

# Fife Child Poverty Action Report 2020/21



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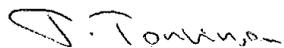
# Executive Foreword

The last twelve months have again proved extremely challenging for all of us, but particularly for pregnant women, and families with children. Further lockdowns, limitations to in person schooling, work uncertainties, reduction in respite and support services, and the need for self-isolation create stress and uncertainty which has significant impacts on children, young people and the adults caring for them.

The effect on families already in poverty and with pre-existing challenges such as lone parents, those with additional needs, and larger families will be felt disproportionately.

This report contains much that is positive around the actions taken to mitigate the impact of poverty in Fife, and further action is planned across all sectors. It is important that actions are not limited to services targeting children specifically, and that actions are based on listening and responding to the experiences of those in Fife experiencing hardship.

We are committed to promoting children's rights in Fife and in particular the aspiration that Article 27 of the UNCRC can be fulfilled for all children: ***Every child has the right to a standard of living that is good enough to meet their physical and social needs and support their development.***



Joy Tomlinson  
Director of Public Health, NHS Fife



Carrie Lindsay  
Executive Director – Education & Children's  
Services, Fife Council

# Child Poverty in Fife

Children and families have been through a lot this past year. For many families, they are only one wage, one disaster, one missed bill, or one delayed payment away from crisis and poverty.

We knew that child poverty was expected to increase in Scotland before the pandemic, but the restrictions and economic impacts have without a doubt increased hardship significantly for our vulnerable families and have thrown many people into crisis who would have otherwise been managing well or ok.

We don't know how many children in Fife are truly living in poverty due to the lag in available statistics, but we know the picture of child poverty in Fife is complex.

There are over 64,000 children living in Fife and the latest statistics show over **one in five children are living in relative poverty**. More strikingly is the proportion of children living in absolute poverty

which is almost at one in five children in Fife too. Areas such as fuel poverty paint an equally bleak picture with 19% of family households in Fife living in fuel poverty.

Food insecurity has sky-rocketed in the last year due to the pandemic crisis, and whilst we don't have accurate figures for the number of families that accessed emergency or community food support during 2020/21, we do know that the number of school pupils registered for Free School Meals has increased. 21.8% of P4-P7 pupils are registered for Free School Meals – this is 1.1 percentage points higher than FMR for primary pupils in 2018/19. Similarly, the number of secondary school pupils registered for Free School Meals has also increased from 16.4% in 2018/19 to 17.9% in 2020/21. These figures closely reflect the number of Fife children living in poverty but suggests there are some children and young people who are missing out.



**21%**

Children in relative poverty in Fife

**19%**

Children in absolute poverty in Fife

**19%**

Families living in fuel poverty in Fife

**21.8%**

P4-P7 pupils registered for Free School Meals in Fife

**17.9%**

Secondary school pupils registered for Free School Meals in Fife

Fife has a varied geography with a mix of urban and rural towns and villages. There are pockets of high deprivation in some areas that the Fife-wide figures don't show. Areas of deprivation are closely associated with former mining communities with the mid-Fife area particularly affected, but not exclusively so.

Local area statistics published by the DWP in March 2021 for 2019/20 show that at ward level, child poverty remains highest in Kirkcaldy Central (32%) and East (31%), and Buckhaven, Methil and Wemyss Villages (30%), and lowest in Tay Bridgehead (12%) and St Andrews (13%). Whilst poverty levels appear to be higher in the central area of Fife (Cowdenbeath, Kirkcaldy and Levenmouth), poverty doesn't only exist within clearly defined geographic boundaries. Rural poverty can be particularly prevalent in the more remote villages of North East Fife and South & West Fife.

In-work poverty, debt and fuel poverty are not restricted to traditionally deprived communities. Many people who were managing before the pandemic have been thrown into poverty or crisis because they were only just managing.

The following case studies have been submitted by our services and partners. They illustrate the hardship many children and families in poverty face, particularly how unforeseen disasters can impact a family's finances and how the pandemic has created new barriers for children accessing education. But they also show the support and kindness of those working in frontline services. They illustrate how services and organisations come together to support those in difficult situations.

## Ms A's Case Study

Ms A is a single mother with more than three children, one child has a disability

Ms A's family fled their home because of domestic violence and have had to uproot to a new address several times. Ms A's son is disabled and requires special schooling. Ms A has received benefits but was refused DLA for her son. A flooding disaster at her home led to furniture needing to be replaced and meant she had amassed large amounts of debt and was unable to make ends meet.

Ms A heard about a local community food project and from there the family was able to get much needed support from the Community Education Worker and their local Councillor who arranged for them to get support from Fife Council's Welfare Support service. The Welfare Support Worker was able to help the family apply for a Community Care Grant and a hardship payment from Fife Council's COVID-19 Food Fund to cover the cost of new furniture.

The family were also supported with supermarket vouchers and food parcels from their local food bank. The family lacked internet access and devices for the children's home learning. The local Councillor was able to arrange for a tablet to be donated to the family, and the Welfare Support Worker arranged for the family to get 2-years free internet access and a free device as part of the Connecting Scotland Phase 2 funding programme. Due to ongoing issues, Ms A and her family still need support, but is now known to a range of local support services.

Talking about the support she received, Ms A said: **"I cannot thank you enough for the help and support you all have given to me and my family. Without your support, I do not know how we, as a family, would have managed"**.

Source: Fife Council – Welfare Support

[www.fife.gov.uk](http://www.fife.gov.uk)

## Mr B's Case Study

Mr B is a single parent

Mr B was referred from Fife Council's Family Support Service as he was fleeing domestic violence with his children and was due to move into his Fife Council tenancy within the week. His application to the Scottish Welfare Fund was taking longer than expected and Education's Welfare Reform Co-ordinator agreed to check his eligibility for the Support and Connect project and check all benefits were in place.

After a discussion over the phone where income and expenditure checks were completed, the Welfare Reform Co-ordinator discovered that Mr B had no knowledge of the new benefits available from Social Security Scotland and did not feel confident in applying for these.

The Welfare Reform Co-ordinator helped Mr B apply online for all the benefits he was entitled to **resulting in over £500 in client financial gain**. These included the Best Start Grant Early Learning Payment and School Start Payment, Scottish Child Payment and Best Start Foods.

The Welfare Reform Co-ordinator will be back in touch with Mr B to assist him in applying for School Start Payment and Free School Meals, Free School Milk and School Clothing Grant from Fife Council.

This case was followed up with joint working between the Welfare Reform Co-ordinator and the Social Security Scotland Local Relationship Delivery Lead for Fife to give an input at all the Family Support Service Team meetings as well as with Social Work, Children and Families to highlight these benefits and to raise awareness of the work that Support and Connect does to support families.

Source: Fife Council Support  
& Connect

[www.fife.gov.uk](http://www.fife.gov.uk)

## Ms C's Case Study

Ms C is pregnant, ethnic minority and on furlough

Ms C is from an ethnic minority background and moved to the UK when she was a child. Recently she was offered a job in Fife but was furloughed at the start of the pandemic. She received furlough pay of £518 per month. The Family Nurse assigned to her concluded that her current housing arrangements weren't suitable for a baby and contacted Social Work and the Money Talk Team (MTT).

When the referral was initially received by the MTT Adviser, Ms C was 34-weeks pregnant. She was still receiving furlough pay as well as Universal Credit (between £10-£17 per month). The MTT Adviser carried out a benefit check for any entitlements Ms C was missing out on. This included Maternity Allowance and the UC child element. The MTT Adviser explained to Ms C and her Family Nurse how to apply for Social Security Scotland payments, as well as how to update her UC journal with information regarding her housing arrangements. The MTT Adviser also discussed entitlement to Child Maintenance from the baby's father as well as advice on budgeting and the use of pre-payment gas and electricity cards. Ms C was given MTT contact details and was instructed to make contact at any time if she requires any further assistance. The MTT Adviser also attended a multi-agency hearing for the unborn child for new housing arrangements.

The financial gains for Ms C resulting from MTT assistance were considerable – payments awarded were Best Start Foods, Best Start Pregnancy and Baby Grant, Child Benefit and Scottish Child Payment as well as an increase in Universal Credit. This provided a **financial gain of £9,711** over the year.

The MTT Adviser received an update from Ms C's Family Nurse to express her gratitude and advise that she had given birth and had settled into her new home well.

Source: Money Talk Team

[www.nhsfife.org](http://www.nhsfife.org)

[www.cabfife.org.uk](http://www.cabfife.org.uk)

## Mr D's Case Study

Mr D and his family have no recourse to public funds

Mr D and his family were referred to CARF's Money Talk Team by their Health Visitor as part of the Financial Inclusion Pathway visits.

Mr D had moved to Fife with his wife and their two children. Unfortunately, since he had only arrived in Fife recently and had previously never worked in the UK or paid National Insurance contributions (nor did his wife), the family had no recourse to public funds. The family had arrived in Fife with savings and had managed to secure a private tenancy but had been told by the DWP that he would fail the habitual residency test and right to reside due to only arriving a short while ago.

However, the MTT service did provide a Financial Health Check service appointment for Mr D which focused on budgeting, prioritising spending and keeping on top of bills such as utilities, council tax, entertainment and broadband as well as signposting the client to the Money Saving Expert and [www.gov.uk](http://www.gov.uk) websites.

A follow up appointment in three months was scheduled to establish if he had settled into his job, had proof of habitual residency and right to reside confirmed so they could complete a benefit check relating to his income as well as any further income maximisation assistance if required.

Source: Money Talk Team

[www.nhsfife.org](http://www.nhsfife.org)

[www.cabfife.org.uk](http://www.cabfife.org.uk)

## Ms E's Case Study

### Maternity Poverty

As the pandemic hit, Fife Centre for Equalities and Fife Council Community Learning and Development created a Facebook Group, **Fife Women's Tent**, to enable disabled, minority ethnic, transgender, and other marginalised women in Fife to continue to engage, make positive connections and support each other during the COVID-19 pandemic. The aim of the group is to help them maintain positive physical, emotional, and mental wellbeing in these troubled times. The group currently has 688 members.

Some members informed us that they cannot access any financial support because they do not qualify for Universal Credit or tax credits because they are self-employed, have a working partner, or have no recourse to public funds.

One member, Ms E, highlighted the maternity poverty she and her family experienced because her partner earned slightly above the threshold to qualify for Universal Credit. Hence, they did not qualify for Best Start Grant or other Social Security Scotland support.

Statutory Maternity Pay lasts up to 39 weeks. It is made up of six weeks of 90% of your average weekly pay (before tax) and 33 weeks of either £151.97 a week or 90% of your average weekly pay (before tax) - whichever is less. This meant Ms E's household income was more or less halved for 33 weeks. If a mother chooses to extend her maternity leave, she will not be paid until she returns to work.

Ms E said: **"I might be over the threshold but some months, particularly when I was on mat leave, we had to get help to buy food"**.

Source: Fife Centre for  
Equalities

[www.centreforequalities.org.uk](http://www.centreforequalities.org.uk)

## Ms F's Case Study

Ms F is a teen parent

Ms F was aged 16 and living at home with her father when she found out she was pregnant. She contacted Social Work, worried that she couldn't cope – she didn't have family support and was considering adoption.

Social Work connected Ms F with the Fife Teen Parent Project run by Fife Gingerbread to provide her with the emotional and practical support she needed. She was linked with a Support Worker who spent time building up a good relationship with Ms F and focused on the effects of low income – poverty, material deprivation and inadequate housing.

Fife Gingerbread supported Ms F to access appropriate maternity support, provided one-to-one emotional support and connected her with peer support groups. Ms F also engaged in pre-birth workshops and was supported to budget, manage her tenancy and understand the basics of running a home. She also received help to:

- Engage with CARF for financial inclusion activity including benefit entitlement checks
- Connect with Housing to secure her own tenancy for her family
- Secure grants through Turn2Us and donations to furnish her new home to ensure that she was able to provide a safe and nurturing home for her new-born child

From experience, we know that for young parents moving into their own tenancy and sorting their benefits and budgeting can be overwhelming. However, Fife Gingerbread can offer practical support to help families connect with specialist agencies to get the right support at the right time. Support Workers can advocate on young parents' behalf and empower them to have the confidence to ensure they give their child the best start in life and have a happy healthy home for their family.

Looking ahead, the project will continue to support Ms F by focusing on healthy eating on a budget, connecting with local community activities and planning for both mum's and the baby's future.

Source: Fife Gingerbread

[www.fifegingerbread.org.uk](http://www.fifegingerbread.org.uk)

## The Narrative Inquiry – “Fife did not let me down when I really needed it”

Professor Karen McArdle from the University of Aberdeen led a piece of research in each of Fife’s seven local areas during 2020/21. The research sought to explore the impact of COVID-19 on individuals and families that have engaged with local services during the pandemic. The research made recommendations for Fife Council to support Fifers in poverty and hardship and empower them to seek out the support they need and want.

The research involved extensive discussions with 154 people who were in receipt of an emergency grocery box through the Fife Council COVID Helpline, or an emergency Hardship Payment following discussion with a Welfare Support Worker.

Representatives from 35 voluntary groups were also interviewed as part of the research activity. This provided a rich data set around our understanding of low or insecure household incomes, relationships with food and the extent of worry and anxiety because of increasing debt, availability of food and reducing household budgets.

Some of the findings are particularly relevant for child poverty work and paint a picture of the experience of living in poverty for families in Fife.

During the COVID-19 pandemic, many residents struggled to cope with the first wave and lockdown - social isolation and loneliness was apparent with problems linked to mental health and wellbeing mentioned frequently (unprompted) during the research.

**“It wasn’t easy for me. It was new, strange and scary at the beginning. I couldn’t get my head around what was going on and we had just moved into our house. It got**

**even harder as time went on. I was stuck in the house with just my partner and one-year-old baby and couldn’t meet or see my friends. My partner was stressed out too and was annoyed he couldn’t take our baby to the park. It didn’t help that our carpets were delayed. I felt I was cracking up.” (Woman, 16)**

Financial issues were frequently mentioned, as was food, again unprompted. There were diverse experiences regarding financial hardship and food insecurity was a strong feature, highlighted by most people participating in the research.

**“I got myself into a lot of financial difficulties... I’m skint constantly. It’s a struggle. I’m no going asking for help because it’s my mess. I feel I have let my kids down as I can’t go on holiday with them. I’ve not told anyone before.” (Woman, single parent)**

**“It’s been very difficult food wise, feeding five mouths with the amount of money I’ve been getting was not enough... I wasn’t getting any medical help; I couldn’t walk or do anything for myself. I wasn’t getting help with my benefits. You stopped us from starving, got me a wheelchair to move around my house and are getting me help with the PIP form.” (Woman, 30)**

For some the feeling of lockdown hardship was nothing new. For others, losing a job because of furlough or redundancy meant their plans for them and their children’s futures had to change.

**“It’s stayed the same really. I’m a single parent anyway, so I’m used to doing things by myself... some days are**

**good; some days are bad. Just like normal really.”  
(Woman, 27)**

**“When I had a job, I had everything planned to buy things for the baby. And having everything right for the baby. I need resources just to provide for my children and for the baby. Before I could do that, but now, I feel useless.” (Woman, young family).**

Dignity was an issue for many respondents, particularly in terms of home schooling.

**“I tried to get around Glow, but she (her daughter) wouldn’t and I’m panicking and worried that she’ll go back and she’s the only one who hasn’t done anything... I don’t think they took into consideration people in my situation, who don’t have Wi-Fi and don’t have access to a printer.” (Woman, 46)**

**“It’s been really hard home schooling; he’s been falling behind. He’s visual but we don’t have a printer. School’s been amazing, but not having structure of classroom.”  
(Woman, primary school children)**

All areas covered by the research showed evidence of poverty, primarily manifesting in food insecurity and debt. Many of the respondents were living chaotic and unhappy lives with poverty directly impacting their health and wellbeing. The impact on families is apparent with the added pressures of home-schooling during lockdown, intensifying worries about the future, not just in terms of finances but educational attainment as well.

## **Governance and Reporting**

Our Fife Child Poverty Group is made up of multi-agency representatives and is responsible for the co-ordination, production, publication and monitoring of the Fife Child Poverty Action Plan and Report.

This action plan does not stand alone but is part of a wider programme of work aiming to deliver the priorities set out in the Plan for Fife – Fife Partnership’s Local Outcome Improvement Plan. The action plan touches on broader aspects of poverty, including employability, housing and transport, however, in matters of attainment and positive destinations, particularly the poverty-related attainment gap, Fife Council’s Children’s Services Plan is the lead document for the education of children and young people in Fife.

The Fife Child Poverty Group reports to the Fife Welfare Reform & Anti-Poverty (WRAP) Partnership and the Children in Fife Partnership, providing updates and progress of the LCPAR to ensure it aligns with the Plan for Fife’s priorities on poverty. Fife’s new Children’s Services Plan is currently under-development and features a priority on child poverty.

Whilst we have a range of support available for children and families in poverty, we need to make a step change in how we tackle poverty and prevent crisis in Fife. Part of our post-pandemic recovery and reform agenda recommended taking a more preventative/early intervention approach that strikes the right balance between prevention measures and crisis support.

The development of our Child Poverty Action Report will adapt to changes in our local context. The 3-year review of the Plan for Fife is resulting in a recovery and renewal plan, influenced heavily by our experience of the pandemic. The Recovery & Renewal Plan for Fife will go through a period of consultation before the final plan is agreed and published in August 2021. This may influence our action plan next year in terms of what we prioritise.

This may also result in changes to the governance of the Child Poverty Group and, in turn, the Fife Child Poverty Action Plan and Report.

View of our first two Local Child Poverty Action Reports at the links below:

- [Fife Child Poverty Action Report 2018/19](#)
- [Fife Child Poverty Action Report 2019/20](#)

# Our Child Poverty Action Plan

The Fife Local Child Poverty Action Plan and Report bring together a range of work from across Fife that has either a preventative or mitigating effect on the poverty that our communities experience.

To date, the work of the Fife Child Poverty Group has been to raise awareness of the Child Poverty Act 2017 and to co-ordinate the collation of the impact of the range of actions being undertaken across services.

As we move into our plan for 2021/22, this group will focus its attentions on one aspect. This will be to further develop work undertaken through the financial inclusion referral pathway to “Improve advocacy and support to enable families to deal with benefit changes, maximise income and be more financially resilient”. Within this we will identify one locality in which to pilot this across a wide range of services, for example education; social work; housing. Within this work we will gather data sets with regards to the priority groups as identified within the Act.

## Reform and Recovery

Whilst we have a range of support available for children and families in poverty, we aren't making the difference that's needed to significantly reduce the levels of poverty in Fife.

Part of our post-pandemic recovery and reform agenda on Tackling Poverty & Preventing Crisis recommended taking a more preventative and early intervention approach. That doesn't mean ceasing crisis support services but will mean striking the right balance between prevention measures and crisis support. Adopting the ethos of a 'no wrong door' approach in the redesign of relevant service, contact and referral arrangements will allow us to test early intervention methods and will ensure that everyone, no matter their issues, receives the same level of support, no matter which service they are engaging with.

Having robust local arrangements that focus on people and place leadership will be the building block of a stronger community led approach to tackling poverty. The Tackling Poverty & Crisis Prevention reform agenda has formed the key elements of the poverty priority in the updated Plan for Fife, our Local Outcome Improvement Plan.

The 3-year review of the Plan for Fife is focused on recovery and renewal and is influenced heavily by our experience of the pandemic and the recovery and reform priorities – Tackling Poverty & Preventing Crisis, Addressing the Climate Emergency, Leading Economic Recovery and Community Wealth Building. There are

interdependencies between all four priorities with the success of our measures to tackle poverty dependent on how we deliver the other three.

A fundamental element of the Recovery & Renewal Plan for Fife 2021-2024 will be Community Wealth Building. This is about creating a fairer, more socially just economy. We have already been doing CWB activity in Fife, like our work on the Real Living Wage, but not to the scale and depth needed to truly deliver an inclusive economy. Other elements being looked at through a CWB lens are procurement, community benefit clauses and community asset transfers. These are the building blocks that will enable our tackling poverty approach to be community led.

The Recovery & Renewal Plan for Fife 2021-2024 is expected to be published in August 2021 and may result in changes to how we report on child poverty in future years. Our Child Poverty Action Report has adapted to changes in our local context previously and will continue to do so by reacting to the 3-year review of the Plan for Fife. Whilst our action plan and report hasn't changed a great deal since last year, next year we anticipate changes to the content of our action plan that reflects the revised Plan for Fife. This may also result in changes to governance and reporting; however, this is still being fleshed out and an update on this will be outlined in next year's report.

## Progress with our Plan

The previous section of the report illustrated the state of child poverty in Fife. It shows that even in the 21st century child poverty is a significant issue for many families in Fife

Fife Council, NHS Fife and partners have been working on various projects that are supporting the delivery of the Fife Child Poverty Action Plan. The action plan focuses on the three drivers of poverty: income from employment, income from social security and benefits in kind, and cost of living. It also sets out two actions, which we have labelled 'indirect' as they are designed to ensure we have the right foundations for tackling child poverty.

Although macroeconomic factors and national anti-poverty strategies and policies can have the greatest impact on the drivers of child poverty, it is the role of Local Authorities, NHS Boards and other local partners to make public services beneficial to everyone in the community. This includes our children in the priority groups as set out in ***Every Child, Every Chance***.

Progress updates are available for all our actions in the table below.

Our response to the Coronavirus (COVID-19) pandemic was detailed thoroughly in our LCPAR 2019/20. This can be found [here](#).

Action	Progress
<b>Income from employment</b>	
<p><b>Promote banking and affordable credit options</b></p>	<p>The Financial Inclusion Partnership between Fife Council, Falkirk Council and West Lothian Council is ongoing with the work on the CDFI, Conduit Scotland, ensuring that struggling families have access to affordable credit.</p> <p>Lending from the CDFI has been down over 2020/21 with much fewer applications for loans coming through. The downturn in loans has continued with slow recovery. Between June 2020 and April 2021, only 190 loans were approved. Although this only represents three quarters of the year, it is a significantly lower number than in previous operating years (492 in year 1, 519 in year 2, and 461 in year 3).</p> <p>Payment holidays have been given to customers and loan payments. To manage the recovery going forward, Conduit Scotland was awarded funding from Social Investment Scotland to support affordable credit in Scotland - including a marketing budget, that will help with restarting in all areas of Scotland including Fife. Both the CDFI and Kingdom Community Bank received funding from the Scottish Government pandemic grants in March 2021.</p> <p>Kingdom Community Bank has had a similar experience to the CDFI with lending down at the beginning of lockdown and this trend continued for the first 5 months of lockdown (end of March 2020 onwards). The move to an online loan application process at the end of July 2020 allowed for some 'catch up' in terms of loan applications, service provision, etc. The move to a digital offering led to a busy seasonal peak in the run up to Christmas which is in line with how the activity would normally peak at that time of year pre-pandemic.</p> <p>Fife Council is also involved in a project looking at Open Banking - a revolutionary idea that gives customers a clear view of their banking finances by aggregating those finances into one place - as part of the Edinburgh &amp; South East Scotland City Region Deal being led by the University of Edinburgh. In addition, Fife Council was involved in a webinar in September 2020 as part of the launch of 'Tech4Good' to support local communities. The project aims to help the financially squeezed by offering appropriate and accessible digital, data enabled products, services and policies that help those in financial hardship to get through the month without seeking unregulated and unaffordable finance.</p>



**Work with Fife employers to support family friendly workplace policies e.g., Fair Work, Good Work**

The Workplace Team in the Fife H&SCP's Health Promotion Service continued to promote family friendly workplace policies and provide support to employers to promote Good Work, develop policy and maintain Healthy Working Lives award accreditation.

Face to face interactions were restricted during the pandemic and therefore the highlighting and promoting of Family Friendly workplace information has relied mostly on digital communication. This has involved:

- Providing information on Good Work, including its characteristics, alongside local and national strategies on the Workplace Team's website.
- Monthly newsletters to an established distribution list of around 300 contacts from Fife workplaces. Take a look at the [March](#) 2021 newsletter.
- Virtual presentations to partners highlighting the benefits of Good Work/Fair Work. These were arranged for Fife Business Gateway in November 2020 and Fife Voluntary Action's Employability Forum in March 2021.
- Bite-size communications via Microsoft Sway have highlighted topics such as work-life balance as part of Fife Business Recovery Guidance. An example of a communication can be found [here](#).
- Social media communications, mainly using Twitter and LinkedIn to share information for employers. This has included example of raising awareness of child poverty amongst these groups.

**Promote Fife as a Living Wage region and look at the role of procurement in supporting this**

The economic impact of the Covid-19 pandemic has played a significant role in businesses being unable to commit to Real Living Wage accreditation. However, the pandemic has raised the profile of, and support for, low-paid workers, which is still being recognised in such a difficult time.

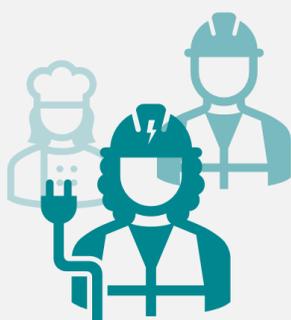
Despite the pandemic, there has still been a positive increase in the number of businesses gaining Real Living Wage accreditation. There are currently 21 Real Living Wage employers in Glenrothes compared to 19 the previous year. This also resulted in a drop in the number of people earning below the Real Living Wage, falling from 15.9% in 2019 to 14.4% in 2020, which is around 1,000 employees.



People earning below the Real Living Wage in Fife



**Build on the Making it Work for Families programme through the Edinburgh & South East Scotland City Region Deal's Integrated Regional Employability & Skills programme and support an Intensive Family Support Service**



The Intensive Family Support Service (IFSS) took an incremental approach to rolling out the operational delivery across the Edinburgh & South East Scotland City Region. Fife's "Making it Work for Families" programme was fully operational by October 2020.

Families engaged with the IFSS receive a mixture of holistic support across the services including whole family support, advice, employability, youth work, family learning and substance use support.

Between October 2020 and March 2021, there were 25 families referred to Making it Work for Families and, of those referrals, 19 families have engaged with the project and 41 individuals are receiving one-to-one support. Six young people have been supported to re-engage in Education, and one young person has been supported to gain a qualification. Additionally, two adults from the households involved have secured employment. **During 2020/21, financial gains for families was approximately £7,680.**

Service delivery partners have been creative in the ways that they engage with, and support new families coming into the service during the pandemic where face to face work has not been possible. Alongside supporting families, operational services have also delivered crisis work to ensure that families have access to food, home energy, digital equipment, clothing, and household goods where these have been needed.

Across the IFSS, building relationships between service delivery partners, including caseworkers has been a priority for the core team and several methods of engagement have been used to facilitate the building of these relationships. The Community of Practice (CoP) has taken place on a monthly basis, with 'collaboratives' held on a rotating basis with the following groups: Managers and Stakeholders, Family Support Workers and Youth Workers and Advice and Employability Workers. These collaboratives have been key for the core team to get to know managers and caseworkers across the IFSS as well as for them to build relationships and share challenges, successes, and learning from their practice with each other.

Alongside this, a programme of professional development informed by delivery partners has been developed and is now well into the implementation stage. Caseworkers have taken part in welfare advice training tailored to their roles with a total of 31 caseworkers receiving training.

A programme of Systemic Practice training has been developed in partnership with service delivery partners. A specialist consultant has been commissioned to work with the core team within CCP to develop and deliver this training across the IFSS. The Edinburgh and Fife teams are currently undertaking this training before others follow suit.

	<p>Dr Sarah Galey-Horn, the University of Edinburgh Research Fellow is working on Social Network Analysis across the IFSS and has developed and circulated a Social Network survey to all delivery partners to capture baseline data for her research on this IFSS. This will provide significant academic evaluation of the impact this type of intervention can have on vulnerable and disadvantaged families across the city region.</p>
<p><b>Develop and implement a new, locally informed framework for commissioning employability services in the area through the No One Left Behind programme and Parental Employment Support Fund</b></p>	<p>Over the last 12 months, a No One Left Behind Fife Working Group, formed of representatives of strategic organisations drawn from the Opportunities Fife Partnership, including DWP, Skills Development Scotland, Fife Council, Fife College, Fife Voluntary Action and NHS Fife, has worked to develop the No One Left Behind Fife challenge framework of support for those with barriers to accessing and sustaining employment. Fife Voluntary Action represented No One Left Behind Fife (NOLB Fife) on the Scottish Government’s Service Design working group in the development of the design principles for the national delivery plan.</p> <p>To scope the extent and reach of delivery, the voice of lived experience has been key in developing new provision in Fife, therefore involving people who use services, frontline staff and employers in service planning, design and delivery is crucial to developing services which are responsive and relevant. This included targeted efforts to engage with people affected under the Equalities Act (Scotland) 2010. Over 120 individuals and organisations participated in collaborative conversations between June and September 2020 to inform the areas of focus for the challenge fund.</p> <p>The panel recommended the approval of six projects to form the No One Left Behind Programme. The projects funded through the Challenge Framework for 2021/2022 are set out below:</p> <ul style="list-style-type: none"> <li>• <b>Adult Provision: Adult Core</b></li> </ul> <p>A Fife wide employability project by Fife-ETC supporting adults 25 and over into good sustainable jobs that will improve their life and in turn improve the employability and life chances of their children and generations to come. Incorporating seven delivery partners operating together as one unit, the project will support all stages from engagement through to in work support.</p> <ul style="list-style-type: none"> <li>• <b>Youth Provision: Brighter Futures</b> (for 19–24-year-olds, representing 35% of youth programme provision)</li> </ul> <p>A youth service delivered by Brag Enterprises will have a particular focus on the Adverse Childhood Experiences (ACEs) group of young people. Brag will provide end to end key worker support across the full five stage pathway. Accessible to all with options of delivering out with normal working hours, ensuring that our service is available to young people at a time that suits their needs. Key workers will facilitate a programme of activities for each stage of the pathway, using a person-centred, strengths-based approach, whilst providing support and continuity</p>

throughout their journey. Partners Clued-up and Apex Scotland both bring added value to the project, providing specialisms and focused support to young people who have experienced ACEs.

- **Youth Provision: Employability Access & Support for Young People (EASYP)** (for 16–18-year-olds, representing 65% of youth programme provision)

A strength-based employability pathway delivered by Fife Council for young people who are transitioning from Education and up to 24 years of age, facing difficulties engaging with mainstream programmes such as Foundation and Modern Apprenticeships, FairStart, Further Education or the open labour market. Diagnostic assessment and action planning will identify individual circumstances, strengths, disadvantages /barriers, training and skills needs and work aspirations to inform a tailored multi-option offer such as employability and digital skills training, personal and motivational development, sectoral academies, accredited training leading to paid work through engagement with employers with one-to-one support provided end to end.



- **Specialist Provision: Out to Work**

A personal development, self-management and early employability programme delivered by Fife Employment Access Trust (FEAT) for young people and adults experiencing severe mental health issues leading into focused job search and in-work support. The initial engagement programme has two separate strands, one outdoor-based provision “Grow your Mind” and one indoor/online provision “Employ your Mind”. Additional provision of training to other frontline service staff.

- **Specialist Provision: Families – Square Start**

A fully inclusive service for families including lone parents across Fife delivered by Brag Enterprises. Concentrating on the makeup of the family and ensuring all are supported to provide increased aspirations and outcomes. Working with a blend of one-to-one and group work all designed to break down barriers either perceived or actual, digitally include families, reduce social isolation, improve mental wellbeing, increase confidence in children and increase confidence in adults parenting. This provision will be for the three areas of Dunfermline, South & West Fife and North East Fife.

- **Specialist Provision: Making it Work for Fife**

The Making it Work for Fife project will enhance the current provision being delivered for lone parents. Led by Fife Gingerbread who will work closely with Citizens Advice & Rights Fife, they will expand their current resource to include dedicated project staff and volunteers to deliver early engagement (reducing barriers to registering with

mainstream provision) and in work support (engaging working families to sustain and better their employment). This will build upon Fife Gingerbread's experience of supporting lone parents in Fife and their established partnership approach. Lone Parents are a particularly vulnerable family group – more likely to be isolated, more likely to be surviving poverty and more likely to be stuck in low paid work. This project will provide targeted support to in and out of work lone parents. The provision will be for the four Mid Fife areas: Cowdenbeath, Glenrothes, Kirkcaldy and Levenmouth.

Action	Progress
<b>Cost of living</b>	
<p><b>Develop our approach to concessions and cost reduction to ensure cost is not a barrier to participation</b></p>	<p>In August 2020, Fife Partnership agreed to explore a series of issues for reform and recovery. One of these issues was tackling poverty and crisis prevention. The aim of this work on poverty was to build on lessons learned from the initial response and community support provided during the Covid-19 crisis and set out how those lessons could be developed into practice going forward. It was not a review of Fife's overall approach to tackling poverty and did not set out to look at the effectiveness of individual policy initiatives but provided an opportunity to reflect and take stock of how our measures were impacting poverty in Fife. A full report on the outputs of this reform work is available <a href="#">here</a>.</p> <p>Whilst this reform and recovery agenda touched on several anti-poverty aspects, there was a renewed commitment to the development of a full concessions and cost reduction scheme. The group looking at tackling poverty and crisis prevention considered direct financial support and cost reduction. Fife's local teams have found that greater flexibility to use cash payments has helped prevent immediate crisis for some individuals and families. A new pricing and concessions policy has been developed for physical activity, sport and leisure, with significant scope to include other areas of concessions and cost reduction.</p> <p>A new approach to concessions and cost reduction would not necessarily be confined to council services. For example, the group looked at recent research into transport barriers in North East Fife such as being able to travel to a new job, accessing social security or travel for food. In another example medical charges for certification were identified as a barrier for people on very low incomes where a comparatively modest charge represented a significant portion of weekly income for some individuals and families.</p>

Following on from this, a project has been established to produce a new concessions scheme for implementation in early 2022. The project will review concessions across all council services and partners and will propose a new standardised approach to concessions with an aim to reduce barriers to participation and enable access to opportunities for low-income groups.

**Identify and address cost barriers to participation in school**

Data and training materials are continually shared with schools, including materials provided by Education Scotland. This also included an EQUITY report, a report on the impact of lockdown on learners and the CPAG Scotland [resource](#) and [animation](#) on Talking about Costs and Money at School.

Online tutors were provided to 40 senior phase young people whose families were affected by poverty. This was part of a trial across five secondary schools to support learners after lockdown prepare for their assessments. Each young person was offered 10 sessions with a registered teacher.

5,000 devices were distributed to P1-S6 pupils acquired from the Scottish Government's Connecting Scotland digital inclusion scheme. Products were distributed using a PEF formula which calculated the proportion of overall Fife PEF money that a school got and allocated them the same percentage of the 5,000 devices. Approximately, an additional 2,000 devices were re-configured for home use by young people from central and school current devices stock. Approximately 1,050 Wi-Fi dongles were allocated. Every school learner in Fife has the opportunity to access the internet and a device to support home learning. From the Connecting Scotland second phase, an additional 5,000 devices have been ordered and are being distributed now. These are targeting young people in schools, starting with secondary, who have "poor" access to a device which Fife Council Education Service defines as sharing as device between more than one other person at home or only having access to a mobile phone.

Café Inc has continued to provide a universal offer of food during school holidays across Fife. Families in receipt of FSM were paid directly £11.50 per week per child during most of 2020/21 when they were no able to attend school due to lockdown. Children who also had to self-isolate and therefore could not attend school were also able to get a direct payment if they were registered for FSM. 21.8% of P4-P7 pupils are registered for Free School Meals – this is 1.1 percentage points higher than FMR for primary pupils in 2018/19. Similar, the number of secondary school pupils registered for Free School Meals has also increased from 16.4% in 2018/19 to 17.9% in 2020/21. These figures closely reflect the number of Fife children living in poverty but suggests there are some children and young people who are missing out.

Stationery and writing materials were provided free of charge by schools and dispersed via local shops and community food projects.



Six Pupil Equity Fund network meetings have taken place across Fife since January. These meetings have focused on local and national messages, how to be more effective in our planning and sharing good practice.

**Ensure there are effective, dignified mechanisms for supporting people facing food crisis while working towards a significant reduction in household food insecurity**

Fife's multi-agency Food Insecurity Steering Group has supported the development of more effective and dignified mechanisms for alleviating food insecurity, while working towards the longer-term goal of there being no need for emergency food aid in Fife. Its work has included: raising the profile of food insecurity; creating opportunities for community food initiatives to network and share good practice; and supporting A Menu for Change - a national initiative which from 2017 to 2019 worked in three local authority areas to improve responses to food crisis.

The pandemic presented significant challenges around access to adequate food for people who were shielding/self-isolating, newly thrown into food crisis by loss of earnings or chronically food insecure. A food resilience plan was created early in the first lockdown, setting out a hub and spokes model of food provision with community assistance hubs in each of the seven areas supplied by a central distribution point. Area CLD teams worked closely with community food initiatives and with Fife Voluntary Action, topping up supplies of food and essential household items, and where necessary supporting efforts through redeploying staff or identifying local volunteers.



The Food Insecurity Steering Group carried out a stakeholder survey to learn from these experiences and CLD teams across Fife conducted research to understand the experiences of people facing financial hardship and food insecurity during the early months of the pandemic. This work is informing our short- and longer-term approaches to tackling food insecurity, building on the tremendous community response and the new collaborations that have evolved across the public sector, third sector and communities.

Using the 'Addressing Future Needs' grant provided by the Scottish Government, the Food Insecurity Steering Group have been able to offer small grants to community food providers in the areas of volunteering support, running costs, property/equipment and support for service users.

During the Covid crisis, new ways to support and engage with families and individuals on skills and budgeting issues have been trialled. These have included "Café Inc at home", which engaged families from across South and West Fife and provided meal kits and opportunities to develop cooking skills, preparing and enjoying a range of meals together at home over the holiday period.

Whilst Café Inc couldn't run as normal during 2020/21, the service was still able to provide lunches to children and young people to take away from various venues throughout Fife. The service was temporarily rebranded to "Cafe Inc to Go" as well as "Cafe Inc at home".

The impact of the pandemic in March 2020 required the team to adapt the way in which they engaged with communities. In partnership with Fife Health & Social Care Partnership's Food and Health team, the team developed the Feeding Fifers initiative, using social media to engage with communities and promote positive food and health messages.

Those involved with community food initiatives also had the opportunity to obtain the relevant training through online REHIS e-learning Elementary Food Hygiene. The team supported 103 learners from more than 30 groups during the period of May 2020-March 2021.

Through the pandemic Fife Community Food team and Fife Health & Social Care Partnership's Food and Health team have continued to support the Community Food Champions to engage with their communities providing learning materials and resources to support food work and activities. Some of those engaging with groups have delivered online cooking workshops and with success offered REHIS Cooking skills qualification within their courses through the training centre.

Work is now under way to bring together a wider range of partners representing different parts of the food system to develop a food strategy for Fife, which will encompass issues of food insecurity, health and wellbeing and environmental sustainability.



**Improve access to local, affordable and flexible childcare, including exploring parent led approaches to take advantage of learning, training and job opportunities**

The expansion of 1140 hours of Early Learning and Childcare continues, however some of this work has been delayed due to the pandemic and the focus being on key worker and vulnerable families. It is anticipated that the full implementation of 1140 hours will be in place during session 2021-22. This will ensure eligible 2-year-olds and all 3- and 4-year-olds will be able to access this entitlement through a Fife Council run nursery or funded provider.

During January to March 2021, there has been an increase in demand for school aged childcare which is currently being explored with families through local feasibility studies. This has shown a new emerging demand in areas where this was previously not the case.

The cost for out of school clubs and creches provided by Fife Council have not increased since April 2019 in recognition of the review work the service has been conducting to consider how best to charge for services, as well as the difficult financial times families have been experiencing because of the pandemic. Work to review the charging for out of school clubs and creches will be progressed during 2021-22. This includes the introduction of new systems and processes which aim to provide a more flexible and responsive service for families, especially those on low incomes.

The introduction of the 1140 hours is expected to impact on the continued feasibility of the creches across Fife, as more families take up their funded entitlement. The creche operating model is under review to identify how or if this can meet the needs of families not yet supported through the 1140 hours.

Holiday playschemes and breakfast cafes were suspended due to the pandemic in line with national guidance, however these will be reintroduced in 2021-22. Holiday playschemes and breakfast cafes will continue to be funded so there is no charge to families who access these.

**Provide support to families to meet housing costs or to find affordable sustainable housing**

Fife Council Housing Service has been supporting families to meet housing costs through a £1m per annum Universal Credit (UC) rent support fund to support Council households affected by rent arrears following a transition to UC. In April 2020, an additional £1m was set aside as rent support for self-employed and furloughed Council tenants whose employment has been impacted by Covid-19. Eligible households have been engaged and support channelled through either the UC or Covid-19 rent support scheme.

**2019/20**

**£1m**

UC Rent Scheme



**2020/21**

**£1.119m**

UC Rent Scheme

**£0.357m**

COVID-19 Rent Scheme

**55**

Officers responsible for providing high quality housing options, information and advice

Over 200 additional units of temporary accommodation have been commissioned to provide additional resources for families in crisis and facing homelessness. Six additional refuges have been commissioned and operated by Fife Woman's Aid for victims of domestic abuse and their families. As part of the crisis response, hotel and B&B type accommodation were brought into use but this has now largely been eradicated and limited to single people.

To help families find affordable sustainable housing, housing allocations are being broadened to include more priority groups as part of a wider Covid-19 recovery plan. Practical assistance is being provided to help homeless families move home and this includes developing our approach to provide furnishings and other practical support to new tenants.

### Take up of Housing Benefit (Council tenants)

**12,901**

Households (44%)

March 2019 (year-end)

**11,423**

Households (39%)

March 2020 (year-end)

**10,483**

Households (36%)

March 2021 (year-end)

### Reduce the number and percentage of households experiencing fuel poverty

Fife Council has a service level agreement in place with the Cosy Kingdom Partnership. This is reviewed annually with progress monitored quarterly. As a result of the pandemic and the restrictions in place, only eight home visits were carried out and most in-depth advice was issued over the phone. In 2020/21, 4,534 households received in-depth energy advice with 3,134 people being supported out of fuel poverty as a result of receiving this advice.

The Scottish Housing Condition Survey (SHCS) published in 2021, reported a 2% decrease in households in fuel poverty and remained static for households in extreme fuel poverty for 2017-19. We expect the 2023 SHCS, which covers the 2020-21 period, to show an increase in these figures as it will be the first statistical indication of the impact that the Covid-19 pandemic has had on households in fuel poverty.

There are 41,000 households currently living in fuel poverty in Fife, this figure is taken from the Scottish Housing Condition survey published in 2021, however this covers the period 2017 -2019.

### Improve affordable and sustainable travel and public transport, particularly in rural parts of Fife and during evenings and weekends

Passenger Transport is an important enabler of other outcomes. Supported Bus Services, in particular, have a key role to play in leading economic recovery, employability, and tackling poverty and crisis prevention, and subsequently alleviate child poverty.

In 2019, Fife Council's £22m Passenger Transport budget was identified as the focus for the council's first large-scale test of mainstream participatory budgeting (PB) to look at whether the best outcomes were being achieved from investment in passenger transport services. In September 2019, a public engagement process was launched to DISCOVER what is working well with passenger transport and to DREAM about what this would look like in Fife in an ideal world.

By April 2020, passenger transport services had been massively disrupted by the Covid-19 pandemic. The PB process was subsequently aligned with Fife Council's Reform and Recovery Planning Priorities. Between September 2020 and February 2021, a deliberative DESIGN process was held with a group of elected members to consider all aspects of passenger transport services, and to develop an Action Plan that sets out what Fife Council can do in the short, medium and long term to get to the kind of passenger transport system that is needed in Fife.

The Action Plan was approved by Fife Council's [Policy and Coordination Committee in April 2021](#) (DECIDE). This includes a number of actions which will help to improve affordable and sustainable travel and public transport, particularly in rural parts of Fife and during evenings and weekends.

Workforce Mobility is a key enabler project to support employability, skills and education as part of the Edinburgh and South East Scotland City Region Deal. It focuses on the barriers to the full mobility of the regional workforce beyond individual personal skills and capabilities. The initial area of weakness being examined is the role of travel in supporting vulnerable or disengaged members of the region's workforce to move into and sustain good learning or work opportunities, while also opening up new talent pools for employers. It is likely that sustainable long-term solutions will require a number of individual initiatives to be delivered in a coordinated approach with multiple partners, working across national and regional partners to implement future concessionary travel options and schemes.

Looking ahead to 2022, the Scottish Government intends to launch a new statutory national concessionary travel scheme providing free bus travel for young people (resident in Scotland) under the age of 19 (subsequently changed to Under 22s). The intention of the scheme is to help young people access education, employment and leisure, particularly for low-income families. It will also increase young peoples' independence and encourages a greater, long term shift to more sustainable travel by embedding the use of public transport in people's behaviour from an early age. Most people aged under 19 are in full time education, working or in training and need transport to travel to their school, college or place of work. Providing free bus travel widens opportunities for this group and will have a particular impact on people from lower income households who are more likely to take the bus. Approximately 58,000 young people (under 19) will be eligible in Fife. Overall, this scheme is a positive step towards opening up social, educational and employment opportunities for young people and helping low-income families and encouraging and retaining bus use amongst young people.



There are however a number of, possibly unintended, consequences that may impact on school transport provision and some supported bus services that need to be considered, such as: overcrowding on school buses, and the potential for increased costs to the Council to provide both School Transport and Supported Bus Services. Fife Council will continue to engage with Scottish Government about how this will work in practice.

Inequality in public transport is not limited to cost, as there are major accessibility gaps in the network. It cannot be stressed strongly enough that concessionary travel is only beneficial where an available bus service exists. The full impact of the COVID-19 pandemic on local bus services and what future public transport networks will look like continues to be unknown. In order for any concessionary travel scheme to provide the support and assistance intended, it is important that adequate local bus provision is available to communities.

Action	Progress
<b>Income from social security</b>	
<b>Explore a local pilot of basic income</b>	<p>Through a two-year feasibility study, Fife Council has worked with national and local authority partners to develop a proposed model for a CBI pilot, which would aim to understand the impact of CBI on poverty, child poverty and unemployment, as well as health and financial wellbeing, and experience of the social security system. The proposed model was submitted to the Scottish Government in June 2020.</p> <p>We believe that a robust and well-designed pilot would provide an invaluable opportunity to test and evaluate the effects of CBI within the Scottish context, and particularly the impacts that a CBI would have on poverty. The research concluded that, whilst it is desirable to pilot a CBI in Scotland, it is currently not feasible due to substantial challenges associated with institutional arrangements. In short, no one level of government can pilot a CBI without substantive and complex legislative, technical and delivery changes. The CBI Feasibility Study Steering Group is continuing to meet to monitor the progress of the report.</p> <p>The Covid-19 pandemic has exposed high levels of economic insecurity which has led to increased interest in a citizens' basic income as a potential solution. Whilst the research was not focused specifically on the economic and social impact of Covid-19 and CBI as a potential solution to this, it is clear that piloting new approaches is vital if we are to tackle future societal challenges including the Climate Emergency.</p>
<b>Co-ordinate support locally to deliver mitigation measures and</b>	<p>The pandemic and associated restrictions resulted in changes to service delivery for Fife's welfare support services. <b>Fife Council's Welfare Support</b> service, which provides support to individuals and families in crisis,</p>

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**monitor the impact of welfare changes**

usually provides support through in-person Community Job Clubs. Due to the pandemic restrictions, the service had to change how it operated during 2020/21. A new dedicated telephone line was set up and contact with Welfare Support Assistants was available at welfare support drop-ins, hosted at food banks, community pantries and fridges.

Despite the pandemic causing services to change, the Welfare Support service was able to reach 1,249 individuals and provide them with information, advice and guidance. Almost all of these individuals (1,239) presented with complex or multiple issues that required one hour or more of one-to-one intervention with an officer, either by telephone or at welfare support drop-in sessions. Whilst we don't have the data broken down by priority group, analysis carried out on case studies show that there are families being supported through this service, including families that fall within the priority groups – lone parents, three or more children, children aged under 1 and pregnant mothers.

More targeted support is offered to families through the **Support and Connect** project. This is an Education initiative from Fife Council that aims to support families facing difficulties around welfare reform and poverty. This includes working one to one with parents who are referred from Schools, Social Work and Family Support Services to maximise income, support with benefits, and refer to specialist agencies when appropriate. The initiative also has a discretionary fund for white goods, furnishings, and flooring.

Unfortunately, plans to launch Support and Connect's Boosting Budgets group work for parents has sadly been shelved due to Covid and restrictions but there are plans to see this back in the future.

Support and Connect works closely with many agencies including Social Security Scotland and Citizen's Advice & Rights Fife (CARF). One activity that was carried out in 2020 to promote Support and Connect and partner services was including information from CARF and Social Security Scotland to all parents receiving letters from Fife Council regarding their entitlement to Free School Meals and School Clothing Grants.

The coronavirus pandemic has inevitably altered the way in which Fife's public and third sectors delivered services during 2020/21. **Citizen's Advice & Rights Fife** (CARF) has continued to deliver advice and support across all areas of Fife. The organisation mobilised resources to be able to continue to deliver advice over the phone from day one. CARF has worked alongside CAS in developing and manning, a national Scottish Citizens Advice Helpline in response to the pandemic, in addition to CARF's many other projects.

With furlough due to end there are concerns that this could lead to an increase in employment related concerns mirroring the increase seen in March 2020 when the country entered its initial lockdown phase. In the first three months of lockdown, employment enquiries increased by 46%. Forbearance measures have meant that there

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were low levels of creditor collection activity with creditors largely not looking to collect on debts in 2020/21. However, there is significant concern regarding the number of people who will be looking to access free debt advice. CARF is pro-actively encouraging people to address debt as soon as possible and are working closely with colleagues in Fife Council to monitor the situation and raise capacity for any increase in demand for money and debt advice.

In addition, the pandemic has resulted in the Fife **Scottish Welfare Fund** experiencing large increases in crisis grant applications during 2020/21. From the period of March to July, the team processed over 13,000 crisis grants and 1,300 community care grants. This was a 32% increase in crisis grants and a 12% decrease in community care grant applications compared to the same period in 2019. Whilst information isn't available for all the priority group families accessing the SWF, the below infographic illustrates the number of SWF applications by different household vulnerabilities from April 2020 to December 2020 (at the time of writing this report quarter 4 statistics were not available).

### No. of SWF applications by household vulnerability

**3681**   
Lone parent households

**456**   
Pregnancy or recent child

  
**1077**

**188**   
Children living with a parent aged under 25

**41**   
Children living with a disabled adult

Children living with a large family with three or more children

Partnership is key to all our actions and establishing links with the new social security agency is essential in ensuring Fifiers can access all the benefits they are entitled to. We are working with **Social Security Scotland's** Local Delivery Relationship Lead for Fife to promote a number of payments that can help children and families in Fife, most notably Scottish Child Payment, Best Start Grant and Best Start Foods.

Social Security Scotland is working in close partnership with organisations across Fife to maximise the uptake of benefits. Along with attendance at Fife-wide and local welfare reform and anti-poverty groups, and regular circulation of materials (including an emphasis on distributing information to people involved in the response to COVID-19 within local communities), the following outputs have been achieved in 2020/21:

- Joint sessions with Support and Connect to Social Work teams to raise awareness of support for families.
- Information on Best Start Grant School Payment provided to all parents receiving letters from Fife Council regarding their entitlement to Free School Meals and School Clothing Grants.
- Details provided to partners as needed for training programmes.
- Links to online stakeholder resources circulated to staff through Education and Children's Services, and via the service's dedicated welfare support co-ordinator.
- Links through [www.fife.gov.uk/benefits](http://www.fife.gov.uk/benefits) to Social Security Scotland and the online applications available at [www.mygov.scot](http://www.mygov.scot).
- Social Security Scotland social media posts shared by Fife Council, partner and community pages.

#### Scottish Child Payment

**7815** 

Applications received

**7070** 

Payments issued

**5745** 

Applications authorised

**£270k** 

Total value of payments issued

### Best Start Grants (10 Dec 2018 to 28 Feb 2021)

**18840** 

Applications received

Pregnancy and Baby Payment

**£1.317m** 

Early Learning & Childcare

**£0.978m** 

**12585** 

Payments authorised

School Age Payment

**£0.763m** 

Best Start Foods

**£1.086m** 

With the closure of community centres and other public buildings, Fife Council's community access provision for **free period products** had to adapt to ensure people who were unable to access or afford period products were still able to either through local food projects like food pantries, or through an online ordering service that the Council set up in partnership with Hey Girls. Products available through the online ordering service include reusables products, which have been very popular amongst those accessing the service.

Local initiatives are important in bringing together communities and delivering meaningful interventions for local people that are tailored to the unique issues in a place. Over the past year, Fife Council has been implementing a new **people and place leadership** approach in its seven local areas. This has included new People and Place Leadership groups in each area to facilitate greater collaboration and understanding of places and communities and involve the 'community voice' in influencing local decisions.

To support frontline staff to recognise the signs of poverty and give them the information they need to help individuals and families living in poverty, Fife's **Poverty Awareness Training Programme** continued to run in 2020/21. Normally, poverty would have its own standalone programme, but as we were unable to deliver face-to-face training this year, the poverty training was included in the wider Health Promotion Virtual Programme 2020-21, which ran from September 2020 to March 2021. Despite being unable to provide face-to-face training, Fife Health & Social Care Partnership's Health Promotion Service were able to offer a mix of e-learning and virtual workshops. Courses in the poverty section included:

- Supporting One Parent Families during and beyond the Pandemic (virtual workshop), delivered by One Parent Families Scotland

	<ul style="list-style-type: none"> <li>• Universal Debit (virtual workshop), delivered by Fife Gingerbread</li> <li>• Challenging Poverty Stigma – Learning Hub (eLearning)</li> <li>• Child Poverty, Health &amp; Wellbeing (eLearning)</li> <li>• Poverty Alliance Webinars: Build Back Better (Learning webinars)</li> </ul> <p>Data is currently unavailable for the 2020/21 training programme, but a full audit report will be compiled in the coming months to allow for evaluation and learning from the 2020/21 offering.</p>
<p><b>Integrate accessible income maximisation at key points in service provision across the partnership</b></p>	<p>Despite the obvious difficulties caused by Covid-19, CARF services continue to contribute both directly, and indirectly, to the alleviation of child poverty across the region.</p> <p>Income maximisation plays a key role in CARF services and is the most obvious way in which CARF contribute to reducing child poverty. There are three projects that CARF currently provide which have a specific focus on families:</p> <ul style="list-style-type: none"> <li>• <b>Making it Work for Lone Parents</b></li> </ul> <p>A partnership between Fife Gingerbread and CARF offering holistic support to lone parents to secure and sustain employment. The worker supports lone parents in matters relating to income maximisation, debt, benefits and money management. In 2020-21, a financial gain of over £70k was achieved on behalf of 44 individuals referred to the service, all of whom reported improved money management skills following engagement with the CARF worker.</p> <ul style="list-style-type: none"> <li>• <b>Making it Work for Families</b></li> </ul> <p>A partnership between Fife Gingerbread, Clued Up, FIRST and CARF working with the whole family unit to help them achieve their goals, overcome barriers and raise aspirations.</p> <ul style="list-style-type: none"> <li>• <b>Money Talk Team</b></li> </ul> <p>In 2020-21, two dedicated posts were provided to midwifery services aimed at increasing the income of expectant mothers and providing baby and family the best start in life. In total, CARF dealt with 1,160 individual clients who are counted under the recognised “child poverty priority groups” broken down as presented in the below infographic.</p> <p>While it is worthy to note the specific child related projects, it should be seen in the context of CARF’s wider work. In 2020-21 the organisation has seen over 9,500 clients with financial gain of over £9.3m.</p>

751 

Lone parent families

57 

Minority ethnic families



95

Families where the mother is aged under 25

137 

Families with a child aged under 1

120 

Families with three or more children

It would also be remiss not to note future developments planned in CARF relating to child poverty. Income maximisation workers will be placed within emergency food providers to ensure families accessing emergency food provision have access to income maximisation support. In addition, the delayed Boosting Budgets project attached to schools and working with vulnerable families will again provide important access to income maximisation advice.

Finally, a project will be launched in May 2021 in partnership with Barnardo's Stronger Families project providing income maximisation, debt and money advice for vulnerable families already engaging with Barnardo's, further underlining CARF's commitment to ensuring ease of access to income maximisation particularly within services already well established.

**Improve advocacy and support to enable families and pregnant women to deal with benefit changes, maximise income and be more financially resilient**

A multi-agency working group was established for delivering the financial inclusion referral pathway for pregnant women and families with young children by midwives and health visitors.

To increase signposting/referrals from various NHS services for children and families, child poverty has been made a standing item at monthly Child Health Management Team meetings. Processes, procedures, impact updates, marketing and training have been provided on income maximisation through CARF's Money Talk Team (MTT), and email communications are regularly cascaded through the network, which includes Occupational Therapists, Child Psychology, Dieticians, Family Nurse Practitioners, Midwives, Health Visitors, etc.

While Covid-19 meant that changes to delivery were necessary, CARF utilised alternative platforms to service provision in the absence of home visits. For example, more contact with families through video conferencing

alongside their dedicated Health Professional to provide a more personal and holistic support service addressing issues such as financial hardship, changes in income, budgeting support and income maximisation. This format proved beneficial on many levels especially where the mother/ father/family feel hesitant in engaging with other agencies and already have an excellent rapport with their health professional. Feedback from health visiting staff, community midwives and family nurses has very much indicated that clients feel more comfortable with this approach to appointments (seeing a friendly face) as well as supported and empowered to make changes as well as feeling confident that what they are experiencing is common and can be addressed through accessing the correct information/ benefits and grants they may not be claiming or were unsure about and being supported by CARF to reflect on how they can budget better in their everyday lives.

There have been more opportunities since lockdown restrictions were imposed to work with other agencies more frequently and be present at welfare hearings/multi-agency group conferences via video conferencing with the client to advocate on their behalf. This has also provided more scope for improved practice and given that extra bit of support and confidence in presenting clients as being financially able to support their families due to increased funding previously unclaimed coming into the household.

The MTT in partnership with the Health Promotion Service delivered regular training via Microsoft Teams in the first quarter of 2021 to health visiting staff, community midwives, family nurses and opened these up to other professionals such as occupational therapists, social work staff and Fife Health and Social Care Partnership nursery nurses. The training focussed on what the MTT project does and provided a clear overview of the impact the project has had since it was launched in terms of financial gains, advocacy and empowerment of the client to address financial issues,

access grants and benefits unknown or unclaimed, as well as the provision of benefit checks to ensure clients are claiming the correct rates of Universal Credit and other statutory benefits.

**243**   
Families engaged during  
2020/21

Resulting in client financial  
gain of over

**£270k** 

The training's purpose was also to provoke practitioners to reflect on the types of conversations they have regarding finances or money worries with their clients during routine visits and shared approaches and techniques which were non-invasive and in line with the Children and Young People Improvement Collaborative agenda. Signposting practitioners to the CARE framework (Consider, Ask, Refer, Engage) and the 'Money Worries: In sickness and In health' Financial Inclusion script published by NHS Scotland as well as delivering a small session

	<p>centred around the Improvement Service Money worries short film also allowed for extended discussion on who and why we refer to our service and the importance of not making assumptions to ensure child poverty is tackled throughout Fife in every household.</p> <p>MTT has played a vital role in the CYPIC Improvement Practicum in conjunction with Fife NHS Coastal Health Visiting team. Developing questionnaires for a sample of practitioners to measure their confidence in support and having conversations about money worries with ALL clients and not making assumption and facilitating additional training and resources (e.g. MTT leaflets describing how the project can help with income maximisation) in order to increase rates of referrals in Fife in coming years as well as empower clients to feel knowledgeable enough about CARF MTT to feel confident in self-referring if they wish.</p> <p>The main focus of the Practicum is to facilitate and measure service improvement to tackle child poverty at every level in every Fife household. Throughout 2020/21, the Health Promotion Service has ensured local and national information on grants/benefits/child poverty agenda as well as information about the MTT being cascaded, promoted and raised with service managers, team leaders and frontline staff, e.g., CHMT meetings, team meetings and 1-1's. As well as the promotion of CARF MTT video animation and training sessions.</p>
<p><b>Renew awareness raising around child maintenance, centred on a children's rights approach</b></p>	<p>The Child Maintenance Group has reformed with a renewed focus to raise awareness of child maintenance as part of a child's rights and is an important piece of the jigsaw when addressing child poverty. The working group contains representatives from Fife Gingerbread, CARF, NHS Fife and One Parent Families Scotland. We are in the process of redesigning the campaign to highlight UNCRC and looking to pilot some 'test of change' work as a group.</p>

Action	Progress
<p><b>Indirect actions</b></p>	
<p><b>Understand Fife's child poverty priority groups by reviewing data and considering ways of engaging with the</b></p>	<p>Data for the priority groups in Fife was reviewed and then a mapping exercise was carried out to identify existing organisations or groups in Fife representing these communities. Going forward these could both input with respect to lived experience and be part of the development of child poverty plan as part of a plan to ensure lived experience is a strong voice in planning.</p>

**priority groups to coproduce support**

**Improve awareness and the impact of Adverse Childhood Experiences (ACEs)**

Childhood trauma and its lifelong impact on families continues to be an area of concern, particularly given the increased pressure that families have been under and adversities they have faced due to the Covid pandemic.

The “Be That Person” reflective workshop has been updated and adapted to be delivered virtually and has been delivered to staff throughout the past year in various sectors including Education, NHS Fife, and HSCP partners in collaboration with the Health Promotion Team. This workshop promotes a relationship-based and nurturing approach to working with children and young people and encourages staff to be curious and compassionate about distressed behaviours.

The “Becoming Trauma Informed” e-learning module continues to be offered with significant numbers having signed up and completed it from within the Council and external partners. This module is expected to be included as part of the corporate training requirements so that every new employee will be expected to complete this as part of their induction into the Council.

The reflective workshop designed to be used by teams to aid self-reflection, share thoughts and ideas and help to create trauma-informed workplaces has been developed and is intended to support services and teams throughout Fife to complement the e-learning modules at the Trauma Informed and Skilled levels. This will be delivered to team managers in the first instance who can then introduce it to their colleagues and staff.

There are also three newly appointed Trauma Champions in Fife from the NHS, HSCP and the Council, who will work to ensure that Fife continues to deliver services which are Trauma Informed in their values, engagement with clients and supporting the wellbeing of staff.

More than

**2700** 

Fife Council employees have completed level 1 trauma e-learning training

More than

**1300** 

Fife Council employees have completed level 2 trauma e-learning training

# Appendix 1 – Fife Child Poverty Action Plan

Action	Partners involved (lead partner in bold if applicable)	How impact will be/ is being assessed	Timeframe	Group(s) the action is intended to reduce poverty amongst
<b>Income from employment</b>				
<b>Promote banking and affordable credit options</b>	Cosy Kingdom, CARF, <b>Fife Council</b> , Fife Credit Unions, Fife Voluntary Action, Conduit Scotland	We are assessing the impact of this action by looking at: <ul style="list-style-type: none"> <li>• referrals to money advice service providers in Fife</li> <li>• number of Credit Union members.</li> </ul>	2021	There is no specific priority group that this action targets, however, it does aim to benefit all individuals or households with low incomes.
<b>Work with Fife employers to support family friendly workplace policies, e.g., Fair Work, Good Work</b>	<b>Fife H&amp;SCP – Health Promotion Workplace Team</b> , NHS Fife, Fife Council	Number of employers engaged. Reduction in employee absence within NHS Fife.  Uptake of family-friendly policies.	2021	This action targets employees living on low incomes in Fife.  There are specific sub-actions that intend to reduce poverty amongst children under 1, lone parents, families effected by disabilities and families with 3 or more children.
<b>Promote Fife as a Living Wage region and look at the role of procurement in this</b>	Living Wage Action Group: <b>Fife Council</b> ,	Number of businesses signed up to the Living Wage Scotland accreditation.	Ongoing	This action targets individuals earning less than the calculated real Living Wage.

		Number of people uplifted onto the Living Wage from the Living Wage figures.		
<b>Build on the Making it Work for Families programme through the Edinburgh &amp; South East Scotland City Region Deal's Integrated Regional Employability &amp; Skills programme and support an Intensive Family Support Service.</b>	Edinburgh & South East Scotland City Region Deal partners: Fife, City of Edinburgh, Scottish Borders, East Lothian, Midlothian and West Lothian Councils.	Once this service is up and running, we will monitor the number of families participating in the service, and of these families we will assess the attainment of the young people involved and whether they leave school to a positive destination.	Complete	There is no specific priority group that this action targets. This is partly because of the stage of the programme.
<b>Develop and implement a new, locally informed framework for commissioning employability services in the area through the No One Left Behind programme and Parental Employment Support Fund.</b>	Fife Council Business & Employability Service, Fife Voluntary Action, DWP, NHS Fife, Fife College, Skills Development Scotland	Following an initial stakeholder workshop in March 2020, a series of collaborative conversations have been held with service users and those with lived experience to inform the framework and challenge fund process. Outcomes will be delivered in line with Scottish Government requirements for the NOLB framework.	Challenge Fund to be active from April 2021	Intended to reduce poverty amongst families and will likely benefit families captured through the priority groups.
<b>Cost of living</b>				
<b>Develop our approach to concessions and cost reduction to ensure cost</b>	Fife Council Communities & Neighbourhoods Service	We will consider the numbers and profile of people participating to	2022	There is no specific priority group that this action targets, however, it does aim to benefit all individuals or

<b>is not a barrier to participation.</b>		assess whether the concession is being used by families who may not have been able to afford participating otherwise.		households with low incomes who are receiving certain benefits.
<b>Identify and address cost barriers to participation in school.</b>	Fife Council Education & Children's Services	<p>We are assessing the impact of this action by looking at:</p> <ul style="list-style-type: none"> <li>• uptake of free school meals and school clothing grant</li> <li>• whether schools have completed an audit of costs</li> <li>• all schools have poverty proofing statements</li> <li>• all schools have links on their websites to information on free school meals, clothing grant, etc.</li> <li>• the costs for participating in activities run by Active Schools</li> <li>• attendance at training.</li> </ul>	2021	There is no specific priority group, however children in receipt of free school meals will be the beneficiaries of this action. Children with multiple siblings, young carers, care experienced, minority ethnic children, and children in kinship care could benefit from reduced cost barriers.
<b>Ensure there are effective, dignified mechanisms for</b>	Food Insecurity Steering Group: NHS Fife, CARF, Fife Council Communities	Research being carried out in autumn 2020, with individuals and food	2021	There is no specific priority group, however, this is aimed at people and families that are food insecure,

<p><b>supporting people facing food crisis while working towards a significant reduction in household food insecurity</b></p>	<p>&amp; Neighbourhoods Service, Greener Kirkcaldy, Glenrothes Food Bank, Kirkcaldy Food Bank, CLEAR Buckhaven</p>	<p>providers across Fife, to assess effectiveness of responses to people experiencing food crisis.</p>		<p>which is likely to be experienced by families in the priority groups.</p>
<p><b>Improve access to local, affordable and flexible childcare, including explore parent led approaches to take advantage of learning, training and job opportunities.</b></p>	<p>Fife Council Education &amp; Children's Services</p>	<p>To assess our impact for this action, we will monitor:</p> <ul style="list-style-type: none"> <li>• the overall fees for childcare</li> <li>• the cost of childcare and the number of ELC hours available</li> <li>• the number of families using early learning and childcare.</li> </ul>	<p>2021</p>	<p>This action will benefit families living on low incomes. Although it is not targeted at a specific priority group, it will benefit them.</p>
<p><b>Provide support to families to meet housing costs or to find affordable sustainable housing.</b></p>	<p>Fife Housing Partnership: Fife Council, NHS Fife, the Scottish Government, the Fife Housing Association Alliance (made up of Fife, Glen, Kingdom and, Ore Valley housing associations), tenants and residents federations and private landlords steering group</p>	<p>We are monitoring the take up of Housing Benefit and rent top-ups, as well monitoring the number of Housing staff that are trained to offer housing alternatives for housing choice and benefits.</p>	<p>Ongoing</p>	<p>This doesn't impact a specific priority group but will benefit a number of families that are living in fuel poverty.</p>

<p><b>Reduce the number and percentage of households experiencing fuel poverty.</b></p>	<p>Fife Housing Partnership: Fife Council, NHS Fife, the Scottish Government, the Fife Housing Association Alliance (made up of Fife, Glen, Kingdom and, Ore Valley housing associations), tenants and residents federations and private landlords steering group</p>	<p>We will monitor the number of households that receive free home energy advice and the number of households helped out of fuel poverty.</p>	<p>2022</p>	<p>This doesn't impact a specific priority group but will benefit a number of families that are living in fuel poverty.</p>
<p><b>Improve affordable and sustainable travel and public transport, particularly in rural parts of Fife and during evenings and weekends.</b></p>	<p>Fife Council Transportation Service, Fife Council Communities &amp; Neighbourhoods Service</p>	<p>The impact will be assessed through a number of projects relating to affordable transport, including the outcome of the Let's Talk... about Transporting People project, which aims to involve people in designing the future of subsidised passenger transport services.</p>	<p>2023</p>	<p>There is no specific priority group that this action targets, however, it does aim to benefit all individuals living in Fife.</p>
<p><b>Income from social security and benefits in kind</b></p>				
<p><b>Explore a local pilot of basic income.</b></p>	<p>Scottish Government, and Fife, City of Edinburgh, North Ayrshire and Glasgow City Councils</p>	<p>The impact of this action will be determined through a full business case which will be submitted to the Scottish Government. The success of this action depends on whether it can</p>	<p>Complete</p>	<p>There is no specific group that this action targets due to the nature of it being a pilot with the intention that all citizens could receive a basic income. However, this action can potentially benefit some groups more</p>

		influence government policy.		than others, particularly lone parents and people with disabilities.
<b>Co-ordinate support locally to deliver mitigation measures and monitor the impact of welfare changes.</b>	Fife Welfare Reform & Anti-Poverty Partnership: CARF, Fife Council, NHS Fife, Fife H&SCP, Fife Gingerbread, Fife Voluntary Action, Social Security Scotland, DWP	We will assess the impact of this action by monitoring the outcomes of projects relating to welfare reform and poverty mitigation in local communities.	2023	This action will benefit families living on low incomes. Although it is not targeted at a specific priority group, it will benefit them.
<b>Integrate accessible income maximisation at key points in service provision across the partnership.</b>	Fife Welfare Reform and Anti-poverty Partnership: CARF, Fife Council, NHS Fife, Fife H&SCP, Fife Gingerbread, Fife Voluntary Action, Social Security Scotland, DWP	We will assess the impact by monitoring benefit uptake.	2023	This action will benefit families living on low incomes. Although it is not targeted at a specific priority group, it will benefit them.
<b>Improve advocacy and support to enable families and pregnant women to deal with benefit changes, maximise income and be more financially resilient.</b>	Fife Health & Social Care Partnership, NHS Fife, CARF	We will monitor the number of referrals to financial advice services through the CARF Financial Health Check project and will supplement this by tracking the number of referrals to money advice or income maximisation services as well as to maternity grants,	2021	This action is aimed at families or pregnant women, and therefore may impact lone parents, mothers aged under 25, children under 1 and families with 3 or more children.
<b>Renew awareness raising around child maintenance, centred</b>	Fife Gingerbread, CARF, NHS Fife, One Parent Families Scotland	We will monitor the levels of Child Maintenance claimed in Fife. The	2021	Lone parents This action may also benefit lone parent families that fall into other priority groups like

<p><b>on a children's rights approach.</b></p>		<p>impact will be on the financial and emotional wellbeing of children and families knowing that both parents are contributing – relative to their means – as is the child's right.</p>		<p>disability, ethnic minorities, more than three children, etc.</p>
<p><b>Indirect Actions</b></p>				
<p><b>Understand Fife's child poverty priority groups by reviewing data and considering ways of engaging with the priority groups to coproduce support.</b></p>	<p>Fife Child Poverty Group: NHS Fife, Fife Council, CARF, Fife Gingerbread, Social Security Scotland</p>	<p>We will assess the impact of this action based on the level of lived experience reflected in the group's decision making.</p>	<p>2022 (pushed back due to Covid-19)</p>	<p>This action aims to involve people in the priority groups in decision making to allow us to better support them.</p>
<p><b>Improve awareness and the impact of Adverse Childhood Experiences (ACEs).</b></p>	<p>Fife Council, Fife H&amp;SCP, NHS Fife</p>	<p>We will monitor the impact of this action amongst key staff groups by considering the number of employees who have participated in training and workshops.</p>	<p>2023</p>	<p>This action won't specifically benefit the priority groups; however, it does lay the foundations for building a workforce that is trauma aware.</p>