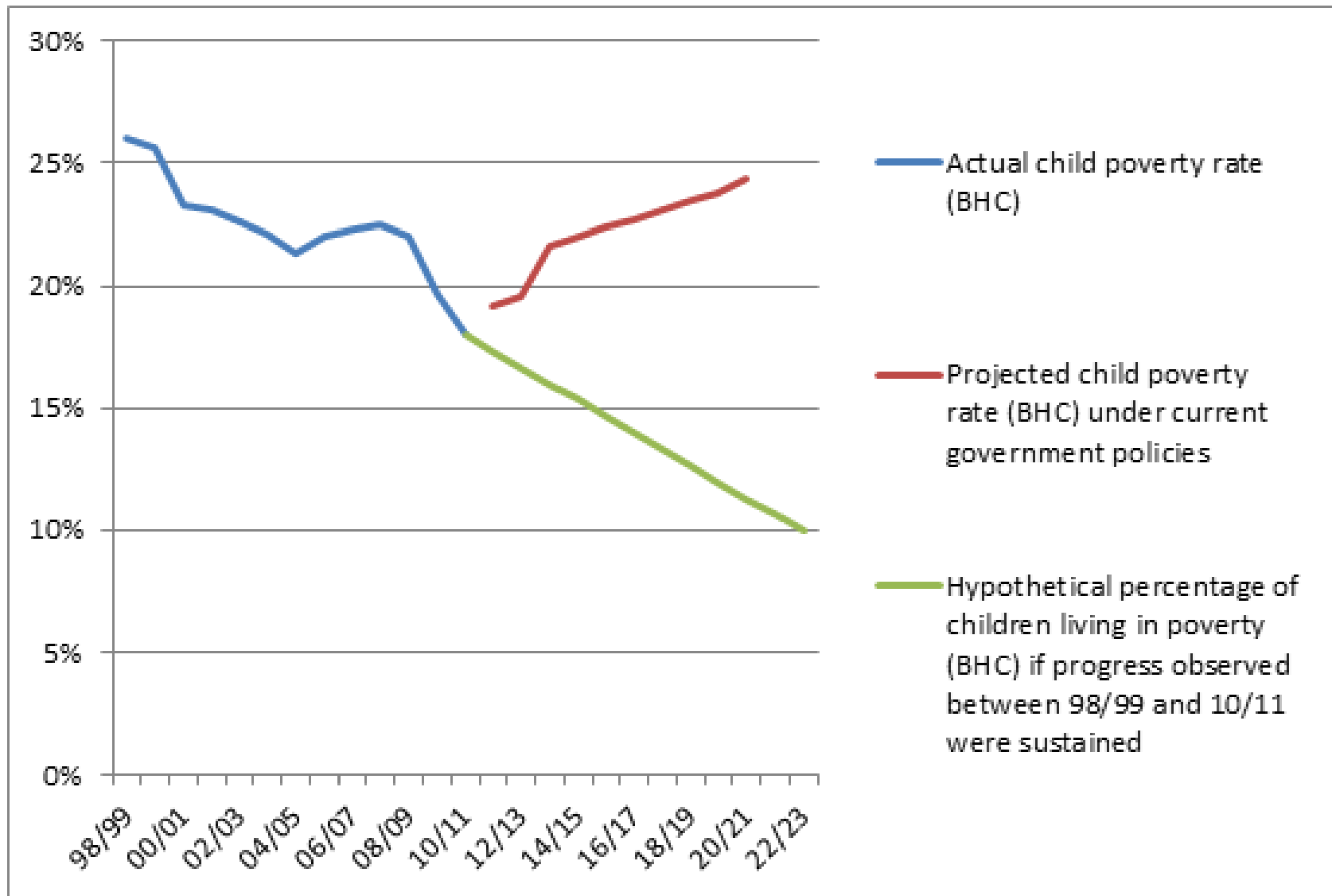
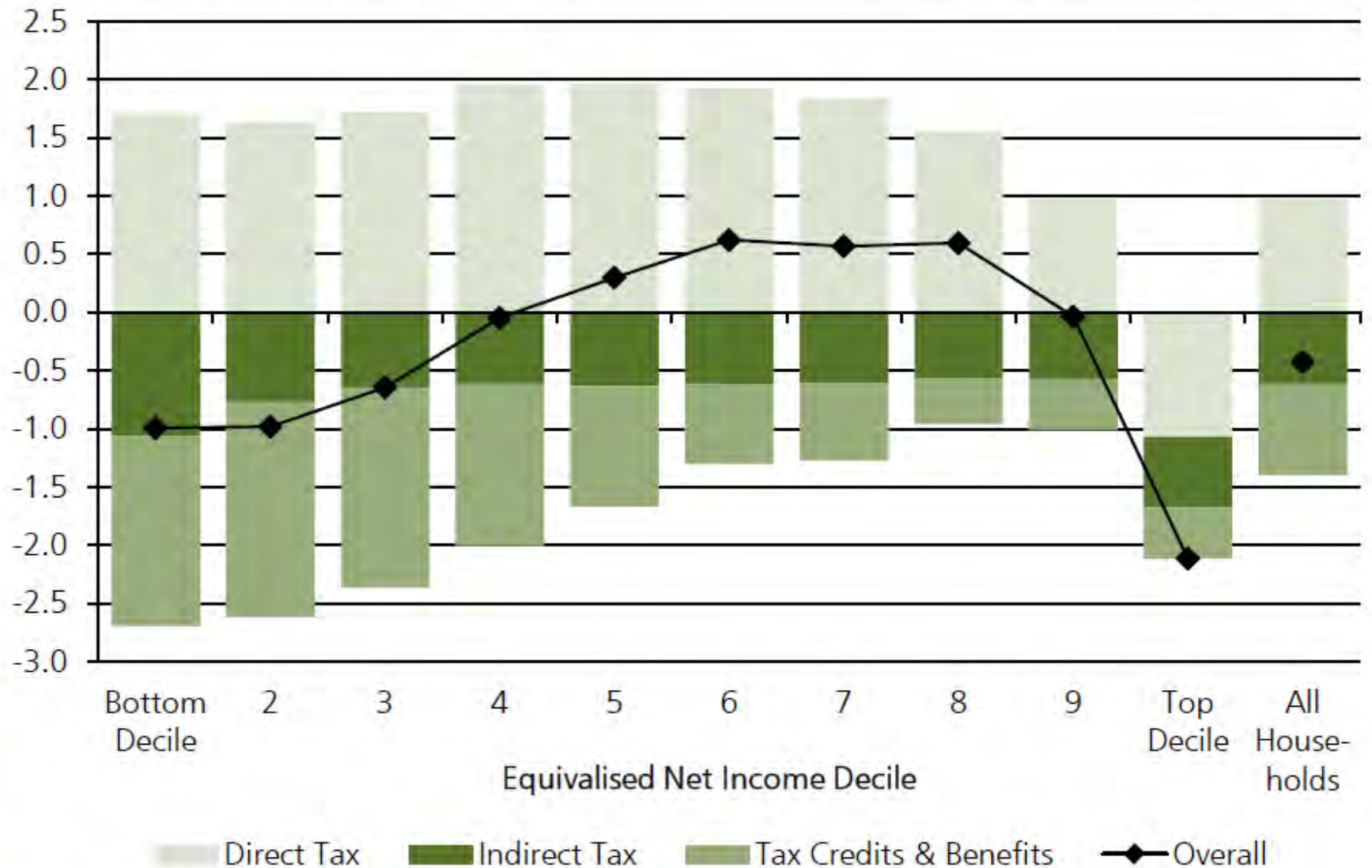
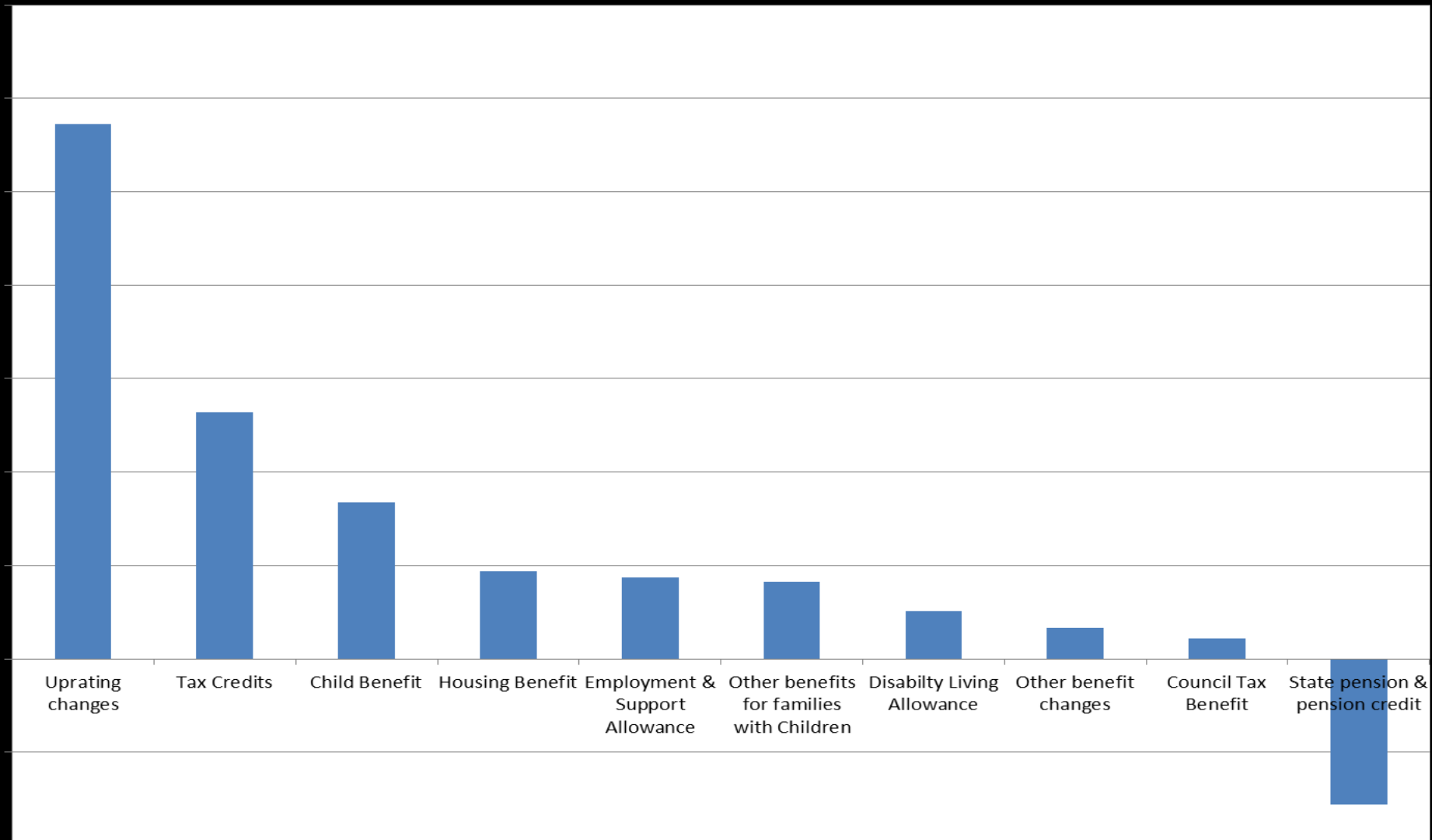


Chart 2.D: Cumulative impact of modelled tax, tax credit and benefit changes on households in 2014-15 as a percentage of 2014-15 net income, by income distribution



Source: HM Treasury tax and benefit microsimulation model

Reduction in Welfare Spend in Scotland (2011-2016)



Cost of living – since 2008/09

Consumer
Price Index
(CPI)

+19%



+25%



+44%

THE ROAD TO THE FOOD BANK



RESULTING FROM REDUCED BENEFIT INCOME



RESULTING FROM PROBLEMS WITH BENEFITS

COUNTY DURHAM %	EPSOM AND EWELL %	TOWER HAMLETS %
18	10	4
8	11	5
28	32	34
29	23	19
15	9	11

'BEDROOM TAX'


'BENEFIT CAP'

BENEFIT DELAY

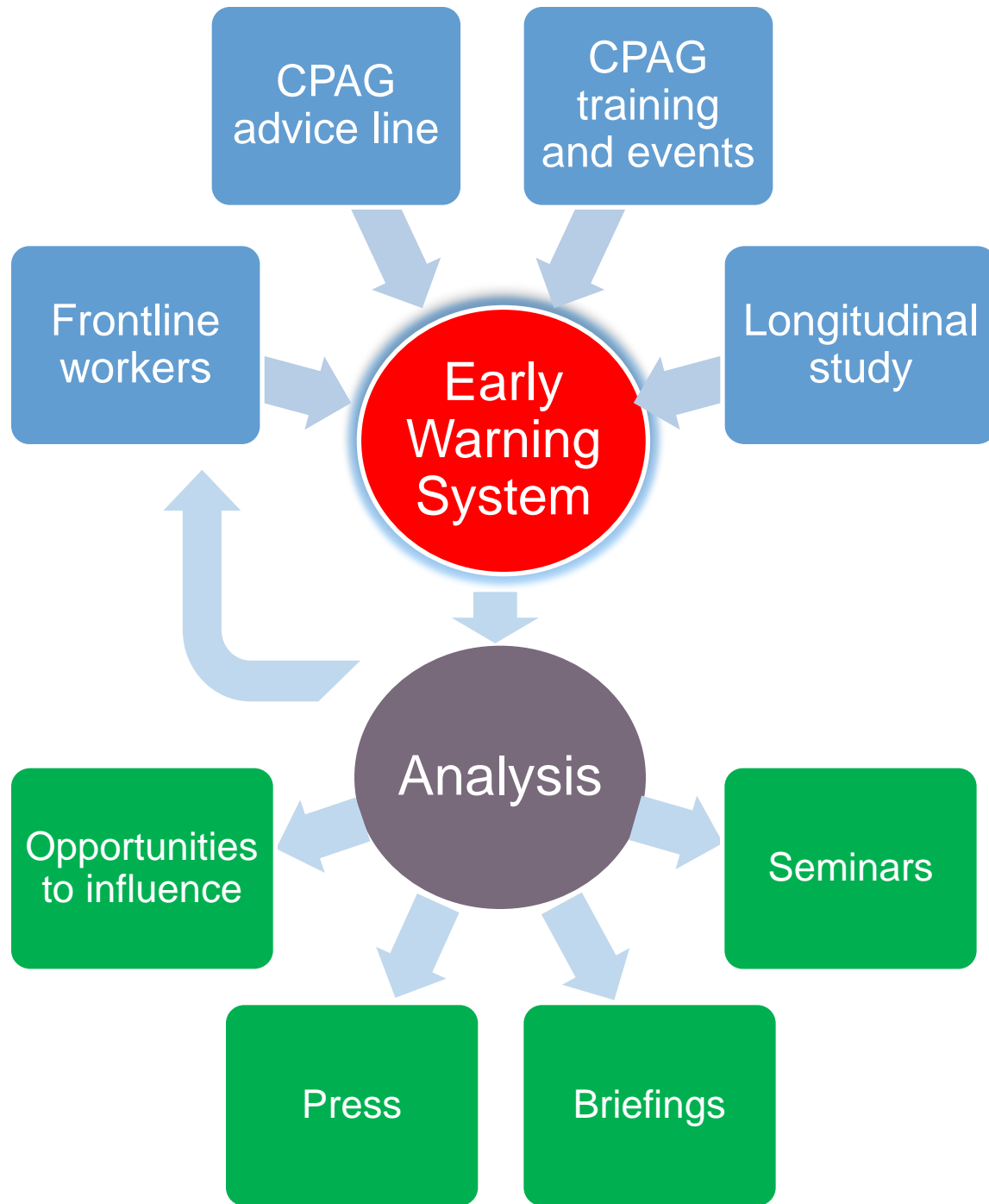
SANCTION

BENEFIT STOPPED - FOUND 'FIT FOR WORK'

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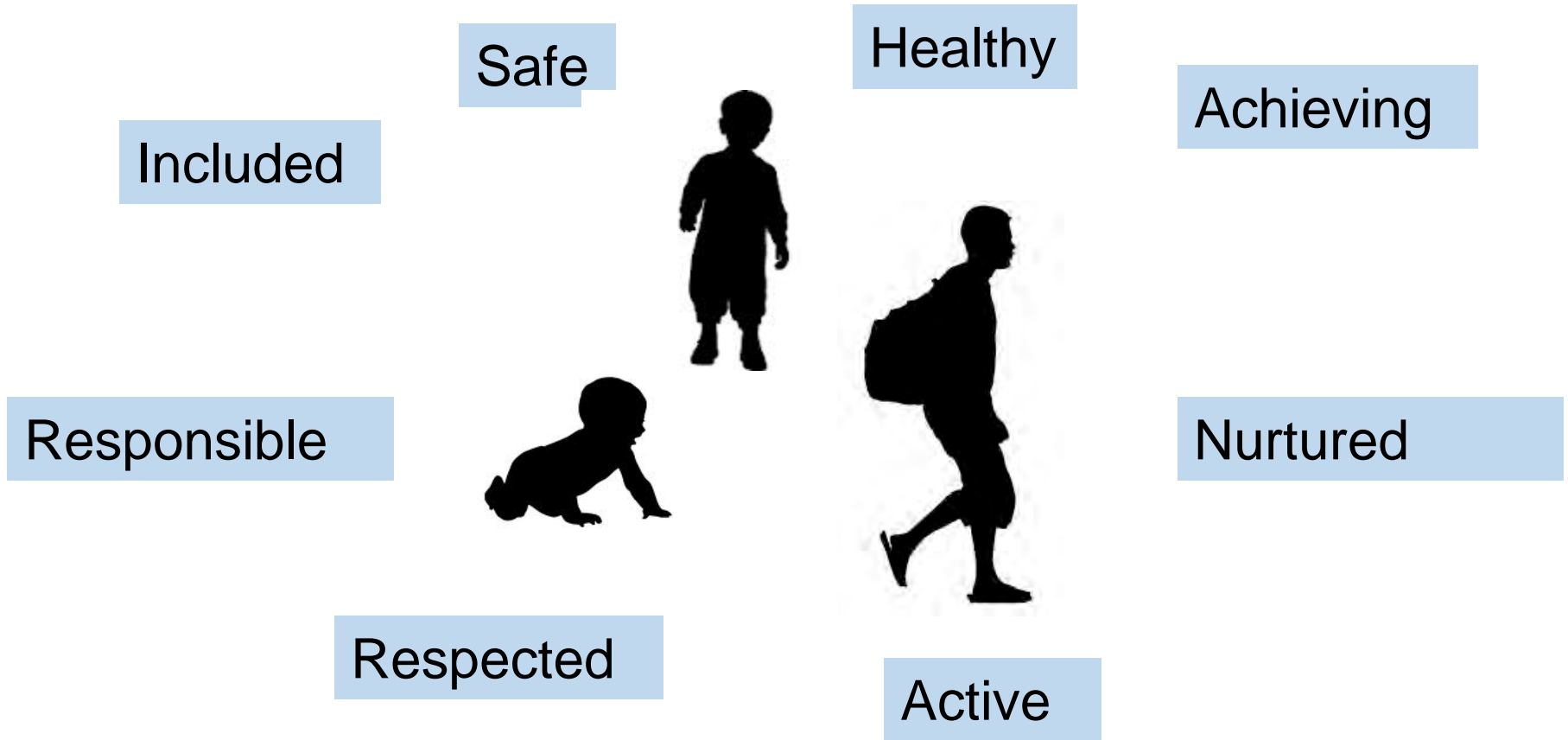
**THE COST
OF A
SCHOOL
DAY
PROJECT**



Three things we've learned....

- **Advice and information is everything**
- **Small changes can make a big difference**
- **Services need to work together**

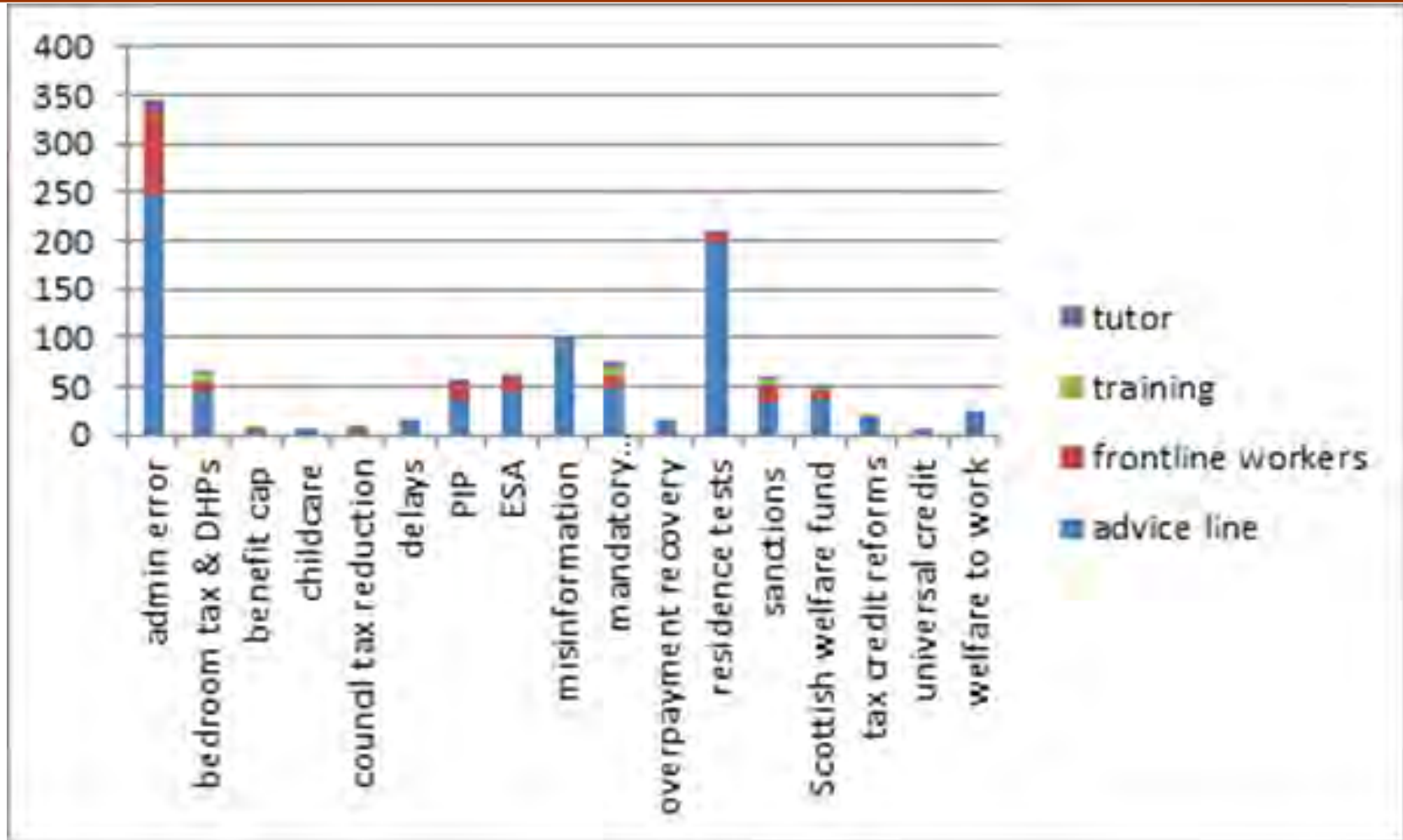
Impact on wellbeing of children and young people



Benefit check



Information and Advice



Benefit decisions can be wrong

- Decision makers get it wrong
- People are given the wrong advice
- Ask for decision to be looked at again
- Appeal



Sanctions

- Benefit reduced or stopped
- Ask for decision to be looked at again
- Ask for hardship payments
- Apply to Scottish Welfare Fund



- Crisis grant
- A safety net in the event of a disaster or emergency
- Community care grant
- Help families facing exceptional pressures
- Essential household items
- Apply to local authority
- Grant not a loan
- Limits on repeat applications

Protect the home

- Contact housing benefit if other benefit stops!
- If housing benefit doesn't cover rent
- Discretionary housing payment
- Apply to council



CPAG in Scotland

Advice line for advisers

0141 552 0552

Monday to Thursday 10am to 4pm

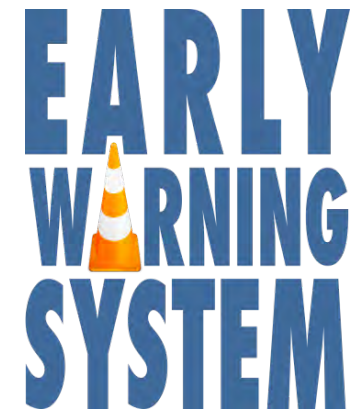
Friday 10am to 12noon

email advice@cpagscotland.org.uk



Early Warning System needs you!

- The EWS gathers information about the impacts of welfare reform from frontline workers
- Identifies issues and trends
- Uses information to campaign, suggest good practice to mitigate impacts of welfare reform and inform the media
- **Please give us your case studies!**
 - on EWS training questionnaire
 - sign up to submit more online



www.cpag.org.uk/scotland/early-warning-system