



SCOTTISH BORDERS

# LOCAL CHILD POVERTY

ACTION REPORT

2021/22



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## Introduction

The Child Poverty (Scotland) Act 2017 sets out the Scottish Government's statement of intent to eradicate child poverty in Scotland by 2030.

Although the greatest impact on child poverty will occur through nationally set policies and strategies, it is recognised that local agencies and communities have much to contribute to achieving the outcomes desired. As a result, the Act requires Local Authorities and Health Boards to jointly prepare a Local Child Poverty Action Plan Report describing activities planned locally to contribute towards the child poverty targets set out in the Act.

The national Child Poverty Delivery Plan 2018-2022, 'Every Child, Every Chance', recognises that poverty comes about as a result of three main drivers: household income, living costs, and social security arrangements. The national Delivery Plan uses these three drivers as the focus for action. It also recognises the importance of preventative measures to improve children's quality of life and help families manage the impacts of poverty. Even if these actions have no immediate impact on the targets, building children's resilience in the face of poverty and other adversity is expected to boost their long-term outcomes.

This Action Report for 2021/22 sets out planned activities to help alleviate Child Poverty in the Scottish Borders, and in particular, provides specific actions in relation to the impact of, and recovery from COVID-19.

We recognise that partnerships are key to the achievement of the outcomes we plan for our children, young people and families in the Scottish Borders and thank the Child Poverty Planning Group and the Community Planning Partnership for their contribution to the Plan.

## National Context

Scottish Government – Current Child Poverty Targets, measures and figures

The Child Poverty (Scotland) Act 2017 does not specifically define ‘poverty’, instead it uses four income-based targets as measures.

<https://www.parliament.scot/bills-and-laws/bills/child-poverty-scotland-bill>

	Latest statistics (Scottish Borders)	Latest statistics (Scotland)	2023 target	2030 target
<b>% of children in relative poverty</b>	18% (FYE 2020)	19% (FYE 2020)	18%	10%
<b>% of children in absolute poverty</b>	15% (FYE 2020)	16% (FYE 2020)	14%	5%
<b>% of children in low income + material deprivation</b>	N/A	12% (2017-20)	8%	5%
<b>% of children in persistent poverty after housing costs</b>	N/A	12% (2015-19)	8%	5%

Source: <https://www.gov.scot/publications/tackling-child-poverty-delivery-plan-second-year-progress-report-2019-20/pages/5/>

## Scottish Government Measures Definitions

### Relative Poverty

Scottish Government defines relative poverty as: “a household earning less than 60% of average UK household income **for the year (after housing costs), taking account of the size and composition of the household.**”

### Absolute Poverty

Scottish Government defines absolute poverty as a household with “less than 60% of average UK household income **for the financial year beginning 1 April 2010**”

### Low Income and Material Deprivation

Scottish Government defines “low income and material deprivation” as “less than 70% of average UK household income for the reference year” and “material deprivation” as “when families are unable to afford three or more items out of a list of basic necessities”.

### Persistent Poverty

Scottish Government defines persistent child poverty as where a child has lived in relative poverty for three out of the last four years. The Scottish Government target states that less than 5% of children should live in persistently-poor households by 2030.

## **Food Security**

In 2019/20, 25% of Scottish children lived in households that did not enjoy “high” food security. 7% of children lived with “very low” food security. This rises to 14% of children who are living in relative poverty and 15% of children living in absolute poverty.

## **National Context in Relation to Covid-19 and Child Poverty**

[Appendix 1\(a\)](#) sets out some national findings in relation the drivers of child poverty, also taking into account the impact of Covid-19. Information about the nationally identified priority groups at high risk of poverty is also shown.

## **Public Health Scotland**

Public Health Scotland was formed in April 2020 and promotes six national Public Health Priorities. These priorities are intended to support national and local partners across Scotland to work together to improve healthy life expectancy and reduce health inequalities in our communities.

- Priority 1 - A Scotland where we live in vibrant, healthy and safe places and communities
- Priority 2 - A Scotland where we flourish in our early years
- Priority 3 - A Scotland where we have good mental wellbeing
- Priority 4 - A Scotland where we reduce the use of and harm from alcohol, tobacco and other drugs
- Priority 5 - A Scotland where we have a sustainable, inclusive economy with equality of outcomes for all
- Priority 6 - A Scotland where we eat well, have a healthy weight and are physically active

## **United Nations Convention on the Rights of the Child (UNCRC) and Child Poverty**

In spring 2021 the Scottish Parliament unanimously supported the UNCRC Incorporation (Scotland) Bill – which places a duty on public bodies to respect and protect children’s rights in all the work that they do. The Bill also says that public authorities must not act in a way that is incompatible with the UNCRC requirements.

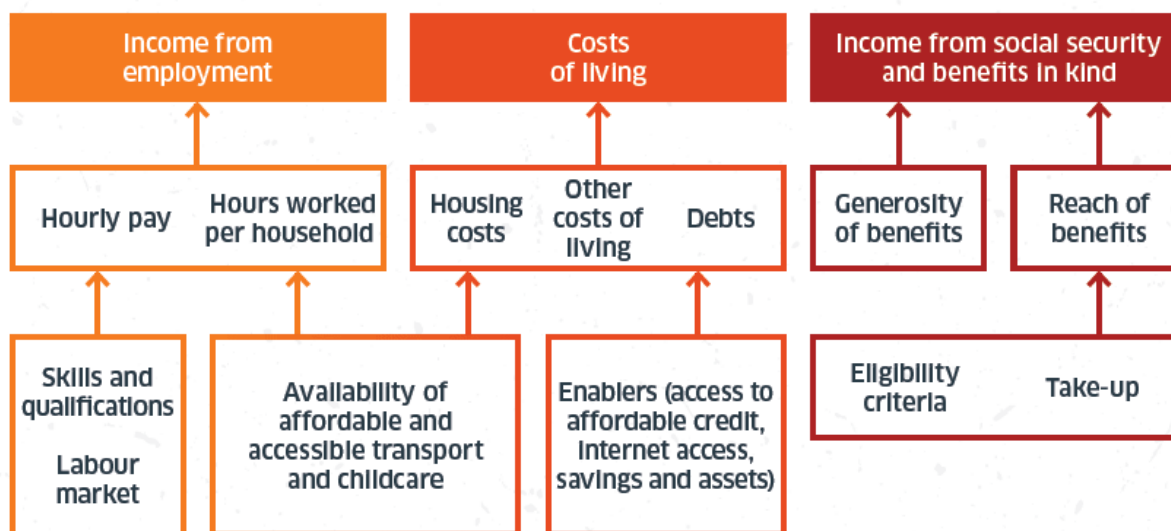
It is said that a Children’s Rights framework ought to be used by the Scottish Government to shape their work towards achieving their targets as set out in the Child Poverty (Scotland) Act 2017. The Children’s Rights framework would allow consideration to be given to the barriers presented by policy areas that may not immediately seem relevant to child poverty, for example, housing, education, health, transport, employment, discrimination, disability and family life.

Article 24 - ‘I have the right to good quality health care, to clean water and good food’, Article 26 ‘My family should get the money they need to help bring me up’ and Article 27 - ‘I have the right to have a proper house, food and clothing’ are relevant to our Child Poverty work and an action to ensure that UNCRC and Children’s Rights are taken into account is included within our Action Plan.

## Drivers of Child Poverty

The direct drivers of poverty fall in to three main categories – income from employment, costs of living and income from social security. The relationship of those drivers to wider thematic areas is summarised in Figure 1 below.

Figure 1 – Direct drivers of poverty



Source: [Tackling child poverty delivery plan 2018-2022: annex 2 - gov.scot \(www.gov.scot\)](https://www.gov.scot/publications/tackling-child-poverty-delivery-plan-2018-2022/annex-2/pages/100.html)

## Key risk groups and targeted interventions

Child poverty action reports are expected to describe measures taken in relation to children living in households where income and/or expenditure are adversely affected as a consequence of a member or members in a household having one or more protected characteristics. The national Child Poverty Delivery Plan also identifies certain priority groups to be targeted as beneficiaries (see Figure 2 below), and notes the need to take account of local geography and demographic profile. For the Scottish Borders, rurality is a key factor. There is also a requirement to report on income maximisation measures taken in the area to provide pregnant women and families with children with information, advice and assistance about eligibility for financial support; and assistance to apply for financial support. This includes work by the NHS Borders and partners to embed financial inclusion referral pathways in health care settings, as well as other settings.

Figure 2 - Nationally identified priority groups at high risk of poverty



## Covid-19 and implications for Child Poverty in the Scottish Borders

Income from Employment	Job Loss	<p>South of Scotland Enterprise will work with local partners to address the impact of Covid-19 on the local economy whilst delivering support measures to sustain businesses, jobs and growth opportunities.</p> <p>Partnership working between Volunteer Centre Borders and Job Centre was put on hold due to emergency support needed to those suffering redundancy or reduced income. The engagement is planned in Summer 2021 to deliver workshops as the number of redundancies are recognised.</p> <p>Live Borders will commit to offering only contracts and not casual hours going forward. This provides certainty for people to have work for a contracted time period</p> <p>Scottish Government's Youth Guarantee programme remains an ongoing initiative by Borders College and shall continue in 2021-2022.</p>
Income from Employment	Loss of income	<p>The Joint Health Improvement Team will promote the NHS Borders Money Worries App and introduce a pilot scheme in Burnfoot Primary School relating to debt management and savings, whilst supporting the Parental Employability Project and Cost of the School Day programme.</p> <p>As the furlough scheme ends, borrowing levels may increase to ease the gap between income and expenditure potentially creating long term debt problems and possible eviction.</p>
Income from Benefits	Benefits	<p>The referral e-form to Scottish Borders Council's Financial Inclusion Team was delayed during the pandemic and shall be introduced in 2021-2022.</p> <p>Borders Additional Needs Group created and continue to provide a website containing benefits information, also giving opportunities to be signposted to partner agencies such as SBC's Financial Inclusion Team, CAB and Carers Centre. Additionally assistance in completing ILF funding and DLA applications will continue.</p> <p>The Financial Inclusion in the Early Years Partnership Group will continue to ensure referral pathways increase. Although the Financial Inclusion Pilot to be held in Galashiels Health Centre's midwifery clinic was paused due to Covid-19, this will be started again in 2021/22. There are plans to extend the pilot with community midwifery services to increase referrals and ensure accessibility to benefits.</p>
Costs of living	Impact on families	<p>Community Assistance Hubs were introduced in 2020 as a demand led response to COVID-19. Due to the experience gained and the support given the identification of future needs will shape and influence forthcoming policies and strategies eg Community Planning Partnership Key Actions and Priorities.</p>
Costs of living	Housing and household costs	<p>Energy Efficient Scotland provided £1.7 million funding to Scottish Borders Council for the 2020-2021 programme which should be concluded by December 2021.</p> <p>Funding from NHS Borders allocated to SBC's Early Years Centres was identified and shall be utilised in 2021-2022 as is the Meals and More funding allocation.</p> <p>Partnership working between the Joint Improvement Health Board and Social Work's Justice Services Team has contributed to the development of the Greenhouse Project with further funding for 2021-2022 provided.</p>

		<p>BHA plan to distribute £78,000 to Third Sector partners, some of which are targeted at children, continue their financial inclusion work; and improve heating systems in properties.</p> <p>The Borders Housing Network will distribute £450k of funds for extreme fuel debt from the Scottish Government's Social Housing Fuel Support Fund.</p> <p>Borders College will provide discretionary hardship funding for students facing financial issues relative to housing and food expenses and provide free sanitary products.</p> <p>SBHA is a partner in the Borders Rapid Rehousing Transition Plan (RRTP) and have increased lets to homeless households by 25% to 42% in the past 3 years and secured £10,580 funding from the Crisis Intervention Fund for families in debt residing within SBHA properties. The Warm and Well project remains a future commitment.</p> <p>Third sector youth organisations were involved in responding to many Covid-19 impacted issues facing young people and their families including fuel and data poverty. Although delivery was not included in the 2020-2021 Plan, it is envisaged this will continue in 2021-2022 and that organisations will be mindful of increased need as the furlough scheme ends.</p>
Costs of living	Food insecurity	<p>Food distribution work in communities - funding from SBC to LINKS Eyemouth is ongoing via a partnership with BAVS as an anchor agency. This is helping to grow this children &amp; families food network.</p> <p>Early Years Centres to develop their virtual platform to encourage engagement and access to support mechanisms. An average of 10 families per week continue to receive support from the four Early Years Centres in the Scottish Borders.</p>
Costs of living	Digital exclusion	<p>Borders College will provide laptop loans and broadband provision to allow continued engagement with studies.</p> <p>Partners will continue to support the Connecting Scotland Programme.</p> <p>Volunteer Centre Borders foresees future digital volunteering opportunities becoming available.</p> <p>SBHA distributed 190 devices to tenants with the support of 40 Digital Champions within SBHA Teams in 2020-2021 and plan to work in conjunction with Registered Social Landlords to expand and continue.</p> <p>SBC's Homelessness Service plan to support homeless and those becoming potentially homeless access to digital equipment and data.</p> <p>Live Borders shall utilise the Community Renewal Fund to progress with the device lending library of ipads and chromebooks to excluded families.</p> <p>SOSE has provided £75,000 funding to Scottish Borders Council to allow it to extend its Connecting Scottish Borders Programme (Digital Inclusion) activity in 2021/22.</p>



## Children in Low Income Families

On 25 March 2021 the Department of Work and Pensions (DWP) published “[Annual Official Statistics on the number of children living in low income families across the UK for financial years ending \(FYE\) 2015 to 2020.](#)” This publication provides the number and percentage of children (aged under 16) living in both Relative and Absolute low income families for Local Authorities and wards for the FYE 2015 to 2020.<sup>1</sup> **It is very important to note that there is no material impact of COVID-19 on the data used in this release.**

The difference between Relative and Absolute low income is:

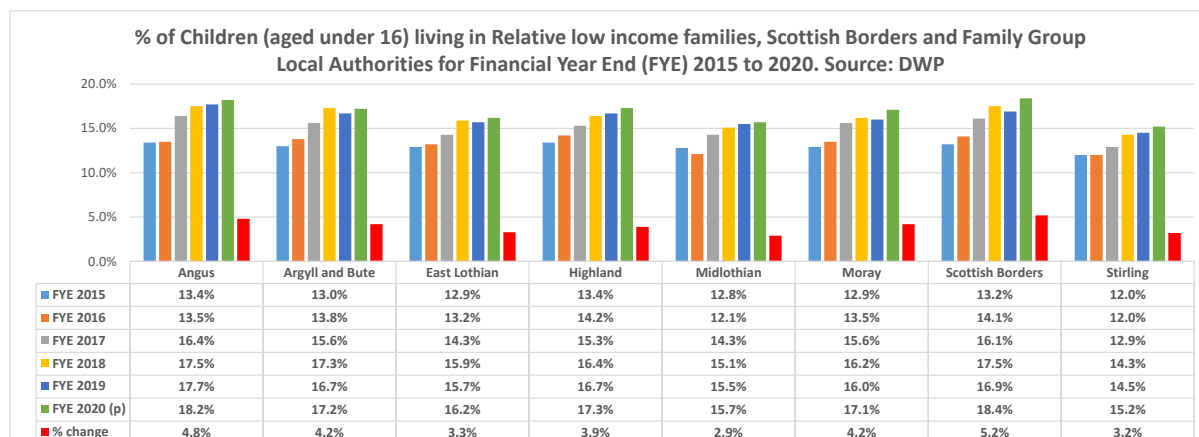
**Relative low income** is defined as a family in low income Before Housing Costs (BHC) in the **reference year**. A family must have claimed Child Benefit and at least one other household benefit (Universal Credit, tax credits or Housing Benefit) at any point in the year to be classed as low income in these statistics.

**Absolute low income** is defined as a family in low income Before Housing Costs (BHC) in the reference year in comparison with incomes in **financial year ending 2011**. A family must have claimed Child Benefit and at least one other household benefit (Universal Credit, tax credits or Housing Benefit) at any point in the year to be classed as low income in these statistics.

The table below show the proportion of children in Relative and Absolute low income families for the financial years ending (FYE) 2015 to 2020. Note that there has been a greater change in the Scottish Borders compared to Scotland for both relative and absolute.

Type	Area - Type	FYE 2015	FYE 2016	FYE 2017	FYE 2018	FYE 2019	FYE 2020 (p)	% Change
Relative	Scotland	14%	15%	16%	18%	18%	19%	4.5%
	Scottish Borders	13%	14%	16%	18%	17%	18%	5.2%
Absolute	Scotland	14%	14%	13%	15%	15%	16%	1.3%
	Scottish Borders	13%	13%	13%	14%	14%	15%	1.6%

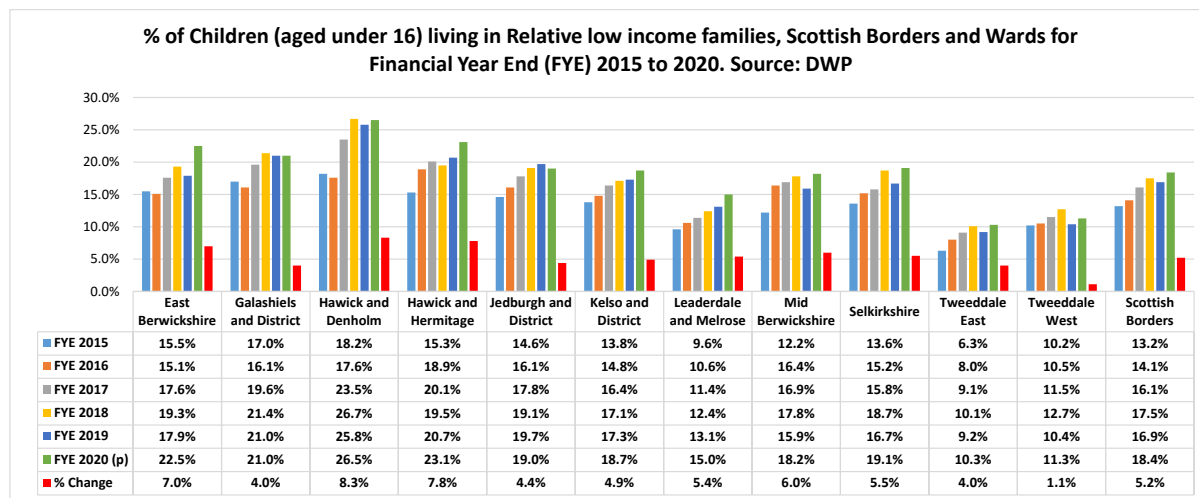
The Scottish Borders is in a benchmarking group with seven other Scottish Local Authorities. The graph with table below show the proportion of children in Relative low income families FYE 2015 to 2020 and the percentage change between 2015 and 2020. It should be noted that the Scottish Borders has had the largest increase children in Relative low income families of 5.2% compared to the others. In FYE 2020 the Scottish Borders had the highest proportion of children in low income families of 18.4% compared to the family group.



Within the Scottish Borders the percent of children (aged under 16) living in Relative low income families

<sup>1</sup> The figures for Scotland have been derived from summing up the Scottish Local Authorities numbers and applying the NRS aged 0 to 15 population.

ranges between 10.3% for Tweeddale East compared to 26.5% for Hawick and Denholm for FYE 2020. The graph with table below show the proportion of children (aged under 16) living in Relative low income families for each ward in the Scottish Borders between FYE 2015 and 2020 as well as the change between 2015 and 2020.



This is before the impact of the Covid-19 Pandemic is taken into account which is likely to make the situation worse.

Other local management information which adds further detail to the picture of child poverty in the Scottish Borders is shown in [Appendix 1\(c\)](#).

## Budgets

Funding was allocated by Scottish Borders Council in February 2021 to specific budget headings intended to help address the impact of child poverty.

Budget	2021/22
Crisis Grants	£88,188
School clothing grants	£247,800
Free sanitary products in schools and workplaces	£52,000
Educational Maintenance Allowance	£335,814
Pupil Equity Funding	£1,876,026

Budgets for various key services will also be used in 2021/22 – Holiday programmes c£15.5k for staff time and resources.

SBC have been notified of funding for enhanced provision of summer activities: “A Targeted Summer Offer - £15 million is being made available to local authorities to deliver enhanced holiday activities and experiences, integrating food and wider family support where needed, and targeted at low income families, children and young people”. The SBC expected amount is £353k and this is a one off grant.

## The Scottish Borders Integrated Children and Young People's Services Plan 2021-23

The Integrated Children and Young People's Services Plan 2021-23 sets out the strategic direction for the planning and delivery of services for children and young people in the Scottish Borders from 2021-23. The Plan expresses the commitment of the Children and Young People's Leadership Group to use its combined resources and to work in partnership to achieve the best possible outcomes for all our children and families.

The Plan focusses on four priorities. Priority one is 'keeping children and young people safe', with an outcome attached – 'more children and young people will be protected from abuse, harm or neglect and will be living in a supportive environment, feeling secure and cared for'.

One of the themes of this priority is 'to address child poverty'. Partners will understand the impact of child poverty of life chances, in particular on educational attainment, health and child protection outcomes of children and young people. Echoing national research, there is an association within the Scottish Borders between poverty and child abuse health outcomes and neglect. Poverty is only one factor, but perhaps the most pervasive.

The Partnership will plan and deliver services in ways which promote equity and where possible challenge the root causes of poverty and deprivation. Actions and activities associated with this Plan will seek to maximise family income and their available resources and deliver services in a way which is free from stigma or discrimination.

The Partnership will influence and monitor progress on child poverty via the Child Poverty Planning Group.

### The Scottish Borders Child Poverty Index

The Scottish Borders Child Poverty Index (SB CPI) provides additional insight into Child Poverty in the Scottish Borders. The SB CPI works alongside the Scottish Index of Multiple Deprivation. SIMD provides a way of looking at deprivation in an area, covering the whole population and does not specifically reflect child poverty. The SB CPI provides an indication of child poverty levels based on four components. Each area receives a score based on the result of each component with a maximum points of 20, where the higher the points the higher the levels of child poverty. These components are:

- Children in Low Income Families (**CLIF**) – Source is [DWP/HMRC](#). Relative low-income is defined as a family whose equivalised income is below 60 per cent of contemporary median income.
- Free School Meals (**FSM**) – Source is SBC. The proportion of pupils recorded for Free School Meals of all pupils in area for school year.
- Clothing Grant (**CLG**) - Source is SBC. The proportion of pupils recorded for Clothing Grant of all pupils in area for school year.
- Educational Maintenance Allowance (**EMA16+**) – Source is SBC. The proportion of pupils who are aged 16 or older (before 01 March of school year) who receive EMA.

The table below shows the results for Scottish Border for 2017 to 2020

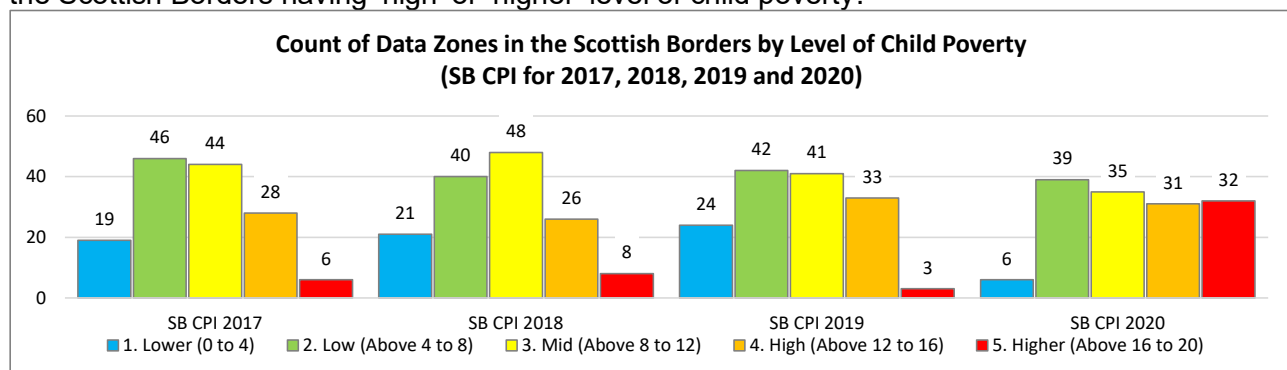
SB CPI Components / Year	For SB CPI 2017	For SB CPI 2018	For SB CPI 2019	For SB CPI 2020
Children in Low Income Families - CiLIF (DWP) ^	19.8%	21.8%	20.6%	<b>22.5%</b>
Free School Meals - FSM (SBC)	10.0%	10.4%	11.6%	<b>15.7%</b>
Clothing Grant - CLG (SBC)	14.6%	15.1%	15.2%	<b>18.1%</b>
Educational Maintenance Allowance 16+ - EMA16+ (SBC) *	8.2%	6.2%	3.8%	<b>16.0%</b>

^ CiLIF: Financial Year End. The calculation of proportion of Children in Low Income Families for the purpose of the Scottish Borders Child Poverty Index differs to 'official statistics' due to the availability of the data from Stat-Xplore. The children in Stat-Xplore are defined as dependent individuals aged under 16; or aged 16 to 19 in full-time non-advanced education or in unwaged government training. The figure for all children is then expressed as proportion of those aged 0 to 15 as published by NRS. It is recognised that this calculation is imperfect, but practical for the purpose of the SB CPI.

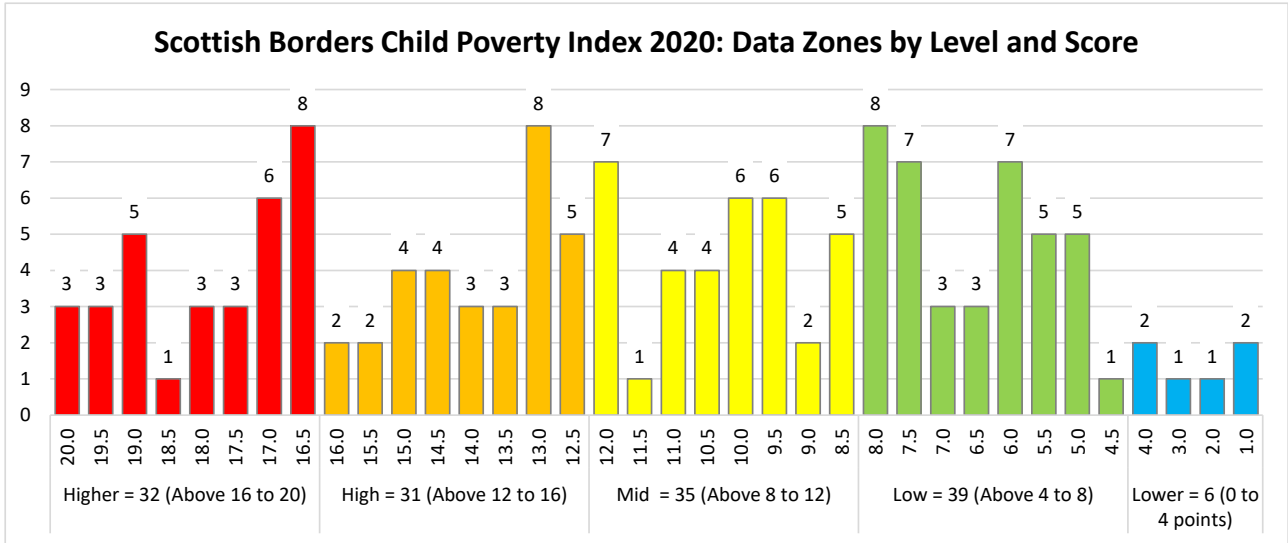
\* EMA16+: Pupils that are aged 16 before the 1st of March of the school year

The results for 2020 show some of the Covid-19 pandemic impact, with an increase in the proportion of pupils receiving free school meals, clothing grant and educational maintenance allowance. It is important to note that the children in low income families relates to 2019/20, so the full impact of Covid-19 pandemic is not reflected in these figures; this will be reflected in the 2021 SB CPI.

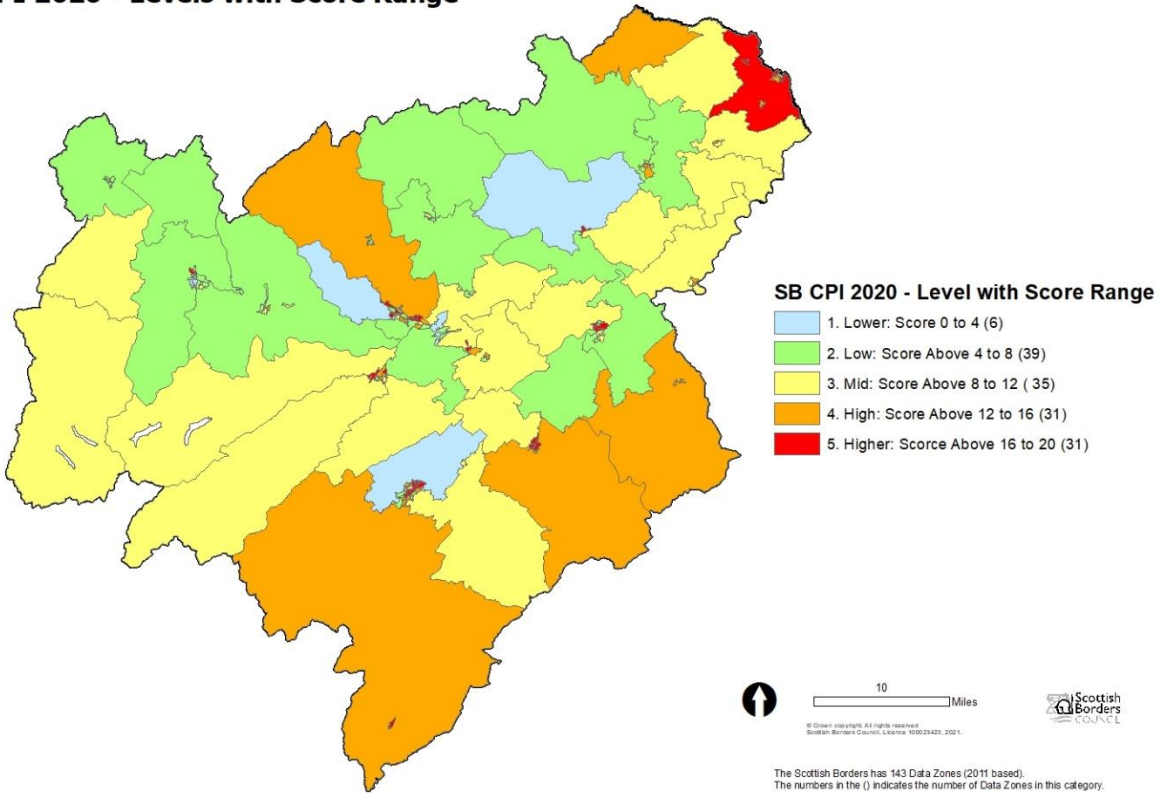
The graph below shows the distribution of data zones by level of child poverty for 2017, 2018, 2019 and 2020. Between 2017 and 2019 the number of data zones in the 'high' and 'higher' level decreased. However, in the SB CPI 2020 the impact of Covid19 is evident, with 63 of the 143 (44%) data zones in the Scottish Borders having 'high' or 'higher' level of child poverty.



The graph and map below shows the Scottish Borders data zones based on the SB CPI 2020 score, grouped into levels of Child Poverty. Higher level (32 data zones) have a score of above 16 to 20; High level (31 data zones) have a score of above 12 to 16; Mid level (35 data zones) have a score of above 8 to 12; Low level (39 data zones) have a score of above 4 to 8; and Lower level (6 data zones) have a score of 0 to 4. Every data zone in the Scottish Borders has some element of child poverty.



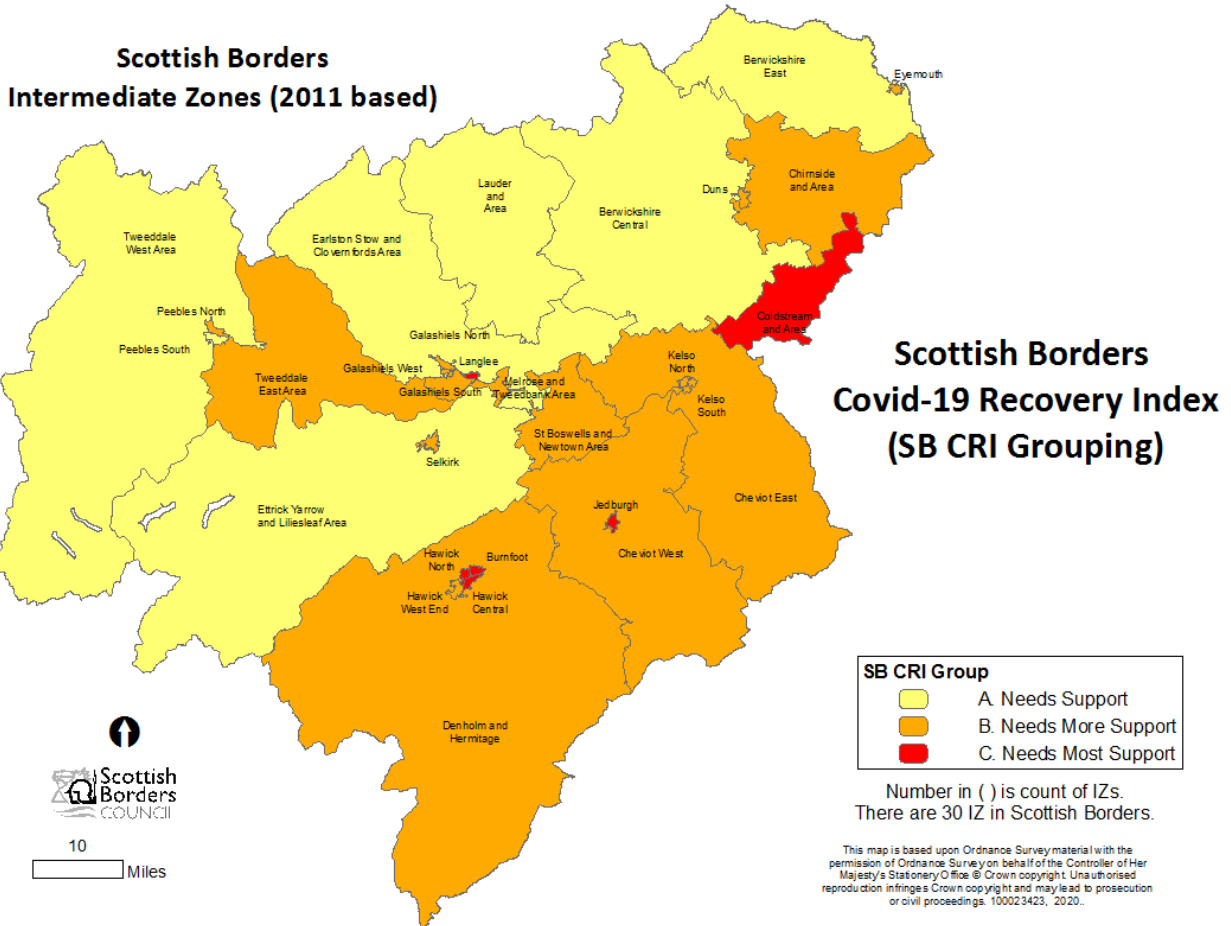
### Scottish Borders Child Poverty Index 2020 SB CPI 2020 - Levels with Score Range



Greater detail of SB CPI 2020 can be seen in [Appendix 1\(c\)](#) Scottish Borders Child Poverty Index 2020.

# The Scottish Borders COVID-19 Recovery Index

The Scottish Borders Covid-19 Recovery Index has been developed to provide a way to identify areas within the Scottish Borders that may need support to recover from the wider impact of Covid-19. There are several publicly available resources which provide a context but it was felt that a Scottish Borders specific tool would be useful and the matrix developed may inform decisions that will help the Scottish Borders recover from Covid-19. The matrix will be used in conjunction with the Scottish Borders Child Poverty Index to pinpoint areas where children and families are in specific need of support.



## Money Worries App

The Money Worries App was produced collaboratively by NHS Borders, Scottish Borders Council, Citizen's Advice Bureau, TD1 Youth Club and Early Steps Parents Group. In order to reproduce the voice of parents residing within the Scottish Borders, testing and improvements were conducted by 55 volunteers resulting in the successful launch of the App on 16th March 2021. During the launch week communications demonstrated a combined social media reach of 21,594.

To mitigate the impact of welfare reform and reduce the growth of money worries, the App provides access to a digital directory containing quality assured information. National and local material is available covering a range of topics including money, health, housing and work.

Further awareness improvements are to include video clips from a Housing, Health and Work perspective, relinking with partners and to expand on engagement.

### Launch Week Impact Data:

Media Release & Social Media Asset	Reach	Engagement	Shares
NHS Borders Social Media	10,478	123	28
Scottish Borders Council Social Media	6,353	29	10
CAB Video Clip	4,763	388	14

## Specific Themes

[Appendix 1\(d\)](#) sets out current actions that Scottish Borders Council, NHS Borders and Community Planning Partners plan to deliver. The Action Plan shows a wide range of activities which all contribute to the aim of eradicating Child Poverty. Specific examples to highlight the multi-agency approach are:

<b>Employability</b>	<p>The Parental Employability Project will provide employment opportunities and thus increased income for parents. SBC and NHS Borders support this project.</p> <p>Various projects and initiatives are planned for 2021/22 across Partners. These projects range from volunteering to increase confidence in young people, to modern apprenticeship opportunities in the Early Years Team for those furthest from the job market.</p>
<b>Education</b>	<p>SBC Education Services will continue to review the cost of the school day for families with regards to any financial costs around accessing trips or curriculum activities. Collaborative working with SBC, Education Scotland, Third Sector organisations will assist in the provision of support to parents and carers and the facilitation of school uniform swaps to reduce the costs of the school day.</p>
<b>Information &amp; Advice</b>	<p>Through the delivery of the Early Years Pathway Project involving SBC, NHS Borders and Registered Social Landlords benefits advice and support will be provided from pre-natal through to secondary school. Scottish Government benefits including Best Start Grants and other new Children's Payments will be promoted via these channels.</p>

<b>Housing &amp; Energy</b>	SBC Homelessness team will review the delivery of services, develop housing and support pathways with the aim of preventing and alleviating homelessness for individuals with drug and alcohol issues, individuals who were previous looked after by the local authority (up to age 26), individuals with an offending history and victims of domestic abuse.
<b>Health &amp; Wellbeing</b>	<p>SBHA intend to continue contacting tenants in relation to income maximisation and welfare rights using a wellbeing framework. SBHA shall continue with their adopted “we will call you approach” and with the provision of funding to recruit a new post whose role will be to train front line staff to identify issues and provide advice to tenants, shall contribute to the positive building and forming relationships with tenants with increased engagement.</p> <p>Borders College will undertake a mentoring initiative to support those most at risk of disengagement to successfully transition through school to college.</p>
<b>Communities &amp; Partnerships</b>	Community Partnership meetings are conducted weekly across all locality areas where SBC, external organisations and voluntary sector representatives discuss issues adopting the whole family approach.
<b>Tackling Digital Exclusion</b>	National investment of £15 million provided to the Connecting Scotland Programme shall be utilised by several partners including SBC, NHS Borders, Live Borders and Borders College to provide devices to combat digital exclusion.
<b>Food related activity</b>	<p>The Citizens Advice Bureau will continue to promote closer working relationships with local food banks.</p> <p>SBC and the Third Sector will continue to address food insecurity through the provision of food via Fareshare and other food distribution schemes such as food growing and community cafes.</p>
<b>Financial Inclusion</b>	<p>Borders College use a discretionary hardship fund to award funds to students experiencing financial difficulties.</p> <p>Borders Additional Needs Group will continue with ASN families to ensure they have access to specific funding and support</p> <p>The Early Years Welfare Benefits Service will work with Early Years families to help them maximise their income.</p> <p>The Financial Inclusion in the Early Years Partnership Group, with partners from NHSB, SBC, 3rd Sector and SSS, has a full work plan.</p>



## **Involvement of People with Direct Lived Experience**

The Poverty and Inequality Commission Review of Local Child Poverty Action Reports in November 2019 recommended that consideration should be given as to how to involve people with direct lived experience. People's voices should be heard and should be used to help shape agendas.

Scottish Borders Council have recently carried out a consultation on their draft Anti-Poverty Strategy. People were asked how they were managing financially before and after the Covid-19 Pandemic. The outcome of the consultation will be reported as part of the Anti-Poverty Strategy work, however many of the replies are relevant to families and children, therefore can be taken into account in our Child Poverty Work.

Below are some of the comments made by families in the Scottish Borders:

- *More affordable child care provision to allow people to work more easily*
- *More trustworthy advice about how to access financial help or financial support to improve your house - i.e. windows, heating. Don't know who to trust.*
- *Stop using children's DLA as part of household income - this is to support the kids disability to replace things they break and to make their life easier.*
- *Stop handing money to those who stay at home anyway (on benefits etc) who receive free school meals and help families who are struggling with the increased cost of everything.*
- *Offer Poverty stigma training*
- *Less stigma & more understanding about what poverty actually is & who could be affected.*
- *There is too much red tape and it's made really hard to access by criteria aimed at stopping those that need it getting it.*

## Financial Inclusion

**Scottish Borders Council** offer a range of different Financial Inclusion services and are involved in several different work streams with a variety of partners. The total gains for the communities in the Borders from this service in 2020/21 totaled **£4,237,007**, and it is anticipated that this figure will rise in 2021/22 as the implications of Covid-19 become clearer.

Financial Inclusion enquiries and referrals are received from sources such as Social Work, NHS Borders (Health Visitors and Midwives), Education, Community Assistance Hubs, Self-Isolation Support Grant enquiries and external partner organisations.

<b>Specific Services</b>	
<b>SBC</b>	<b>Partner Organisations</b>
Financial Inclusion Officers	CAB
Macmillan Welfare Benefits	NHS Borders
Early Years	Registered Social Landlords
Homelessness	Borders College
Scottish Welfare Fund	Home Energy Scotland
Discretionary Housing Payments	DWP
Community Assistance Hubs	Social Security Scotland
Free school meals and Education Maintenance Allowance	Food banks/FareShare/Community Larders & Fridges
Covid-19 Response – Proposals to further support individuals facing financial hardship	Charities and Voluntary Organisations

There are generally good links between all of the organisations undertaking Financial Inclusion work and in most cases referral processes are in place if required.

There are concerns about solutions to food poverty and fuel poverty and there is an increasing emphasis on doing more than providing the ‘sticking plasters’ of Crisis Grants, energy top ups or food parcels. Organisations are encouraging more sustainable long-term solutions e.g., improving energy efficiency, applying for benefits/grants, or signposting to employability services which will increase income and reduce the possibility of a crisis occurring in the future.

There is support for some fuel emergencies but there are concerns about the impact when Covid related financial support ends.

## Fairer Scotland Duty

The Fairer Scotland Duty (the Duty) places a legal responsibility on particular public bodies in Scotland to actively consider how they can reduce inequalities of outcome caused by socio-economic disadvantage when making strategic decisions. To support public bodies in implementing the Duty, the Scottish Government produced interim guidance in March 2018 and is now looking to finalise the guidance through a consultation, which is going on at the present moment. Importantly from a Borders' perspective, South of Scotland Enterprise has been added to the list of public bodies covered by the duty (the Scottish National Investment Bank being the other).

The key issue is how influential the FSD is in practical impact on the services and support to those suffering inequalities of outcome caused by socio-economic disadvantage. The implementation of the Duty remains a work in progress but,

In theory, the FSD should make a difference for communities when socio economic factors have been a consideration, however Scottish Borders Council will need to develop and nurture the practical aspects, as currently only the basics are in place. Poverty and its associated factors are well known in the Borders (and Scotland as a whole), it's the how and what needs to be done to truly meet the merits of the duty that remains a challenge for SBC and Scotland's other 31 councils.

There has been an enormous change since the Council's Corporate Plan was agreed in May 2018. Evidence suggests that nationally and locally our health, economy, societal and cultural outcomes have been deeply negatively impacted and continue to worsen on account of COVID, the Climate and Nature Emergencies, EU Exit. The Refresh seeks to promote a strengthening of the Council's values and vision, and in a unifying mission which builds on the commitments under the four themes of the Corporate Plan. These values, vision and mission require to be set against a refreshed set of strategic priorities. These also require to be translated into action and, ultimately, results. These steps are being pursued through development of Service Plans and a Review of Performance Management.

A specific goal of the Refresh is to construct:

- A set of values, which includes: a People-focus and Inclusion;
- A vision of 'happier and healthier people and places'; and
- A mission to 'optimise wellbeing' including 'Fairness and equality based on the notions of personal freedom, equality of treatment, respect for all human beings and a belief that one's views matter'.

The goal is to ensure that equality and inclusion are fundamental ways of 'doing' which are built into the fabric of all and everything that Scottish Borders Council does. Thus, the Refresh will not relate to a group or groups with specific protected characteristics. The key issue is how influential the FSD is in practical impact on the services and support to those suffering inequalities of outcome caused by socio-economic disadvantage. The implementation of the Duty remains a work in progress but it is intended to strengthen the culture of the organisation in ensuring that all of our activities are informed by values and vision built on fairness and equality with a mission, which includes actively promoting equality and inclusion outcome.

An action relevant to the Fairer Scotland Duty is included in our Action Plan at [Appendix 1\(d\)](#).

## Appendices

### Appendix 1(a) - National Context in Relation to Covid-19 and Child Poverty

National context is set out in the table below and shown against the Drivers of Child Poverty

Information is also shown for the nationally identified priority groups at high risk of poverty

Income from Employment	Job Loss	<p>Ethnic minority groups with high representation in lower paid and high in-work poverty sectors eg accommodation and food services. Single parents, most likely female, more likely work in these sectors, also working part time resulting in higher poverty rates.</p> <p>In-work poverty driven by underemployment ie not working as many hours as would like. Main factor of underemployment is pay, ie low pay adding to the issue.</p> <p>Families in Scotland pay less for childcare costs but difficulties arise to access childcare in conjunction with working hours.</p> <p>Scotland has one of the lowest provision of childcare for full-time working parents compared to rest of UK.</p> <p>JRF research identifies families on low incomes work atypical hours, resulting in difficulties accessing childcare.</p> <p>Full economic effects not fully known – initial impact not evenly spread as dependant on geographical area.</p> <p>Recovery shall require:          Vacancies, people faced with competitive job market, lack of skills and experiences, barriers to work lifted, good pay to alleviate in-work poverty;          Affordable transport and childcare required to improve labour markets;          Increase to funded childcare and early learning which is accessible to low-income families</p> <p>Work offering a secure route out of poverty – Programme for Government responds to jobs lifeline via Modern Apprenticeships, Flexible Workforce Development Fund, Green Jobs Fund, Job Start Grant. National Training Transition Fund announced for up to 10,000 people made redundant or at risk of losing job. These all appear inadequate to meet surge in unemployment.</p> <p>Lower income households – twice as likely to have increased debts.</p> <p>Unemployment expected to rise in medium term.</p> <p>Family and Childcare Trust – for a part time place at Scottish nursery for children under two costs on average £111.26 per week. This is the lowest rate in the United Kingdom but more than those on low incomes can afford.</p>
Income from Benefits	Benefits	<p>Planned changes to benefits in April 2021 result in prediction of increase in numbers in relative poverty in the UK in 2021-2022 by one million. Should the income lifelines of UC and Working Tax Credit continue beyond April 2021 and extend to those receiving legacy benefits ie Jobseekers Allowance, Employment Support Allowance and Income Support, JRF estimate 1.2 million people of all ages in Scotland will benefit from this, with 25,000 fewer children living in poverty. A further 100,000 people would benefit if the same measure were extended to</p>

		<p>legacy benefits such as Jobseekers Allowance, Employment Support Allowance and Income Support. Combining the first phase of the Scottish Child Payment in 2021-2022 JRF estimate 25,000 fewer children would be in poverty.</p> <p>Scottish Government's Tackling Child Poverty delivery plan – the introduction of the Scottish Child Payment to low-income families with children aged under six. Scottish Child Payment introduction is trade-off against the introduction of new disability and carer benefits ie those in these areas continue to face poverty risks. Scottish Government set clear priority by opening applications for Scottish Child Payments – being an opportunity to turn tide on child poverty, although not open to those with children over age of 6 for a further two years. Interim alternative by building on Free School Meals, School Clothing Grant and Education Maintenance Allowance.</p> <p>Increase in welfare payments have mitigated falls in income for some lower income households but have been dampened by policies such as the benefits cap and the two child limit.</p> <p>Wait for Universal Credit can take at least five weeks.</p> <p>Difficulties faced in establishing what support available and entitled to and using multiple systems eg DWP, HMRC, Social Security Scotland and local government.</p> <p>DWP's Great Britain-wide disability benefits system identified as source of anxiety as reluctance to apply due to stressful medical assessments, not being believed, future reviews and benefit disruption.</p> <p>Barriers to be reduced as Scottish Government and COSLA working to extend automation of local payments, extend legislative principles, develop online benefits checker all of which should reduce barriers to income security.</p> <p>Gaps in benefits can be filled by Discretionary Housing Payment (DHP) and the Scottish Welfare Fund (SWF). Discretionary Housing Payments, protocols and mediation, tenant loans may not be sufficient in supporting low income households.</p> <p>Emergency protections assist in short term, but long term issues faced include those out of work and redundant, lack of job vacancies, dwindling savings, increased debt, threats of eviction = pulling more households into poverty.</p> <p>Parental Employment Support Fund (PESF) received investment. Provides intensive person centred employability support for low income parents in and out of work, with a focus on equalities. This is small in relation to other commitments in reducing child poverty. PESF includes support for disabled parents should continue to rise and the programme be extended to end of next parliamentary term in 2026.</p>
<p>Cost of living</p>	<p>Impact on families</p>	<p>Lower income households to be twice as likely to have increased debts, save less and increased use of credit cards.</p> <p>When evictions ban and mortgage holidays end predicted increase debt associated with housing.</p> <p>An increase in borrowing creates future problems. As the furlough scheme ends, borrowing levels may increase to plug the gap between income and expenditure. Creates long term debt problems and possible eviction.</p> <p>Scottish Government support directed at supporting jobs and businesses.</p>

		<p>Supported house builders and Registered Social Landlords with loans, decreased regulatory burdens and extra grant funding.</p> <p>Housing investment should be evaluated by Scottish Government to contribute to reducing child poverty.</p> <p>Ambitions of Housing 2040 (homes not wealth) should be evaluated by scale, impact and geographical distribution of grant subsidies, with planning, tax and land reform considered to improve affordability and equality of access for low income households whilst addressing needs of high risk poverty groups ie lone parents, disabled people, BME and gypsy traveller communities.</p>
Cost of living	Housing and household costs	<p>Direct and immediate economic effects are falling disproportionately.</p> <p>Scotland has lower social rents than England and Wales and a larger social housing sector, boosted by £3 billion of public investments to build 50,000 affordable homes including 35,000 new social homes during the current Parliamentary term. This is key to ensure housing costs, especially for children are lower. JRF concluded to achieve child poverty reduction targets, housing needs to have manageable rents, housing supply increased, improved access to high quality social housing for low income families with children. Affordability challenges continue as the proportion of new households requiring below market rent has increased from 46% in 2015 to 62%. A further 10,600 affordable homes would be required every year from 2021-2026 (53,000 in total) with public investment of £3.4 billion needed. Coronavirus halted construction, resulting in the 50,000 affordable homes (incl 35,000 social homes) becoming unachievable by May 2021.</p> <p>Poverty rates in Social Rental Sector and Private Rental Sector in Scotland are high although lower than England and Wales.</p> <p>Scotland has smaller proportion living in PRS, 14% than England and a larger proportion in SRS, 24%.</p> <p>Greater availability of SRS in Scotland assists in lower poverty rates in Scotland.</p> <p>Constraints on supply of housing results in further demands placed on local housing and homelessness services. Ways to ensure tenants experiencing financial difficulties required and challenges in accessing lower cost housing for families with children living in unaffordable accommodation.</p> <p>Not known if Discretionary Housing Payments are meeting the needs of those under financial pressure.</p> <p>To reduce child poverty in next three years Governments need to increase level of ambition and bring forward solutions to match the scale of the task. Bold action needed where 150,000 children are in families experiencing in-work poverty. Housing needs gaps closed between Before Housing Costs and After Housing Costs as additional 30,000 children in Scotland are in poverty due to housing costs.</p>
Lone Parents		<p>Single parents, most likely female, more likely work in food and wholesale, and retail sectors, also working part time resulting in higher poverty rates.</p> <p>Women, single parents and ethnic minorities more likely to work in high poverty sectors.</p> <p>Ambitions of Housing 2040 (homes not wealth) should be evaluated by scale, impact and geographical distribution of grant subsidies, with planning, tax and land reform considered to</p>

	<p>improve affordability and equality of access for low income households whilst addressing needs of high risk poverty groups ie lone parents, disabled people, BME and gypsy traveller communities.</p>
Disabled	<p>No progress in reducing poverty rate for those with a disability in recent years.</p> <p>Scottish Child Payment introduction is trade-off against the introduction of new disability and carer benefits ie those in these areas continue to face poverty risks.</p> <p>DWP's Great Britain-wide disability benefits system identified as source of anxiety as reluctance to apply due to stressful medical assessments, not being believed, future reviews and benefit disruption.</p> <p>Poverty amongst disabled people – rate is higher in Scotland than UK.</p> <p>Parental Employment Support Fund (PESF) received investment. Provides intensive person centred employability support for low income parents in and out of work, with a focus on equalities. This is small in relation to other commitments in reducing child poverty. PESF includes support for disabled parents should continue to rise and the programme be extended to end of next parliamentary term in 2026.</p> <p>The shift towards digital learning will impact different groups in different ways. Online learning will be a benefit for students who have fluctuating health conditions, but poses a challenge in making learning accessible for disabled students.</p>
Ethnic Minority	<p>Ethnic minority groups with high representation in lower paid and high in-work poverty sectors eg accommodation and food services.</p> <p>Women, single parents and ethnic minorities more likely to work in high poverty sectors.</p> <p>Low-paid workers, underemployed workers, women and ethnic minorities impacted by pandemic.</p>

## Appendix 1(b) - Statistical evidence

### Statistical evidence about the Drivers of Child Poverty in the Scottish Borders

#### Earnings

- Scottish Borders median gross weekly pay (workplace based) in 2020 for full-time workers was **£481** a week. (Nomis)<sup>2</sup>
- This is **£111 lower** than the Scottish average of **£593** and is the 2nd lowest out of the 32 Scottish Local Authority areas.(Nomis)

#### Skills and qualifications

- An estimated **6.3%** of working-age people in the Annual Population survey had no qualifications in 2020. This is better than the Scottish average of **8.0%**. (Nomis)
- **95%** of Scottish Borders 16-19 year olds were participating in employment, education or training in 2020, according to Skills Development Scotland (SDS) data. This is slightly higher than the Scottish average of **92%**.<sup>3</sup>
- **72%** of Scottish Borders young adults aged 16-19 participated in Education in 2020; similar to the Scottish average of **72%**.(SDS)
- **222%** of Scottish Borders young adults aged 16-19 entered employment, training or another positive destination other than education in 2020. This is similar to the Scottish average of **20%** (SDS)

#### Accessible transport

- **47.6%** of children in Scottish Borders live in areas classified as “Rural” (Accessible-rural or Remote-rural) by the Urban-rural Classification system in 2018.<sup>4</sup>

#### Childcare

- 5,370 children were registered by the Care Inspectorate for Early Learning and Childcare in 2019 in the Scottish Borders. This is **28.2%** of all children, slightly higher than the Scottish average of **27.2%**.<sup>5</sup>

#### Food insecurity and food costs

- The January 2020 Independent Food Aid Network<sup>6</sup> reported six participating independent food banks in the Scottish Borders between April 2018 and September 2019. They gave out **3,915** food parcels, an **8%** increase on the previous year. This shows that there is sustained and increasing food insecurity in the Scottish Borders, which is certain to get worse in 2020. Following the outbreak of Covid-19, IFAN analysed data from independent food banks in Scotland comparing February to July 2019 with February to July 2020. The table below shows the results for Scotland.

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<sup>2</sup> <https://www.nomisweb.co.uk/>

<sup>3</sup> <https://www.skillsdevelopmentscotland.co.uk/media/47100/rsa-infographic-scottish-borders.pdf>

<sup>4</sup> <https://statistics.gov.scot/home>

<sup>5</sup> <https://www.careinspectorate.com/index.php/statistics-and-analysis>

<sup>6</sup> <https://www.foodaidnetwork.org.uk/scotland-food-bank-data>



Table 2: The number of people supported by independent food banks in Scotland (February to July in 2019 and 2020)

Month	2019	2020
February	9,209	10,137
March	9,483	12,614
April	9,279	19,613
May	9,778	18,897
June	8,972	17,415
July	9,470	17,060

#### Internet access

- The Scottish Household Survey estimates that **90%** of households in Scottish Borders had home internet access in 2019, an increase of 2% since 2018. This has been steadily increasing year after year and is now higher than the Scottish average of **88%**.<sup>7</sup>

#### Fuel Poverty

- Around **29%** of all households in the Scottish Borders are fuel poor, equivalent to approximately 16,000 households. There seems to be a higher level of fuel poverty in the Scottish Borders compared to Scotland (25%), although it is not statistically different.<sup>8</sup>
- Households with higher levels of fuel poverty in the Scottish Borders are those that are Older (38%) and those in Social Housing (51%).
- Around **15%** of all households in the Scottish Borders are in extreme fuel poverty, which is not significantly different to the 12% for Scotland.

#### Children in families with Limited Resources<sup>9</sup>

- **20.4%** of children in the Scottish Borders are living with limited resources **before** housing costs compared to 17.3% for Scotland. This is above the Scottish average and is 6th-highest out of the 32 Local Authority areas.
- **24%** of children are living with limited resources **after** housing costs, compared to 20.7% for Scotland. The Scottish Borders is still 4th-highest out of the 32 Local Authority areas.

#### Children in Low Income families<sup>10</sup>

- **18%** of children in Scottish Borders were living in relative low income families for the financial year end 2020, similar to 19% for Scotland.

<sup>7</sup> <https://scotland.shinyapps.io/sg-scottish-household-survey-data-explorer/>

<sup>8</sup> [Scottish House Condition Survey: Local Authority Analyses to 2016-2018 - gov.scot \(www.gov.scot\)](https://www.gov.scot/publications/scottish-house-condition-survey-local-authority-analyses-to-2016-2018-gov.scot/www.gov.scot)

<sup>9</sup> <https://www.gov.scot/publications/children-in-families-with-limited-resources/>

<sup>10</sup> <https://www.gov.uk/government/collections/children-in-low-income-families-local-area-statistics#contents>

## Statistical evidence about the high priority groups and other statistics

- **8.1%** (or 4,241) of Scottish Borders households in the 2011 Census<sup>11</sup> were a lone-parent family. This is a lower proportion than the Scottish average of 11.1% of households (263,360 households)
- The Scottish Borders has a lower crude rate of teenage pregnancies (per 1,000 females aged 15 – 19) of **27.2** compared to 30.5 for Scotland.<sup>12</sup>
- According to SBC's internal Education Management Information System SEEMIS, 95.4% of pupils have English as their "First-Language".
- According to Scottish Government statistics<sup>13</sup>, there were 187 children in the Scottish Borders in 2020 who were Looked After by the Local Authority in a variety of settings, equal to which 0.7% of the population aged 0 to 17, compared to 1.4% for Scotland. Of the children looked after by Scottish Borders Council 18% are aged under 5, similar to the 19% for Scotland.

## Other high level statistical evidence relating to child poverty in the Scottish Borders

- In Scotland Young Carers are more common in lone parent families and these Young Carers also contribute the most hours 47% (3 years ago this figure stood at 28%) of Young Carers in the most deprived areas care for 35 hours a week or more, compared with 24% (previously 17%) of Young Carers in the least deprived areas, who provide care for 35 hours a week or more. As at 21<sup>st</sup> September 2018, there were 75 carers recorded on Seemis (the Council's Education Management Information system).

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<sup>11</sup> <https://www.scotlandscensus.gov.uk/>

<sup>12</sup> [https://scotland.shinyapps.io/ScotPHO\\_profiles\\_tool/](https://scotland.shinyapps.io/ScotPHO_profiles_tool/)

<sup>13</sup> <https://www.gov.scot/publications/childrens-social-work-statistics-2019-20/>

## Appendix 1(c) - Scottish Borders Child Poverty Index 2020

### SB CPI: Purpose, Reason for Reboot and Scoring

The purpose of the Scottish Borders Child Poverty Index (SB CPI) is to provide additional insight into Child Poverty in the Scottish Borders. This work has been triggered by the Scottish Government's allocation of Pupil Equity Funding (PEF) and SBC's Corporate Management Team's view that allocation could be improved. The SB CPI was also created to work alongside the Scottish Index of Multiple Deprivation. SIMD provides a way of looking at deprivation in an area, covering the whole population and does not specifically reflect child poverty.

The SB CPI is a tool to help inform the Local Child Poverty Action Plan and which is a requirement of the Child Poverty Act (Scotland) 2017.

The SB CPI was first developed for 2017 and then updated for both 2018 and 2019. Then in 2020 the component sourced from HMRC "Children in Low Income Families" changed significantly meaning that a 'reboot' was required for 2020 including redoing the SB CPI results for 2017, 2018 and 2019. Additionally, in early 2020 the Scottish Government updated the Scottish Index of Multiple Deprivation (SIMD). This means that the SIMD2020 is a better comparison to SB CPI.

The index 'reboot' is based on data related to four components for area in the Scottish Borders. These components are:

- Children in Low Income Families (**CILIF**) – Source is [DWP/HMRC](#).<sup>14</sup> Relative low-income is defined as a family whose equivalised income is below 60 per cent of contemporary median income. Gross income measure is Before Housing Costs (BHC) and includes contributions from earnings, state support and pensions. For the SB CPI uses the most recent available year's data, currently there is an one year lag e.g for SB CPI 2020 uses the CiLIF data for 2019/20.
- Free School Meals (**FSM**) – Source is SBC. The proportion of pupils recorded for Free School Meals of all pupils in area for school year.
- Clothing Grant (**CLG**) - Source is SBC. The proportion of pupils recorded for Clothing Grant of all pupils in area for school year.
- Educational Maintenance Allowance (**EMA16+**) – Source is SBC. The proportion of pupils who are aged 16 or older (before 01 March of school year) who receive Educational Maintenance Allowance of those pupils in SBC School of all pupils aged 16 or older (before 01 March of school year).

The table below shows the results for Scottish Border for 2017 to 2020

SB CPI Components / Year	For SB CPI 2017	For SB CPI 2018	For SB CPI 2019	For SB CPI 2020
Children in Low Income Families - CiLIF (DWP) ^	19.8%	21.8%	20.6%	<b>22.5%</b>
Free School Meals - FSM (SBC)	10.0%	10.4%	11.6%	<b>15.7%</b>
Clothing Grant - CLG (SBC)	14.6%	15.1%	15.2%	<b>18.1%</b>
Educational Maintenance Allowance 16+ - EMA16+ (SBC) *	8.2%	6.2%	3.8%	<b>16.0%</b>

^ CiLIF: Data is one year lag ; e.g. for 2020 the DWP data is for 2019

\* EMA16+: Pupils that are aged 16 before the 1st of March of the school year

The results for 2020 show some of the Covid-19 pandemic impact, with an increase in the proportion of pupils receiving free school meals, clothing grant and educational maintenance allowance. It is important to

<sup>14</sup> The calculation of proportion of Children in Low Income Families for the purpose of the Scottish Borders Child Poverty Index differs to 'official statistics' due to the availability of the data from Stat-Xplore. The children in Stat-Xplore are defined as dependent individuals aged under 16; or aged 16 to 19 in full-time non-advanced education or in unwaged government training. (Not just those aged under 16 – unable to group into age bands). The figure for all children is then expressed as proportion of those aged 0 to 15 as published by NRS. It is recognised that this calculation is imperfect, but practical for the purpose of the SB CPI.

note that the children in low income families relates to 2019/20, so the full impact of Covid-19 pandemic is not reflected in these figures; this will be reflected in the 2021 SB CPI.

The table below shows the score that an area will receive based on the result for each component. The SB CPI allows for an area to have a score ranging from 0 to 20, where 0 indicates no element of child poverty and 20 the highest levels of child poverty.

Children in Low Income Families (DWP)	Free School Meals (SBC)	Clothing Grant (SBC)	Educational Maintenance Allowance 16+ (SBC)
0 / 0: None	0 : None	0 : None	0: None
1: Under 10%	1 : Under 5%	1 : Under 5%	0.5: Under 5%
2 : 10% to Under 20%	2 : 5% to Under 10%	2 : 5% to Under 10%	1.0: 5% to Under 10%
3 : 20% to Under 30%	3 : 10% to Under 15%	3 : 10% to Under 15%	1.5: 10% to Under 15%
4 : 30% to Under 40%	4 : 15% to Under 20%	4 : 15% to Under 20%	2.0: 15% to Under 20%
5 : 40% or More	5 : 20% to Under 30%	5 : 20% to Under 30%	2.5: 20% to Under 30%
	<b>6 30% or More</b>	<b>6 30% or More</b>	<b>3.0: 30% or More</b>

Note that the EMA scores are half the other components reflecting the population size.

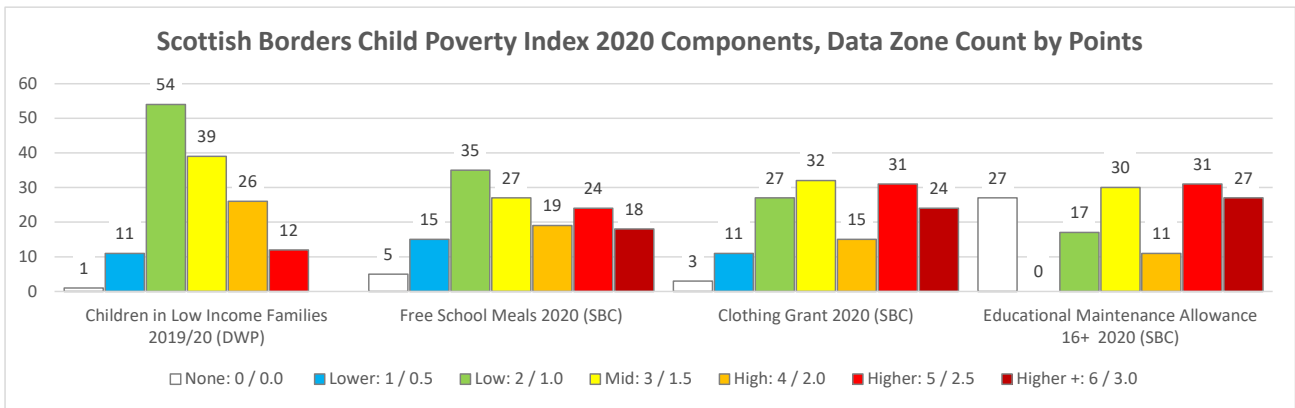
A summary position for each primary school may be seen in: **Sub-appendix 1: Scottish Borders Child Poverty Index (SB CPI) 2020: Primary School Ranking.**

The tables and graph below shows the allocation of data zones in the Scottish Borders for each of the components. It is interesting to note that for each component there are at least 1 data zones that does not have that specific component. However, every data zone in the Scottish Borders has some evidence of child poverty.

SB CPI Score for 2020 by Scottish Borders Data Zones - Count	Children in Low Income Families 2019/20 (DWP)	Free School Meals 2020 (SBC)	Clothing Grant 2020 (SBC)	Educational Maintenance Allowance 16+ 2020 (SBC)
None: 0 / 0.0	1	5	3	27
Lower: 1 / 0.5	11	15	11	0
Low: 2 / 1.0	54	35	27	17
Mid: 3 / 1.5	39	27	32	30
High: 4 / 2.0	26	19	15	11
Higher: 5 / 2.5	12	24	31	31
<b>Higher +: 6 / 3.0</b>		<b>18</b>	<b>24</b>	<b>27</b>
SBC Data Zones	143	143	143	143

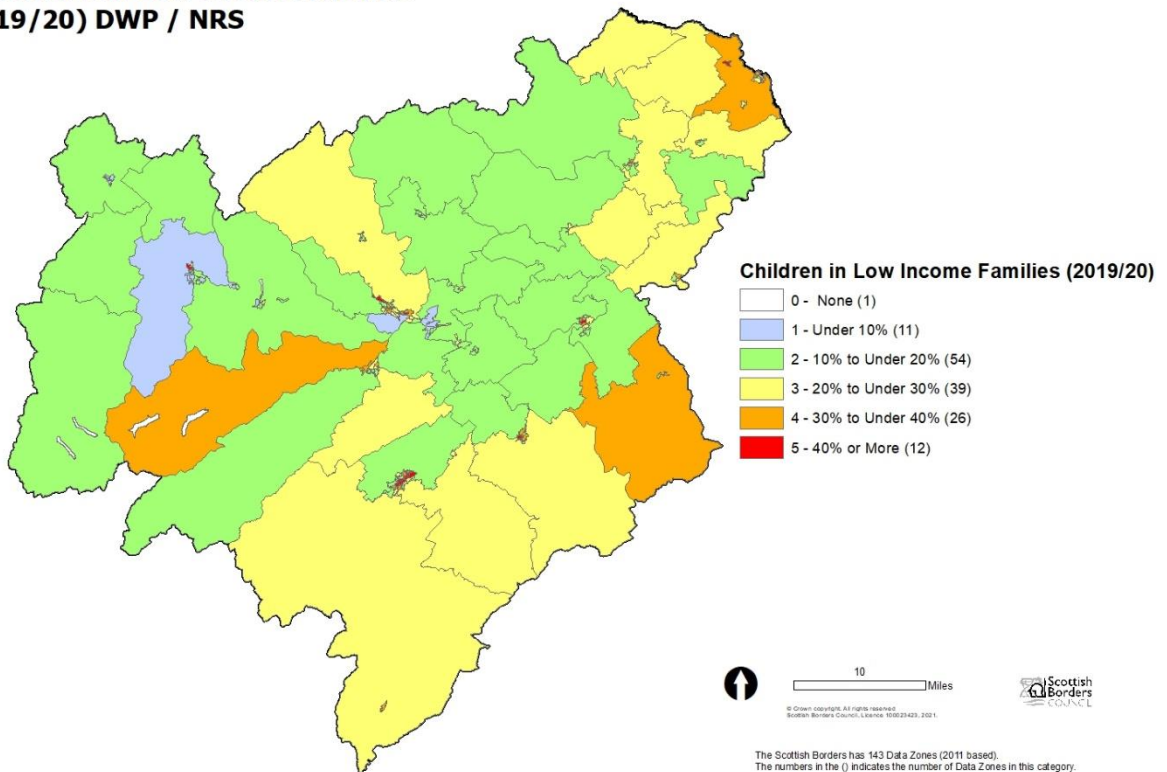
  

SB CPI Score for 2020 by Scottish Borders Data Zones - Percent	Children in Low Income Families 2019/20 (DWP)	Free School Meals 2020 (SBC)	Clothing Grant 2020 (SBC)	Educational Maintenance Allowance 16+ 2020 (SBC)
None: 0 / 0.0	0.7%	3.5%	2.1%	18.9%
Lower: 1 / 0.5	7.7%	10.5%	7.7%	0.0%
Low: 2 / 1.0	37.8%	24.5%	18.9%	11.9%
Mid: 3 / 1.5	27.3%	18.9%	22.4%	21.0%
High: 4 / 2.0	18.2%	13.3%	10.5%	7.7%
Higher: 5 / 2.5	8.4%	16.8%	21.7%	21.7%
<b>Higher +: 6 / 3.0</b>		<b>12.6%</b>	<b>16.8%</b>	<b>18.9%</b>
SBC Data Zones	100.0%	100.0%	100.0%	100.0%

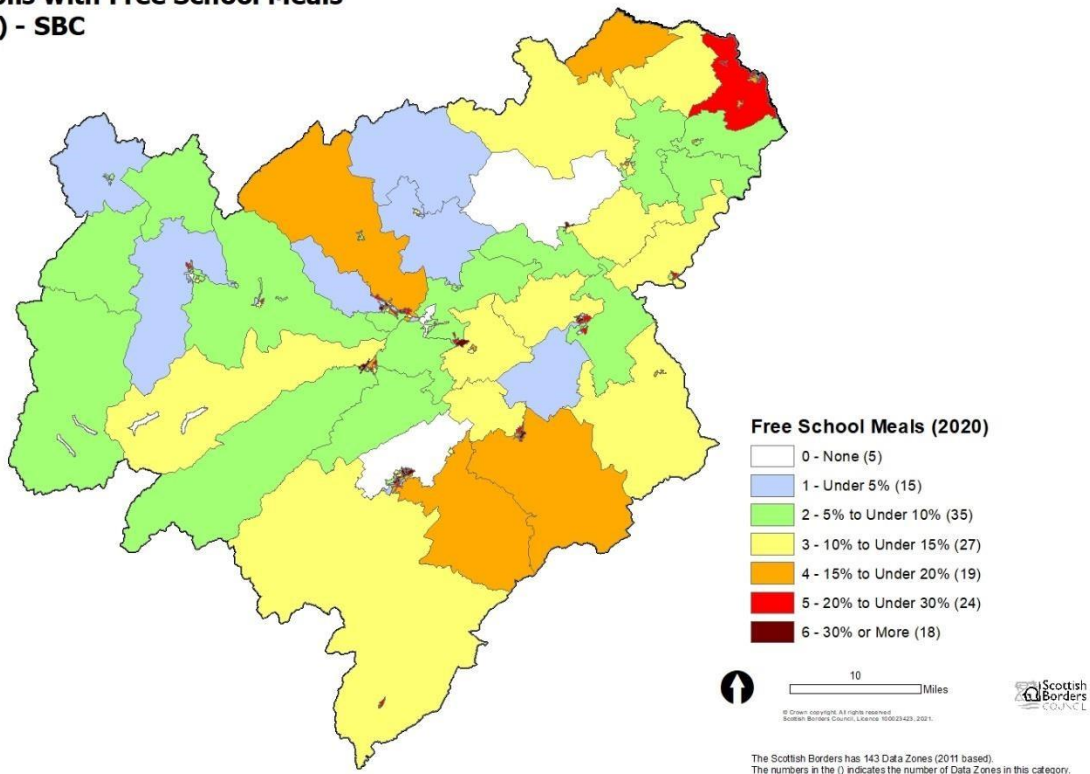


Below are the maps for each component, showing the results for each of the 143 data zones in the Scottish Borders.

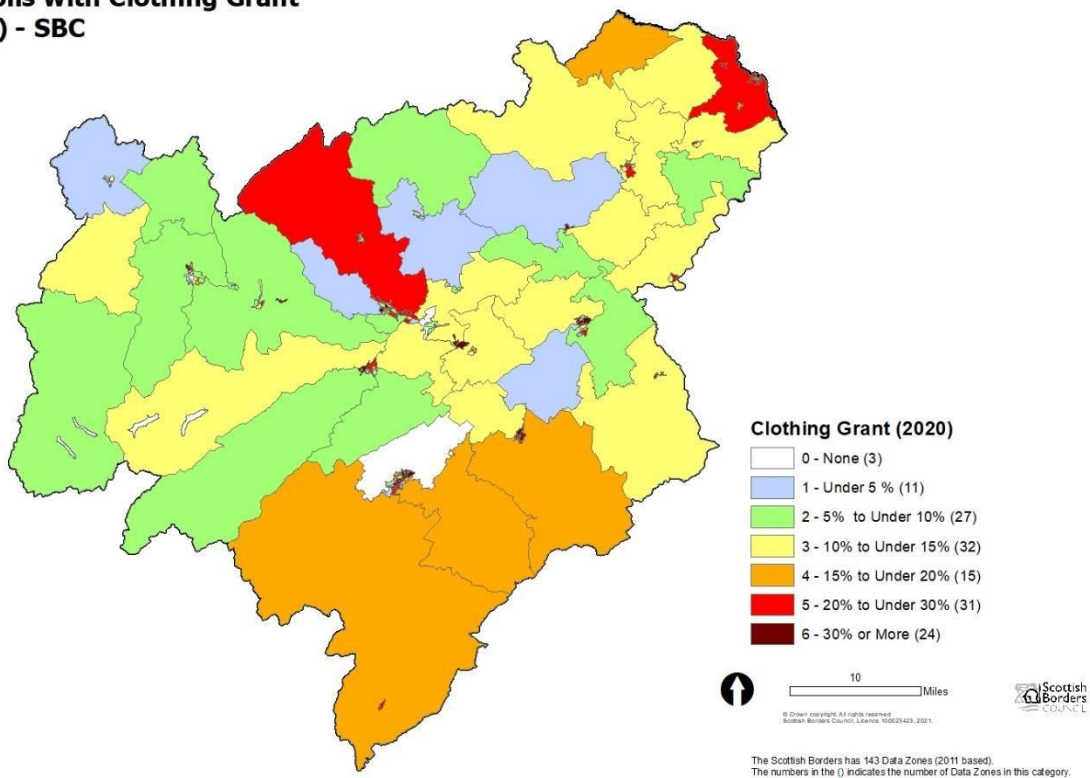
### Scottish Borders Child Poverty Index 2020 % Children in Low Income Families (2019/20) DWP / NRS



**Scottish Borders Child Poverty Index 2020**  
**% Pupils with Free School Meals**  
**(2020) - SBC**

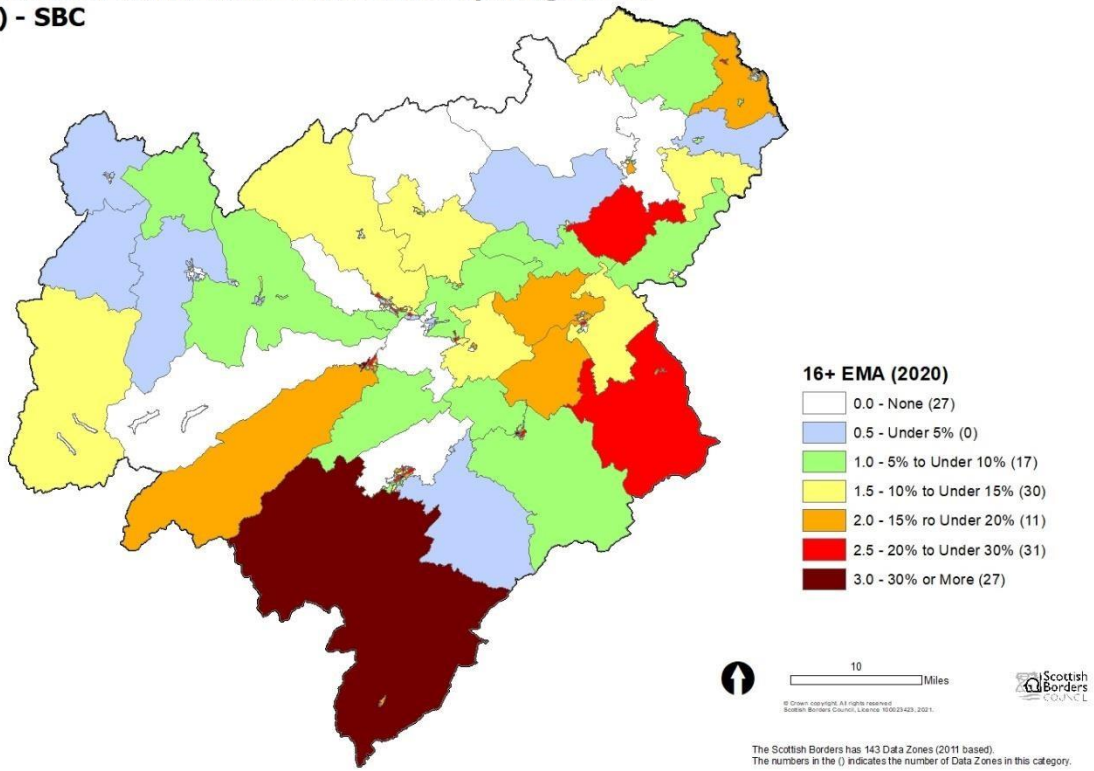


**Scottish Borders Child Poverty Index 2020**  
**% Pupils with Clothing Grant**  
**(2020) - SBC**





**Scottish Borders Child Poverty Index 2020**  
**% Educational Maintenance Allowance Pupils Aged 16+**  
**(2020) - SBC**

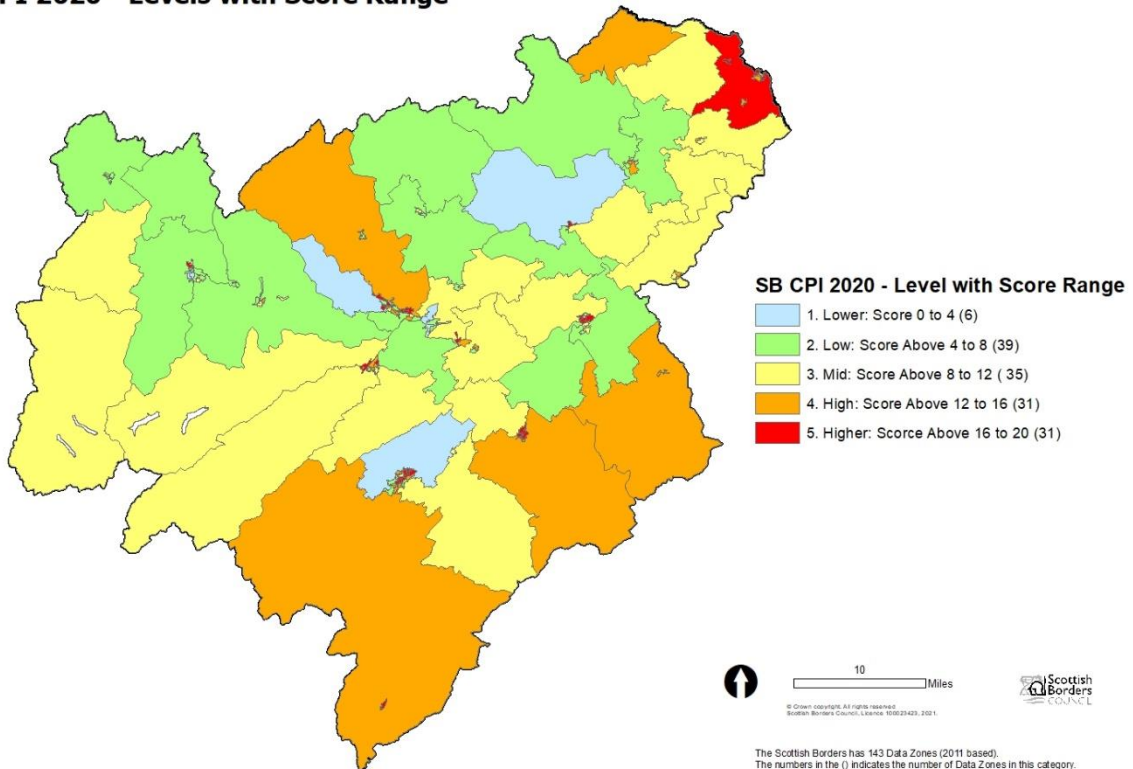


## Scottish Borders Child Poverty Index 2020 Scores

The graph and map below shows the Scottish Borders data zones based on the SB CPI score, grouped into levels of Child Poverty. Higher level (32 data zones) have a score of above 16 to 20; High level (31 data zones) have a score of above 12 to 16; Mid level (35 data zones) have a score of above 8 to 12; Low level (39 data zones) have a score of above 4 to 8; and Lower level (6 data zones) have a score of 0 to 4. Every data zone in the Scottish Borders has some element of child poverty.

**Sub Appendix 2: Change in SB CPI Level by Locality** lists the data zones within each locality along with its SIMD2020 decile and the SB CPI level for 2017, 2018, 2019 and 2020.

### Scottish Borders Child Poverty Index 2020 SB CPI 2020 - Levels with Score Range

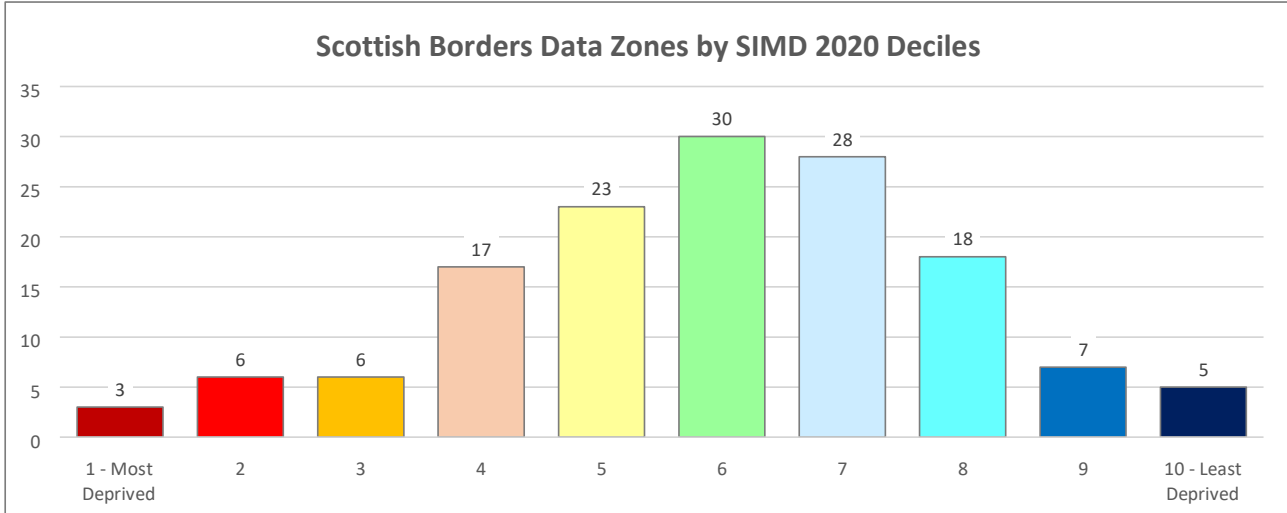




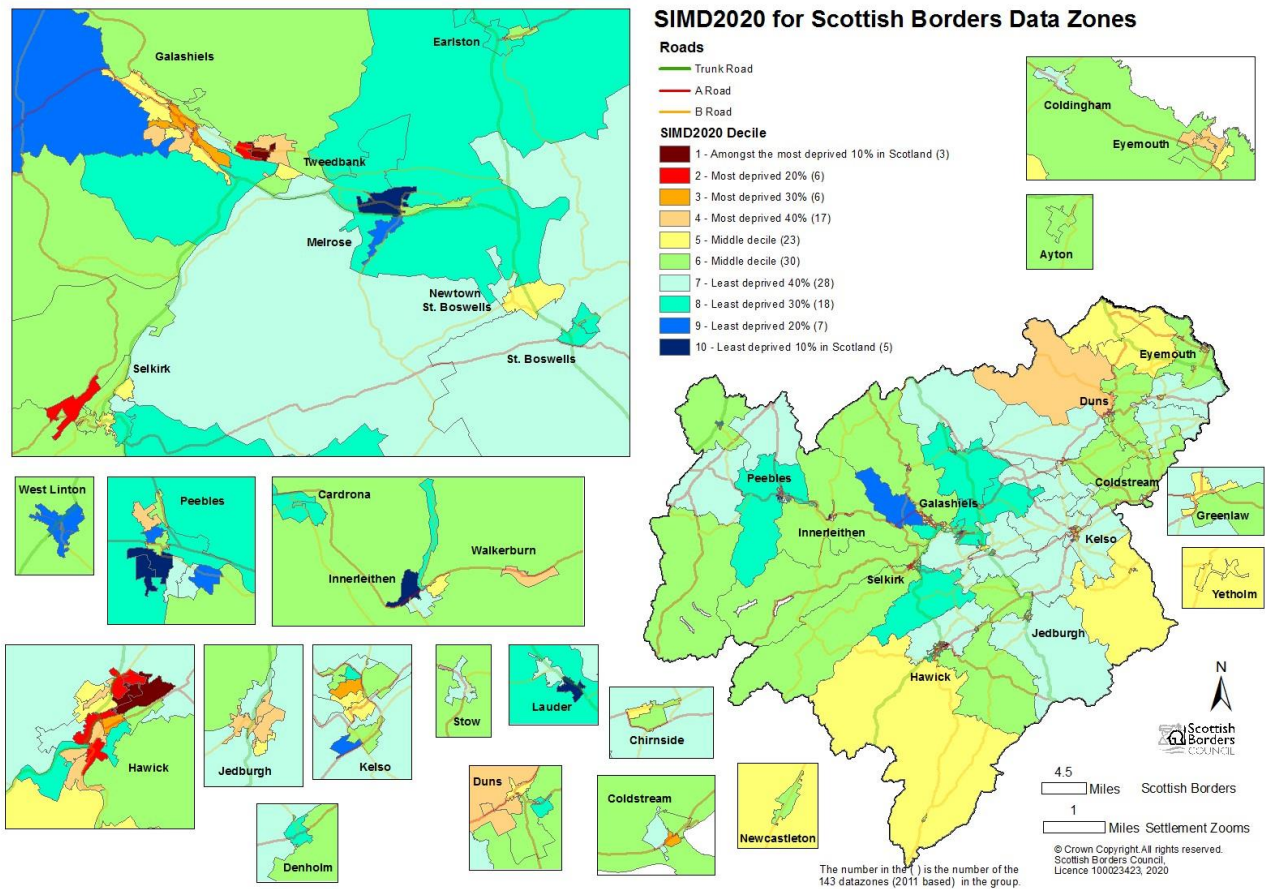
## Comparing Scottish Borders Child Poverty Index 2020 to SIMD 2020

The Scottish Index of Multiple Deprivation (SIMD) is a good tool for identifying overall deprivation, however, it is not poverty specific or child focused. The SB CPI is a tactile index created to enable better insight in to child poverty within the Scottish Borders. This is a basic comparison between SIMD2020 Decile and SB CPI Score.

The graph below shows the count of the 143 data zones in the Scottish Borders by the SIMD 2020 Decile.



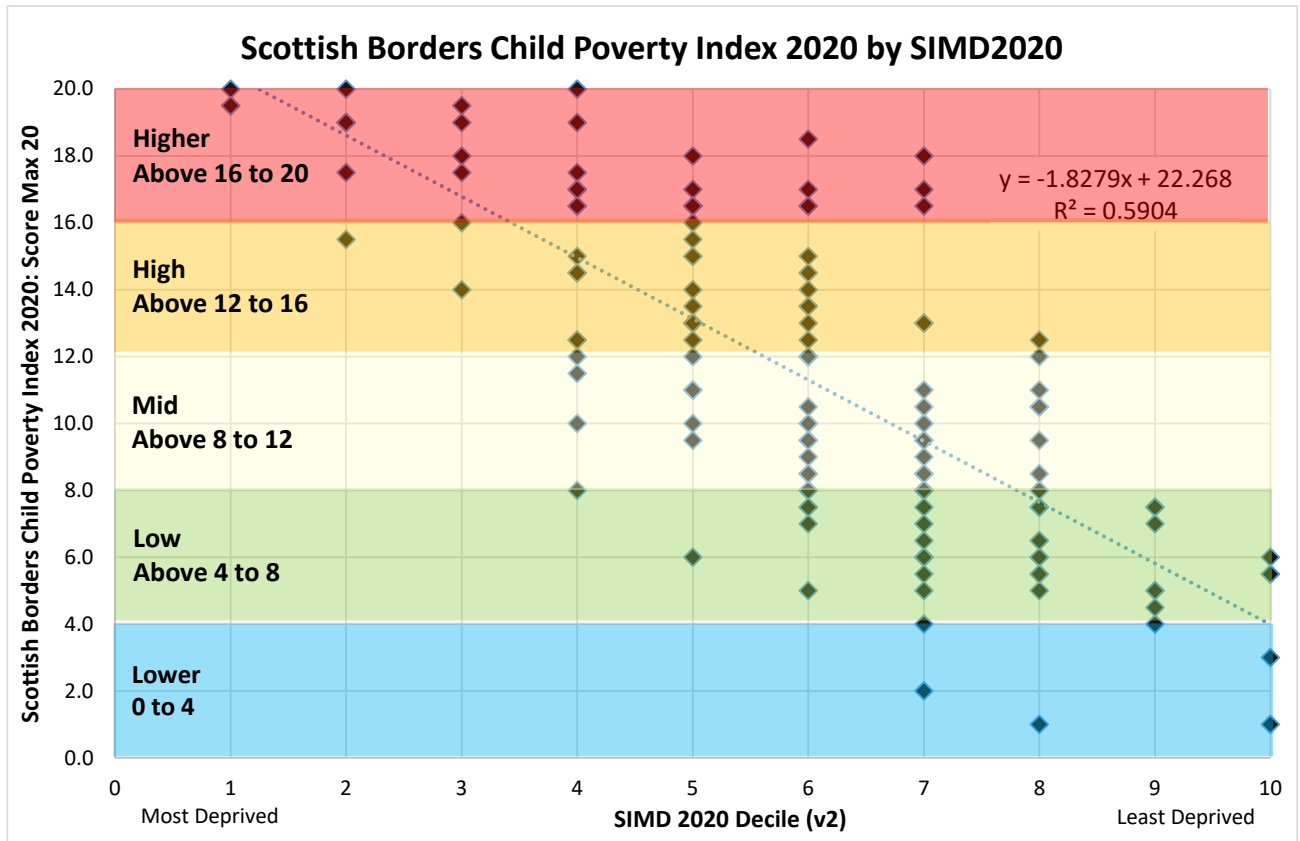
The map below shows the Scottish Borders data zones and the SIMD2020 decile.



The graph below shows the 143 data zones in the Scottish Borders by SB CPI 2020 score and SIMD2020 decile. Although there is a clear relationship between deprivation and child poverty as represented by the

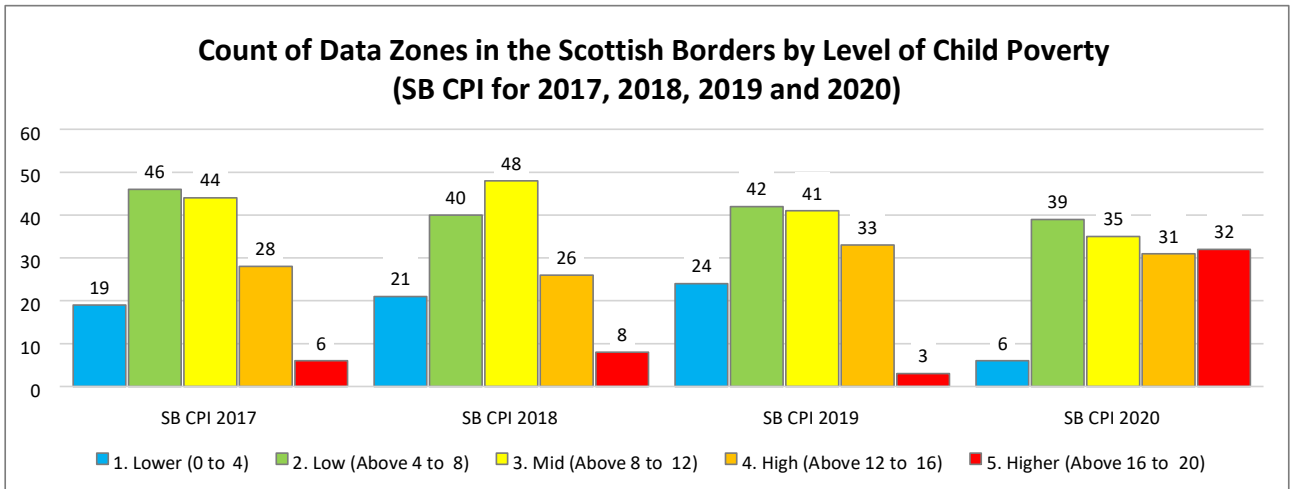
data zones in the most deprived decile 1 and decile 2 also having a higher level of child poverty. However, there are several areas in the Scottish Borders where the level of child poverty is higher than expected when looking at SIMD decile. Again, it is important to remember that SIMD looks at the whole population and deprivation (not poverty only) and the SB CPI specifically focuses on children and poverty.

The graph below show that the data zones with the higher level of child poverty can have an SIMD2020 decile of 7.

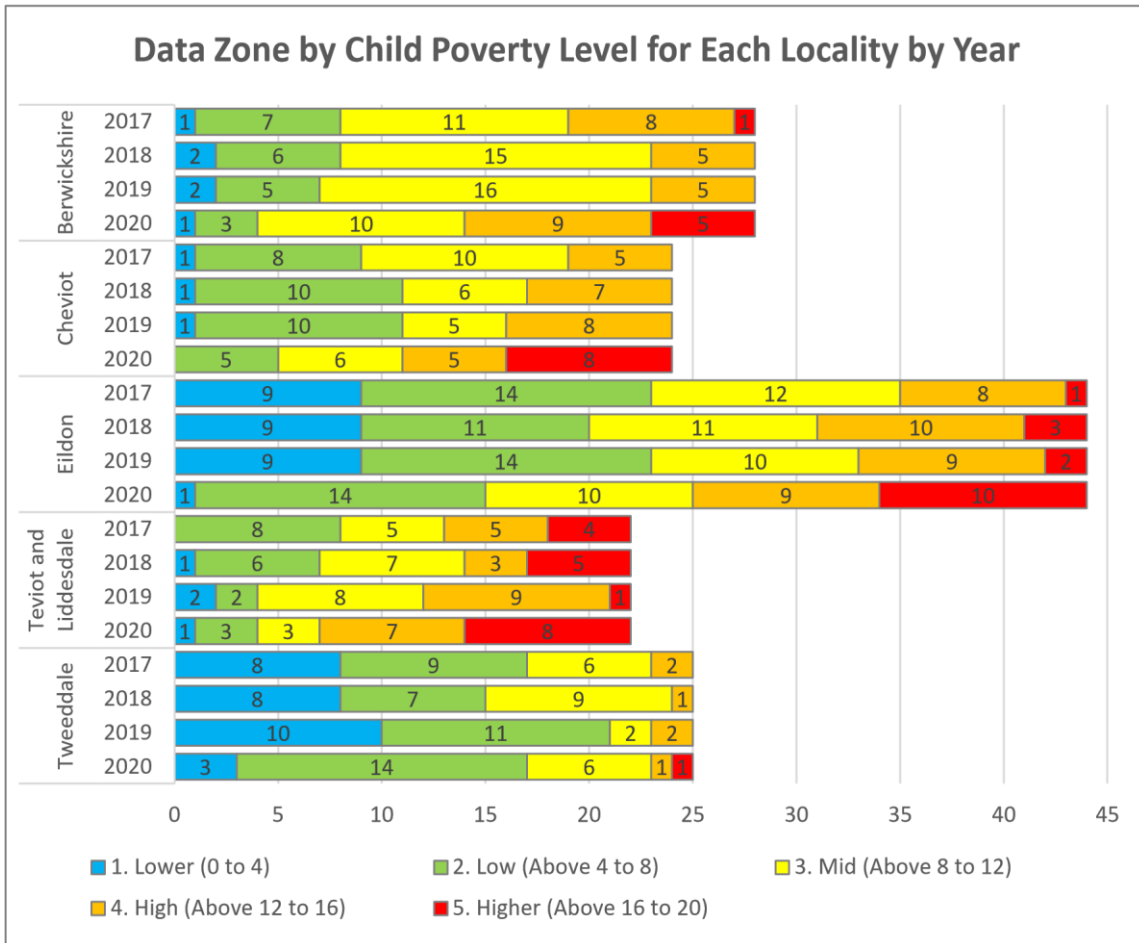


### Scottish Borders Child Poverty Level Change Over Time and By Locality

The graph below shows the distribution of data zones by level of child poverty for 2017, 2018, 2019 and 2020. Between 2017 and 2019 the number of data zones in the 'high' and 'higher' level decreased. However, in the SB CPI 2020 the impact of Covid19 is evident, with 63 of the 143 (44%) data zones in the Scottish Borders having 'high' or 'higher' level of child poverty.



The graph below shows the distribution of data zones in each of the localities by level of child poverty for 2017, 2018, 2019 and 2020. Again between 2017 and 2019 the number of data zones with 'high' or 'higher' levels of child poverty decreased. However, in 2020 the impact of Covid19 can be seen in all areas of the Scottish Borders. In 2019 46% of the data zones had 'lower' or 'low' levels of child poverty that reduced to 31% in 2020.



## Sub Appendix 1: Scottish Borders Child Poverty Index 2020: Primary School Ranking

The table below ranks the non-denominational primary schools in the Scottish Borders by the 'Average of SB CPI Score' for the primary school based best fit data zones. The components of the SB CPI 2020 are:

- Percent of Children in Low Income Families (CiLIF) 2019/20 from DWP / NRS
- Percent of Pupils in Receipt of Free School Meals (FSM) 2020 from SBC's SEEMIS
- SEEMIS Percent of Pupils in Receipt of Clothing Grant (CG) 2020 from SBC's
- Percent of Pupils Aged 16+ in Receipt of Education Maintenance Allowance (EMA) 2020 from SBC's SEEMIS

Each primary school is allocated into a SB CPI level based on the school's score.

Scottish Borders	22.5%	15.7%	18.1%	16.0%	13.0	3. Mid	6	39	35	31	32	143
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SB CPI 2020 Primary School Rank	Secondary School	Primary School	Average of % CiLIF 2019/20 (DWP)	Average of % FSM 2020 (SBC)	Average of % CLG 2020 (SBC)	Average of % EMA16+ 2020 (SBC)	School SB CPI 2020 Score (Max 20)	School SB CPI 2020 Level	SB CPI 2020 Level					Count of Data Zones
									Lower	Low	Mild	High	Higher	
1	Hawick High School	Burnfoot Primary	39.5%	44.5%	49.6%	31.5%	19.0	Higher					4	4
2	Eyemouth High School	Coldingham Primary	47.5%	20.4%	24.5%	40.0%	18.0	Higher					1	1
3	Galashiels Academy	Langlee Primary	33.7%	25.2%	30.4%	29.4%	17.5	Higher		1			3	4
4	Hawick High School	Newcastleton Primary	31.4%	23.2%	23.2%	33.3%	17.0	Higher					1	1
4	Jedburgh Grammar	Jedburgh Primary	31.3%	25.1%	28.5%	31.6%	17.0	Higher				2	4	6
4	Selkirk High School	Philiphough Primary	25.0%	25.6%	30.1%	39.6%	17.0	Higher		1			1	2
4	Berwickshire High School	Greenlaw Primary	21.0%	30.4%	30.4%	16.7%	17.0	Higher					1	1
8	Galashiels Academy	Burgh Primary	39.3%	22.1%	29.1%	24.6%	16.5	Higher			1		2	3

Scottish Borders

22.5%	15.7%	18.1%	16.0%	13.0	3. Mid	6	39	35	31	32	143
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SB CPI 2020 Primary School Rank	Secondary School	Primary School	Average of % CiLIF 2019/20 (DWP)	Average of % FSM 2020 (SBC)	Average of % CLG 2020 (SBC)	Average of % EMA16+ 2020 (SBC)	School SB CPI 2020 Score (Max 20)	School SB CPI 2020 Level	SB CPI 2020 Level					Count of Data Zones
									Lower	Low	Mid	High	Higher	
9	Hawick High School	Trinity Primary	37.8%	18.3%	23.5%	63.3%	16.0	High				1	1	2
10	Eyemouth High School	Eyemouth Primary	31.0%	19.2%	22.6%	15.1%	15.0	High			1	2	2	5
10	Eyemouth High School	Ayton Primary	29.9%	21.4%	21.4%	19.9%	15.0	High				1	1	2
10	Earlston High School	Newtown Primary	20.2%	22.8%	24.5%	19.9%	15.0	High		1		1	1	3
10	Kelso High School	Yetholm Primary	12.7%	20.0%	28.0%	33.3%	15.0	High				1		1
14	Hawick High School	Drumlanrig St Cuthberts Primary	28.1%	18.6%	21.0%	23.2%	14.5	High		3		4	2	9
14	Galashiels Academy	Balmoral Primary	27.7%	22.4%	26.1%	13.7%	14.5	High		1		1	2	4
14	Kelso High School	Broomlands Primary	25.5%	19.2%	22.0%	23.4%	14.5	High		1	1		2	4
14	Kelso High School	Edenside Primary	25.0%	17.3%	20.0%	22.4%	14.5	High		1	2		2	5
14	Selkirk High School	Knowepark Primary	24.2%	18.3%	20.3%	27.4%	14.5	High			1	3	1	5
14	Galashiels Academy	Fountainhall Primary and Heriot Primary	20.7%	19.7%	22.2%	20.0%	14.5	High				1		1
20	Eyemouth High School	Cockburnspath Primary	29.2%	15.2%	15.2%	20.0%	13.5	High				1		1
21	Kelso High School	Morebattle Primary	32.2%	11.1%	13.3%	37.5%	13.0	High				1		1
21	Berwickshire High School	Coldstream Primary	24.8%	18.3%	21.3%	7.8%	13.0	High			2	2		4
23	Hawick High School	Wilton Primary	20.4%	12.8%	16.4%	23.8%	12.5	High			1	1		2

Scottish Borders

22.5% 15.7% 18.1% 16.0% 13.0 3. Mid 6 39 35 31 32 143

SB CPI 2020 Primary School Rank	Secondary School	Primary School	Average of % CiLIF 2019/20 (DWP)	Average of % FSM 2020 (SBC)	Average of % CLG 2020 (SBC)	Average of % EMA16+ 2020 (SBC)	School SB CPI 2020 Score (Max 20)	School SB CPI 2020 Level	SB CPI 2020 Level					Count of Data Zones
									Lower	Low	Mid	High	Higher	
24	Galashiels Academy	St Peters Primary	18.9%	15.1%	18.5%	19.9%	12.0	Mid		1		2		3
25	Berwickshire High School	Duns Primary	23.8%	12.2%	15.4%	11.7%	11.5	Mid		2	2	2		6
25	Peebles High School	Walkerburn Primary	18.8%	7.6%	30.3%	12.5%	11.5	Mid			1			1
27	Berwickshire High School	Chirnside Primary	25.2%	12.9%	15.6%	6.8%	11.0	Mid			2	1		3
27	Eyemouth High School	Reston Primary	24.0%	11.3%	11.3%	15.4%	11.0	Mid			1			1
27	Berwickshire High School	Swinton Primary	20.4%	9.1%	10.3%	30.0%	11.0	Mid			2			2
27	Kelso High School	Ednam Primary	19.5%	11.9%	14.9%	31.6%	11.0	Mid			1			1
27	Earlston High School	St Boswells Primary	16.2%	14.9%	15.3%	15.5%	11.0	Mid		1	1	1		3
32	Selkirk High School	Yarrow Primary	33.3%	14.0%	14.0%	0.0%	10.0	Mid			1			1
32	Hawick High School	Denholm Primary	29.3%	14.7%	14.7%	8.0%	10.0	Mid			2			2
32	Selkirk High School	Kirkhope Primary	20.0%	6.5%	9.7%	33.3%	10.0	Mid			1			1
32	Peebles High School	Kingsland Primary	18.4%	11.7%	15.3%	5.5%	10.0	Mid		4	1		1	6
36	Galashiels Academy	Tweedbank Primary	19.3%	9.9%	12.9%	21.0%	9.5	Mid		1	1	1		3
37	Selkirk High School	Lilliesleaf Primary	22.6%	8.8%	9.6%	12.5%	8.5	Mid			1			1
37	Hawick High School	Stirches Primary	20.6%	5.7%	8.6%	13.3%	8.5	Mid	1			1		2
37	Peebles High School	Newlands Primary	15.2%	9.2%	11.8%	10.0%	8.5	Mid			1			1
37	Peebles High School	Broughton Primary	14.7%	9.0%	9.0%	20.0%	8.5	Mid			1			1
37	Peebles High School	St Ronans Primary	12.6%	9.8%	12.7%	11.5%	8.5	Mid		3	1	1		5
42	Galashiels Academy	Glendinning Primary	19.9%	10.3%	12.0%	0.0%	8.0	Low		1				1
42	Earlston High School	Earlston Primary	19.5%	7.6%	9.6%	16.8%	8.0	Low		1	2			3
42	Jedburgh Grammar	Ancrum Primary	15.1%	7.3%	7.8%	18.8%	8.0	Low		1	1			2
42	Earlston High School	Lauder Primary	14.1%	6.5%	6.8%	17.6%	8.0	Low		2	1			3
42	Kelso High School	Sprouston Primary	12.8%	5.4%	5.4%	18.8%	8.0	Low		1				1
42	Peebles High School	Eddleston Primary	11.3%	8.2%	8.2%	15.4%	8.0	Low		1				1
48	Earlston High School	Gordon Primary	15.9%	5.1%	5.1%	11.1%	7.5	Low		1				1
49	Earlston High School	Melrose Primary	12.6%	6.8%	6.9%	3.5%	6.5	Low	1	2	1			4
49	Peebles High School	Priorsford Primary	10.5%	6.5%	7.5%	2.2%	6.5	Low	2	3	1			6
51	Galashiels Academy	Stow Primary	13.4%	6.4%	6.4%	0.0%	6.0	Low		1				1
51	Peebles High School	West Linton Primary	8.9%	5.8%	6.3%	6.5%	6.0	Low		3				3
53	Earlston High School	Channelkirk Primary	19.8%	3.9%	5.3%	0.0%	5.0	Low		1				1
54	Earlston High School	Westruther Primary	13.8%	0.0%	0.7%	9.5%	4.5	Low	1					1
55	Galashiels Academy	Clovenfords Primary	13.1%	3.3%	3.3%	0.0%	4.0	Low	1					1

## Sub Appendix 2: Change in SB CPI Level by Locality Berwickshire

SETTLEMENT (Best Fit)	Data Zone 2011 Code and Name	SIMD2020 Decile v2	SB CPI 2017 Level	SB CPI 2018 Level	SB CPI 2019 Level	SB CPI 2020 Level
Ayton	S01012309: Ayton	6	2. Low	3. Mid	3. Mid	4. High
Chirnside	S01012320: Chirnside - West	5	4. High	4. High	4. High	4. High
	S01012321: Chirnside - East	6	3. Mid	3. Mid	3. Mid	3. Mid
Coldingham	S01012311: Coldingham	7	5. Higher	4. High	3. Mid	5. Higher
Coldstream	S01012325: Coldstream - West	7	2. Low	2. Low	3. Mid	3. Mid
	S01012326: Coldstream - South	3	4. High	4. High	3. Mid	4. High
	S01012327: Coldstream - East	6	4. High	3. Mid	3. Mid	4. High
Duns	S01012305: Duns - South	6	2. Low	2. Low	3. Mid	4. High
	S01012306: Duns - West	4	4. High	3. Mid	3. Mid	4. High
	S01012307: Duns - North	5	3. Mid	3. Mid	3. Mid	3. Mid
	S01012308: Duns - East	8	3. Mid	3. Mid	2. Low	3. Mid
Eyemouth	S01012314: Eyemouth - Gunsreen	5	4. High	3. Mid	4. High	5. Higher
	S01012315: Eyemouth - Seafront Harbour	4	2. Low	1. Lower	3. Mid	3. Mid
	S01012316: Eyemouth - Central	4	3. Mid	3. Mid	4. High	4. High
	S01012317: Eyemouth - South	6	3. Mid	3. Mid	3. Mid	4. High
	S01012318: Eyemouth - North	4	4. High	4. High	4. High	5. Higher
Greenlaw	S01012300: Greenlaw	5	4. High	4. High	4. High	5. Higher
Rural - Berwickshire	S01012301: Swinton Leithholm and Fogo Area	6	2. Low	2. Low	2. Low	3. Mid
	S01012302: Cranshaws - Abbey St Bathans Area	4	3. Mid	3. Mid	2. Low	2. Low
	S01012303: Westruther and Polwarth Area	7	1. Lower	1. Lower	1. Lower	1. Lower
	S01012304: Gordon and Hume Area	7	2. Low	2. Low	2. Low	2. Low
	S01012310: St Abbs and Eyemouth Landward	6	3. Mid	2. Low	3. Mid	5. Higher
	S01012312: Reston and Coldingham Moor Area	5	4. High	3. Mid	3. Mid	3. Mid
	S01012313: Cockburnspath and Area	5	2. Low	3. Mid	2. Low	4. High
	S01012319: Preston and Manderston Area	6	3. Mid	3. Mid	3. Mid	2. Low
	S01012322: Whitsome Allanton and Hutton Area	7	3. Mid	2. Low	1. Lower	3. Mid
	S01012323: Fouliden and Area	7	3. Mid	3. Mid	3. Mid	3. Mid
S01012324: Birgham and Ladykirk Area	6	3. Mid	3. Mid	3. Mid	3. Mid	

## Cheviot

SETTLEMENT (Best Fit)	Data Zone 2011 Code and Name	SIMD2020 Decile v2	SB CPI 2017 Level	SB CPI 2018 Level	SB CPI 2019 Level	SB CPI 2020 Level
Jedburgh	S01012349: Jedburgh - Howden	5	4. High	3. Mid	4. High	4. High
	S01012350: Jedburgh - Doom Hill	4	4. High	4. High	4. High	5. Higher
	S01012351: Jedburgh - East Central	4	3. Mid	3. Mid	4. High	5. Higher
	S01012352: Jedburgh - West Central	7	2. Low	3. Mid	4. High	5. Higher
	S01012353: Jedburgh - Abbey	4	3. Mid	4. High	3. Mid	5. Higher
Kelso	S01012330: Kelso S - Pinnaclehill	6	3. Mid	4. High	4. High	3. Mid
	S01012331: Kelso S - Maxwellheugh	9	1. Lower	1. Lower	1. Lower	2. Low
	S01012334: Kelso N - High Croft Orchard Park	6	4. High	4. High	4. High	5. Higher
	S01012335: Kelso N - Hendersyde Oakfield	7	3. Mid	2. Low	3. Mid	2. Low
	S01012336: Kelso N - Abbotseat	8	3. Mid	3. Mid	2. Low	3. Mid
	S01012337: Kelso N - Poynder Park	3	3. Mid	4. High	4. High	5. Higher
	S01012338: Kelso S - Bowmont and Edenside	5	3. Mid	3. Mid	3. Mid	5. Higher
	S01012339: Kelso S - Abbey	5	2. Low	2. Low	2. Low	3. Mid
	S01012340: Kelso S - Broomlands	6	4. High	4. High	4. High	5. Higher
Rural - Cheviot	S01012329: Morebattle Hownam and Area	5	3. Mid	2. Low	2. Low	4. High
	S01012332: Smailholm Stitchill and Ednam Area	7	3. Mid	3. Mid	2. Low	3. Mid
	S01012333: Sprouston and Area	7	2. Low	2. Low	2. Low	2. Low
	S01012341: Oxnam and Campdown Area	7	2. Low	2. Low	2. Low	4. High
	S01012342: Ancrum and Lanton Area	6	2. Low	2. Low	2. Low	3. Mid
	S01012343: Roxburgh Heiton Eckford Area	7	2. Low	2. Low	2. Low	2. Low
	S01012346: Dryburgh Charlesfield Maxton Area	7	3. Mid	2. Low	2. Low	3. Mid
St Boswells	S01012347: St Boswells - East	8	2. Low	2. Low	3. Mid	4. High
	S01012348: St Boswells - West	8	2. Low	2. Low	2. Low	2. Low
Yetholm	S01012328: Town Yetholm	5	4. High	4. High	3. Mid	4. High

# Eildon

SETTLEMENT (Best Fit)	Data Zone 2011 Code and Name	SIMD2020 Decile v2	SB CPI 2017 Level	SB CPI 2018 Level	SB CPI 2019 Level	SB CPI 2020 Level
Darnick and Gattonside	S01012289: Gattonside - Darnick - Chiefswood	8	2. Low	1. Lower	1. Lower	1. Lower
Earlston	S01012269: Earlston - West	8	1. Lower	2. Low	2. Low	2. Low
	S01012270: Earlston - East	6	2. Low	3. Mid	2. Low	3. Mid
Galashiels	S01012274: Galashiels - N - Halliburton	6	2. Low	2. Low	2. Low	2. Low
	S01012275: Galashiels - N - Town Centre	3	3. Mid	4. High	4. High	5. Higher
	S01012276: Galashiels - N - Windyknowe	5	1. Lower	2. Low	2. Low	2. Low
	S01012277: Galashiels - N - Wood St	5	4. High	4. High	4. High	5. Higher
	S01012278: Galashiels - W - Old Town	4	4. High	4. High	3. Mid	3. Mid
	S01012279: Galashiels - W - Thistle St	3	5. Higher	4. High	4. High	5. Higher
	S01012280: Galashiels - W - Balmoral Rd	4	3. Mid	4. High	4. High	5. Higher
	S01012281: Galashiels - W - Balmoral Pl	5	3. Mid	4. High	3. Mid	4. High
	S01012282: Galashiels - S - Netherdale	8	1. Lower	1. Lower	2. Low	2. Low
	S01012283: Galashiels - S - St Peters Sch	5	4. High	4. High	3. Mid	4. High
	S01012284: Galashiels - S - Huddersfield	3	4. High	4. High	4. High	4. High
	S01012285: Galashiels - S - Glenfield	7	2. Low	1. Lower	2. Low	2. Low
	S01012286: Gala - Langlee - East	4	3. Mid	3. Mid	3. Mid	5. Higher
	S01012287: Gala - Langlee - Central	1	4. High	5. Higher	5. Higher	5. Higher
	S01012288: Gala - Langlee - West	2	4. High	5. Higher	5. Higher	5. Higher
Lauder	S01012296: Lauder - South	10	2. Low	1. Lower	1. Lower	2. Low
	S01012298: Lauder - North	7	3. Mid	3. Mid	1. Lower	3. Mid
Melrose and Newstead	S01012290: Melrose - Newstead	6	3. Mid	2. Low	2. Low	3. Mid
	S01012291: Melrose - Dingleton Hill	9	2. Low	2. Low	1. Lower	2. Low
	S01012292: Melrose - High Street	10	1. Lower	1. Lower	2. Low	2. Low
Newtown St Boswells	S01012344: Newtown St Boswells - South	5	3. Mid	4. High	3. Mid	4. High
	S01012345: Newtown St Boswells - North	7	2. Low	3. Mid	3. Mid	5. Higher
Rural - Eildon	S01012268: Earlston and Melrose Landward	8	2. Low	2. Low	2. Low	3. Mid
	S01012271: Heriot - Fountainhall - Stow Landward	6	2. Low	3. Mid	3. Mid	4. High
	S01012297: Blainslie and Legerwood	8	1. Lower	1. Lower	1. Lower	2. Low
	S01012299: Oxton and Area	7	1. Lower	1. Lower	1. Lower	2. Low
	S01012376: Ashkirk Lilliesleaf and Midlem Area	8	2. Low	2. Low	2. Low	3. Mid
	S01012377: Bowden and Lindean Area	7	1. Lower	1. Lower	1. Lower	2. Low
	S01012378: Ettrick Water and Bowhill Area	6	2. Low	2. Low	2. Low	3. Mid
	S01012379: Yarrow Water and Sunderland Area	6	1. Lower	3. Mid	2. Low	3. Mid
Selkirk	S01012380: Selkirk - Shawburn	5	3. Mid	3. Mid	4. High	5. Higher
	S01012381: Selkirk - Town Centre	5	2. Low	3. Mid	4. High	4. High
	S01012382: Selkirk - Hillside Terrace	8	2. Low	2. Low	2. Low	3. Mid
	S01012383: Selkirk - Shawpark	7	3. Mid	4. High	3. Mid	4. High
	S01012384: Selkirk - Dunsdale	6	3. Mid	3. Mid	4. High	4. High
	S01012385: Selkirk - Heatherlie	6	3. Mid	3. Mid	3. Mid	2. Low
S01012386: Selkirk - Bannerfield	2	4. High	5. Higher	4. High	5. Higher	
Stow	S01012272: Stow	7	1. Lower	1. Lower	1. Lower	2. Low
Tweedbank	S01012293: Tweedbank - West	6	2. Low	2. Low	2. Low	4. High
	S01012294: Tweedbank - North	5	4. High	3. Mid	3. Mid	3. Mid
	S01012295: Tweedbank - East	7	3. Mid	2. Low	1. Lower	2. Low



## Teviot and Liddesdale

SETTLEMENT (Best Fit)	Data Zone 2011 Code and Name	SIMD2020 Decile v2	SB CPI 2017 Level	SB CPI 2018 Level	SB CPI 2019 Level	SB CPI 2020 Level
Denholm	S01012356: Denholm	8	2. Low	2. Low	2. Low	3. Mid
Hawick	S01012359: Hawick - Burnfoot - South East	1	5. Higher	5. Higher	4. High	5. Higher
	S01012360: Hawick - Burnfoot - Central	1	5. Higher	4. High	4. High	5. Higher
	S01012361: Hawick - Burnfoot - West	2	4. High	5. Higher	4. High	5. Higher
	S01012362: Hawick - Burnfoot - North	2	5. Higher	5. Higher	5. Higher	5. Higher
	S01012363: Hawick Central - Wellogate	2	3. Mid	3. Mid	4. High	4. High
	S01012364: Hawick Central - Trinity	3	4. High	3. Mid	4. High	5. Higher
	S01012365: Hawick Central - Millers Knowes	8	2. Low	1. Lower	1. Lower	2. Low
	S01012366: Hawick Central - Town Centre	4	5. Higher	5. Higher	4. High	5. Higher
	S01012367: Hawick Central - Weensland	6	4. High	4. High	4. High	4. High
	S01012368: Hawick West End - Wilton Dean	7	2. Low	2. Low	3. Mid	2. Low
	S01012369: Hawick West End - Crumhaughill and Parkdale	8	2. Low	2. Low	2. Low	2. Low
	S01012370: Hawick Central - Drumlanrig	4	3. Mid	2. Low	3. Mid	4. High
	S01012371: Hawick West End - Crumhaugh	4	3. Mid	3. Mid	4. High	4. High
	S01012372: Hawick North - Commercial Road	2	4. High	5. Higher	4. High	5. Higher
	S01012373: Hawick North - Wilton Hill	5	3. Mid	3. Mid	3. Mid	3. Mid
S01012374: Hawick North - Stirtches	5	2. Low	2. Low	3. Mid	4. High	
S01012375: Hawick North - Silverbuthall	4	4. High	3. Mid	3. Mid	4. High	
Newcastleton	S01012354: Newcastleton	6	2. Low	4. High	3. Mid	5. Higher
Rural - Teviot and Liddesdale	S01012355: Teviothead and Hermitage Area	5	3. Mid	3. Mid	3. Mid	4. High
	S01012357: Minto Cauldmill and Boonraw Area	7	2. Low	3. Mid	1. Lower	1. Lower
	S01012358: Bonchester Bridge and Chesters Area	6	2. Low	2. Low	3. Mid	3. Mid

## Tweeddale

SETTLEMENT (Best Fit)	Data Zone 2011 Code and Name	SIMD2020 Decile v2	SB CPI 2017 Level	SB CPI 2018 Level	SB CPI 2019 Level	SB CPI 2020 Level
Cardrona	S01012261: Cardrona	8	1. Lower	2. Low	2. Low	2. Low
Innerleithen	S01012264: Innerleithen - North	8	1. Lower	1. Lower	1. Lower	2. Low
	S01012265: Innerleithen - East	5	3. Mid	3. Mid	4. High	4. High
	S01012266: Innerleithen - South	7	3. Mid	3. Mid	2. Low	3. Mid
	S01012267: Innerleithen - West	10	1. Lower	1. Lower	1. Lower	2. Low
Peebles	S01012251: Peebles - N - Connor St	4	4. High	4. High	4. High	5. Higher
	S01012252: Peebles North - Dalatho	6	2. Low	3. Mid	2. Low	3. Mid
	S01012253: Peebles - N - Cuddyside	6	2. Low	3. Mid	2. Low	2. Low
	S01012254: Peebles - N - March St	9	2. Low	3. Mid	2. Low	2. Low
	S01012255: Peebles - N - Eastgate	8	2. Low	2. Low	1. Lower	2. Low
	S01012256: Peebles - S - Calvalry Park	9	2. Low	1. Lower	2. Low	2. Low
	S01012257: Peebles - S - Gallow Hill	7	3. Mid	3. Mid	2. Low	3. Mid
	S01012258: Peebles - S - Edderston Rd	10	1. Lower	1. Lower	1. Lower	1. Lower
	S01012259: Peebles - S - Caledonian-Springhill	10	1. Lower	1. Lower	1. Lower	1. Lower
	S01012260: Peebles - S - Victoria Park	7	3. Mid	2. Low	2. Low	2. Low
Rural - Tweeddale	S01012244: Carlops Romannobridge	6	1. Lower	1. Lower	1. Lower	2. Low
	S01012247: Eddleston and Area	7	2. Low	1. Lower	1. Lower	2. Low
	S01012248: Stobo - Blyth Bridge - Skirling	7	3. Mid	3. Mid	2. Low	3. Mid
	S01012249: Broughton and Upper Tweed	6	3. Mid	3. Mid	3. Mid	3. Mid
	S01012250: Glentress and Manor Valley	8	2. Low	2. Low	1. Lower	2. Low
	S01012262: Tweeddale East Landward	6	2. Low	2. Low	2. Low	2. Low
	S01012273: Clovenfords and Area	9	2. Low	2. Low	1. Lower	1. Lower
Walkerburn	S01012263: Walkerburn	4	4. High	3. Mid	3. Mid	3. Mid
West Linton	S01012245: West Linton - Lower	9	1. Lower	1. Lower	1. Lower	2. Low
	S01012246: West Linton - Upper	9	1. Lower	2. Low	2. Low	2. Low

## Appendix 1(d) - Scottish Borders Child Poverty Action Plan 2021/22

Action	Poverty Driver*	Partners Involved	How will impact be assessed?	Intended beneficiaries/target group
<b>Employability</b>				
Deliver Parental Employability Project	1	SBC	Increased parental income and employment	Parents
Implementation of Intensive Family Support Service (IFSS)	1	City Region Deal SBC	Number of participants  Number of employment opportunities	Young parent families  Families where parents are aged 30-39
Promote the Youth Volunteering Ambassadors Project	1	Volunteer Centre Borders (VCB)	Number of opportunities	Children and young people
Promote the Saltire awards Scheme	1	VCB	Number of opportunities	Children and young people
Match young people remotely in each of the 9 high schools (plus anyone else under age 25) to opportunities that will support career aspirations	1	VCB	Number of opportunities	Children and young people
Deliver a 'removing youth volunteer barriers' project	1	VCB	Number of opportunities	Children and young people
Support services such as Skills Development Scotland and Activity agreements	1	VCB	Number of opportunities	Children and young people
Participate in the Borders College Youth Pathway Project	1	VCB	Number of opportunities	Children and young people
Engage with the Job Centre to support and advise individuals affected by COVID-19 or facing redundancy	1	VCB	Number of participants	Young people and families
Continue to create modern apprentice opportunities in the Early Years Team	1	SBC Early Years Team	Number of opportunities	Young people furthest from the job market
Engagement with Community Job Scotland and other supported employment opportunities for young people	1	Third Sector	Number of opportunities	Young people

Action	Poverty Driver*	Partners Involved	How will impact be assessed?	Intended beneficiaries/target group
Commitment to offering only contracts and not casual hours – provides certainty for people to have work for a contracted time period	1	Live Borders	Number of opportunities	All
Championing Fair Work - Scottish Ministers have sent guidance to all public bodies to focus on delivering the Government's vision for Scotland to be a leading Fair Work Nation by 2025, where high quality and fair work is the norm in workplaces across Scotland. SOSE will attach Fair Work First criteria to all its grants, procurements and other funding	1	SOSE	Number of funded organisations that engage in new Fair Work practices	All
Encouraging Job Creation - Through its funding and development support for businesses and other organisations, SOSE will help organisations to expand and innovate, resulting in growth and the safeguarding and/or creation of jobs	1	SOSE	Number of jobs safeguarded or created through its funding	All
Meeting Skills Needs - SOSE will support the work of the SoS Regional Economic Partnership's Education and Skills Strategic Group and the implementation of South of Scotland Regional Skills Investment Plan (RSIP)	1	SOSE	To be confirmed	Targeted Group
<b>Education</b>				
Implement a pilot of debt management/savings scheme with children in Burnfoot Primary School	2	SBC NHS Borders	Uptake of scheme	Children
Review the Cost of the School Day	2	SBC NHS Borders	Reduced costs to families	Children and families
Participate in Scottish Government's Youth Guarantee by securing an appropriate study programme for all school leavers who apply	1	Borders College	Uptake, successful completion of study and progression thereafter	All school leavers
Undertake a mentoring initiative to support those most at risk of disengagement to successfully transition through senior phase of school to college and for those at greatest risk of disengagement during their first year at College	1	Borders College	Uptake, successful completion of study and progression thereafter	All school leavers
Undertake College's 'Care Aware' initiative to provide support	3	Borders College	Uptake, successful	Students

Action	Poverty Driver*	Partners Involved	How will impact be assessed?	Intended beneficiaries/target group
and a named person for care experienced young people and student carers. The initiative works to address barriers and provide information to maximise funding, access learning support and nurture			completion of study and progression thereafter	
Proactively promote free school meals (FSM) and clothing grant provision	2,3	SBC Education	Increased uptake	School children
Work in partnership with third sector and Live Borders on accessible Summer programmes which also help with food insecurity	2	SBC Education	uptake	Targeted children and families
Complete roll out of poverty related training to all staff in Education Service	2	SBC Education	Indicators on attainment	School children
The CLD service and third sector partners provide targeted learning programmes to support disadvantaged young people to succeed and achieve	1	CLD Third Sector Youth Organisations (YouthBorders)	Evaluation against Scotland's Youth Work Outcomes Completion of Youth Awards.	Targeted young people.
Run family learning programmes targeted at 18 of our primary schools where there are the highest levels of poverty	1,3	SBC CLD	Maximised income for families, enhance financial capabilities and increasing their income levels through improved employment	Families, children and young people
<b>Information &amp; Advice</b>				
Commitment to free access to family days out in museums service and outdoor play area (Harestanes Park) and active promotion of low/no-cost access to family days out	2	Live Borders	Number of participants	Families
Awareness Raising through social media, e-mail, telephone	2,3	CAB	No. of clients, Demographic information (if given), Client financial gain	All
Registered as the gateway for kickstart for young people	1,2,3	SBSEC	Work with CEF, the ALLIANCE, SCVO and Inclusion Scotland to utilise tools	All

Action	Poverty Driver*	Partners Involved	How will impact be assessed?	Intended beneficiaries/target group
Map all Financial Inclusion services and promote awareness	2,3	SBC Financial Inclusion NHS Borders	Monetary gains Reduced costs to families	All
Ensure UNCRC and Children's Rights are taken into account in Child Poverty work in the Scottish Borders	3	SBC NHS Borders Partner organisations	Compliance with legislation	All
Ensure duties under the Fairer Scotland Duty are taken into account in Child Poverty work in the Scottish Borders	3	SBC NHS Borders Partner organisations	Compliance with legislation	All
Delivery of TD1 Early Steps Programme for young parents and their children using a youth work approach	2,3	TD1 Youth Hub	Participation and Engagement data. Programme impact evaluation report	Young Parents in Eildon
Continued use of the Neglect Toolkit by the Child Protection Delivery Group in relation to income maximisation support for families	3	SBC Child Protection Delivery Group	Audit activity Child Protection Indicators	Children and young people most at risk of needing the child protection system
<b>Housing &amp; Energy</b>				
Borders Housing Network - Fuel Poverty Funding	2,3	Berwickshire Housing Association	ESSH compliance meet standards and aim to achieve 100% compliance with Scottish Government standards within 2021/22.	BHA Tenants
Supporting Communities Funding	2,3	Berwickshire Housing Association	Tracked and evaluated using the Scottish Federation Housing Associations (SFHA) social value toolkit	BHA Tenants
Covid Recovery Funding	2,3	Berwickshire Housing Association	Tracked and evaluated using the Scottish Federation Housing Associations (SFHA) social	BHA Tenants

Action	Poverty Driver*	Partners Involved	How will impact be assessed?	Intended beneficiaries/target group
			value toolkit	
EESSH compliance	2	Berwickshire Housing Association	Tracked and evaluated using the Scottish Federation Housing Associations (SFHA) social value toolkit	BHA Tenants
Financial Inclusion Team	2,3	Berwickshire Housing Association	Tracked and evaluated using the Scottish Federation Housing Associations (SFHA) social value toolkit	BHA Tenants
BeWell Tenancy Sustainability Pathfinder	1,2,3	Berwickshire Housing Association	Tracked and evaluated using the Scottish Federation Housing Associations (SFHA) social value toolkit	BHA Tenants
Community Partnership Working across BHA: <ul style="list-style-type: none"> <li>• Berwickshire Swap</li> <li>• Allanbank Creative Hub</li> <li>• Horse Time</li> <li>• Splash</li> <li>• Eat, Sleep Ride</li> <li>• BAVS (neighbourhood bus / digital workshops for village halls)</li> </ul>	1,2,3	Berwickshire Housing Association	Tracked and evaluated using the Scottish Federation Housing Associations (SFHA) social value toolkit	BHA Tenants
Work with SBC Community Assistance Hubs to provide support and advice to tenants	1,2,3	Berwickshire Housing Association	Tracked and evaluated using the Scottish Federation Housing Associations (SFHA) social value toolkit	BHA Tenants
Provide a Warm Affordable Home and advice to keep warm <ul style="list-style-type: none"> <li>• Increasing the supply of affordable homes</li> <li>• Meeting Housing Need for families</li> <li>• SBHA HELP (Home Expenses - Lessening the Pinch) Project</li> </ul>	2,3	SBHA	No of tenants supported	SBHA Tenants

Action	Poverty Driver*	Partners Involved	How will impact be assessed?	Intended beneficiaries/target group
<ul style="list-style-type: none"> <li>Warm &amp; Well Project</li> </ul>				
The Borders Housing Network (BHN) recently secured £450,000 from the Scottish Government's Social Housing Fuel Support Fund. Disperse funds to support those in fuel debt	2,3	Borders Housing Network	No of tenants supported	Housing Tenants
Reduce the risk of eviction by using Triage Tool	2,3	SBHA	Less tenants evicted	SBHA Tenants
Support Digital Inclusion for SBHA Tenants	2,3	SBHA	Uptake of scheme	SBHA Tenants
Continue with the Transitions Project to support young people	2,3	SBHA	No of young people supported	SBHA Tenants
Review the delivery of services, develop housing and support pathways for the following groups, with the aim of preventing or alleviating homelessness for; (a) Individuals with Drug and Alcohol (d) Individuals up to the age of 26 who were previous looked after by the Local Authority (e) individuals with an offending History (f) Victims of domestic abuse	3	SBC Homelessness	The Scottish Housing Network monitor RRTP performance by local authority annually, providing a national benchmarking framework	All
Review and improve the advice and support to people who are subject to a Section 11 notice	3	SBC Homelessness	The Scottish Housing Network monitor RRTP performance by local authority annually, providing a national benchmarking framework	All
Implement a pilot, Housing First model that meets the needs of people with multiple needs in the Scottish Borders and which, as far as is possible in a rural context, conforms with the 7 principles of Housing First'	3	SBC Homelessness	The Scottish Housing Network monitor RRTP performance by local authority annually, providing a national benchmarking framework	All
Support homeless and potentially households to access digital equipment and data	2,3	SBC Homelessness	The Scottish Housing Network monitor RRTP performance by local authority annually,	All

Action	Poverty Driver*	Partners Involved	How will impact be assessed?	Intended beneficiaries/target group
			providing a national benchmarking framework	
Review the existing processes for the provision of furniture and goods to homeless households	2,3	SBC Homelessness	The Scottish Housing Network monitor RRTP performance by local authority annually, providing a national benchmarking framework	All
Review existing processes to ensure applications for DHP are maximised to prevent homelessness and/or to achieve positive outcomes for people who are Homeless or threatened with homelessness	2,3	SBC Homelessness	The Scottish Housing Network monitor RRTP performance by local authority annually, providing a national benchmarking framework	All
Work with Home Energy Scotland to refer families that are struggling to eat or heat	2,3	SBSEC Work with CEF, the ALLIANCE, SCVO and Inclusion Scotland to utilise tools	Number of referrals	Scottish Borders Tenants
SBHA's Development Programme will deliver 22 new build affordable homes early 2021-22	2	SBHA	Number of affordable homes completed	All families and young people in housing need
SBHA will seek to maximise financial capacity to increase their contribution to new homes in the coming years and will confirm further in 2021-22	2	SBHA	Number of affordable homes completed	All families and young people in housing need
SBHA will introduce emergency community monitoring tool software which will risk assess tenants' support needs and determine the levels of contact and intervention required	2	SBHA	Number of tenants managing to sustain tenancies	SBHA Tenants at risk
<b>Health &amp; Wellbeing</b>				
Continue to provide free sanitary products to students in need through a sustainable partnership whereby products are delivered to students rather than them collecting them	2	Borders College	Uptake, successful completion of study and progression thereafter	Students



Action	Poverty Driver*	Partners Involved	How will impact be assessed?	Intended beneficiaries/target group
Co-ordination and development of Holiday Programmes for children and young people which include provision of positive and engaging activities and food (subject to access to schools estate and COVID-19 restrictions)	2	Live Borders SBC NHS Borders	Uptake of programme	Targeted communities
Delivery of Youth Work Education Recovery Fund – Youth Work holiday programmes in April, Summer, October 2021 to young people most impacted by Covid-19	2	YouthBorders / CLD	Evaluation of programme against Scotland's Youth Work Outcomes	Targeted young people most impacted by Covid-19.
Scoping targeted Project in Burnfoot to encourage greater participation in sport/physical activity for the whole family group	2	Live Borders SBC	Evaluation framework of participants	Targeted communities
Provide free or low cost access to activities, experiences and trips during evenings, weekends delivered by community-based youth work organisations	2	Third Sector Youth Organisations (YouthBorders)	uptake	Children and young people
Develop the promotion and development of Young Scot membership and rewards which support wellbeing, provision of trusted information, and provide opportunities and experiences to young people	2	CLD Youth Learning YouthBorders JHIT	Uptake	Anyone aged 11-25
<b>Communities &amp; Partnerships</b>				
Three Locality Co-ordinators working within the Community Assistance Hubs will continue provide support and assistance to those in need, including those that have been shielding. This includes food provision, assistance with fuel costs & clothing, referrals into financial inclusion support. Give financial support to Foodbanks & FareShare outlets to assist with practical issues – white goods etc	2,3	SBC Communities & Partnership Team	No performance indicators – demand led response during pandemic and beyond	All
Support to Community-led Projects - SOSE provides funding to community groups, community organisations and social enterprises to initiate new ideas or develop existing activity that will create measurable social, community, local economic and/or environmental impact and seeks to be enterprising and sustainable in the long term	2, 3	SOSE	Number of organisations funded whose activities indirectly or directly address child poverty	All

Action	Poverty Driver*	Partners Involved	How will impact be assessed?	Intended beneficiaries/target group
<b>Tackling Digital Exclusion</b>				
Support Connecting Scotland Programme (Digital Inclusion)	2,3	SBC NHS Borders	No of devices and people benefitting	Targeted groups
Provide laptop loans and broadband provision to all students in need to enable them to engage in their studies	2,3	Borders College	Uptake, successful completion of study and progression thereafter	students
Device lending library of ipad/chromebook devices for excluded families. Community Renewal Fund application to progress this with children/families in poverty and integrated referral pathway to include other aspects of health and wellbeing offer	2,3	Live Borders	Uptake	Families with no access to electronic devices
Digital Inclusion - SOSE has provided £75,000 funding to Scottish Borders Council to allow it to extend its Connecting Scottish Borders Programme (Digital Inclusion) activity in 2021/22	2, 3	SOSE SBC	Align with measures adopted by SBC	Targeted Groups
<b>Fuel related activity</b>				
Continue to engage with the Scottish Borders Home Energy Forum.	2	NHS Borders Home Energy Scotland	Number of vouchers given out	Early years families
Deliver the Home Energy Efficiency Programme	2	SBC Home Energy Scotland Changeworks	Households living in fuel poverty Number of private sector energy efficiency measures installed Number of households provided with energy advice/information	Tenants
<b>Food related activity</b>				
Establish and promote closer working with local foodbanks	2,3	CAB	No. of clients, Demographic information (if given), Client financial gain	All

Action	Poverty Driver*	Partners Involved	How will impact be assessed?	Intended beneficiaries/target group
Continue to supply food to various towns and food schemes across the Scottish Borders as well as clothes for children and books	2,3	SBSEC	Work with CEF, the ALLIANCE, SCVO and Inclusion Scotland to utilise tools	Children and families
Address food insecurity through the provision of food to individuals and families via Fareshare and other food distribution schemes including food growing and community cafes	2	SBC Third Sector	uptake	All
Deliver a breakfast programme for S1-S4 young people entitled to free school meals	2	CLD Youth Workers	Uptake of programme	S1-S4 young people entitled to free school meals
Continue to establish breakfast clubs in schools. Breakfast clubs are established in a number of schools in areas of greatest need but the aim is to have one in every school	2	SBC Schools	Children from poorer households will have had at least two nutritional meals per day whilst at school	All children and young people
<b>Financial Inclusion</b>				
Increase referral pathways from Health Visitors and Family Nurse Partnership for financial inclusion	2,3	SBC Financial Inclusion NHS Borders	Financial gains uptake	Mothers and pregnant women
Extend Galashiels pilot with community midwifery services to increase referrals	2,3	SBC Financial Inclusion NHS Borders	Financial gains uptake	Mothers and pregnant women
Introduce e-form for referrals to Financial Inclusion	3	SBC Financial Inclusion NHS Borders	Uptake of use of e-form	Families
Award discretionary funding to students in financial hardship as a result of family circumstances for housing and food costs	2	Borders College	Uptake, successful completion of study and progression thereafter	Students
Continue supporting local community responses during the pandemic through our distribution of microgrants, support to community development and empowering local organisations offering input to children and families with governance, funding and promoting network and collaboration	2,3	BAVS	Ongoing monitoring for outcomes report for Scottish Government	All

Action	Poverty Driver*	Partners Involved	How will impact be assessed?	Intended beneficiaries/target group
Contact every school in the Scottish Borders to promote The Scottish Government MTT Project to offer Financial Health checks to every family – income maximisation and ensuring families are receiving everything they are entitled to	2,3	CAB	No. of clients, Demographic information, Client financial gain	Parents and families
Help children and families with travel costs	2	SBSEC	Work with CEF, the ALLIANCE, SCVO and Inclusion Scotland to utilise tools	All children
Support with 'Seedcorn Fund' to help projects that can help deliver support	2	SBSEC	Work with CEF, the ALLIANCE, SCVO and Inclusion Scotland to utilise tools	All
Distribute funding to ASN Families	2	Borders Additional Needs Group (BANG)	Amount of funds distributed	ASN Families
Support parents with DLA Applications	2,3	BANG	Amount of DLA applications	ASN Families
Access emergency funds for families in crisis via routes such as Borders Children's Charity, Cash for Kids, or organisation specific crisis funds	2	SBC NHS Borders Third Sector	Uptake of funds/schemes	Families
Continue support for Early Years from the Welfare Benefits Assistant	2,3	SBC Early Years	Monetary gains Food parcels given out Uptake of schemes	Early years families
Mapping signposting of all assistance available and link with partners	3	SBC	Record gains made, monitor national child poverty levels, Monitor Scottish Government benefit statistics (benefit take up, SWF and DHP spending, etc)	All
Financial Inclusion resources for Early Years to maximise take up of benefits	3	SBC	Record gains made, monitor national child poverty levels, Monitor Scottish Government	Early Years Families

Action	Poverty Driver*	Partners Involved	How will impact be assessed?	Intended beneficiaries/target group
			benefit statistics (benefit take up, SWF and DHP spending, etc)	
Increasing awareness of benefits among parents of primary and secondary pupils	3	SBC	Record gains made, monitor national child poverty levels, Monitor Scottish Government benefit statistics (benefit take up, SWF and DHP spending, etc)	Parents of primary and secondary pupils
Support Employability Team to maximise income from benefits	3	SBC	Record gains made, monitor national child poverty levels, Monitor Scottish Government benefit statistics (benefit take up, SWF and DHP spending, etc)	All
Increase take up of free school meals and clothing grants as well as awareness of other benefits (such as Best Start Grant and Scottish Child Payment)	3	SBC	Record gains made, monitor national child poverty levels, Monitor Scottish Government benefit statistics (benefit take up, SWF and DHP spending, etc)	All
Increase awareness of Scottish Welfare Fund	3	SBC	Record gains made, monitor national child poverty levels, Monitor Scottish Government benefit statistics (benefit take up, SWF and DHP spending, etc)	All
<b>Money Worries</b>				

Action	Poverty Driver*	Partners Involved	How will impact be assessed?	Intended beneficiaries/target group
Increase money worries conversations across all staff working in early years and promote the benefits available to families widely	2,3	NHS Borders CAB	Monetary gains, support given	All
Encourage people to get advice if worried about debt and meeting their financial commitments	2,3	CAB	No. of clients, Demographic information (if given), Client financial gain	All
Promote the Citizens Advice Money Map Tool through Social media	2,3	CAB	No. of clients, Demographic information (if given), Client financial gain	All

**\*Poverty Drivers**

- 1 – Income from Employment
- 2 – Costs of living
- 3 – Income from Social Security and benefits in kind