



SCOTTISH BORDERS
**ANTI-POVERTY
STRATEGY 2021**





CONTENTS

SCOTTISH BORDERS ANTI-POVERTY STRATEGY 2021

| | |
|---|----|
| Foreword | 3 |
| Introduction | 4 |
| Our Vision | 4 |
| Poverty | 5 |
| A Definition | 5 |
| Factors | 6 |
| Context | 7 |
| National | 7 |
| Local | 9 |
| Challenges and Opportunities | 13 |
| Real Life Experiences | 16 |
| Our 7 Principles | 18 |
| Themes and Outcomes | 19 |
| Key Plans & Strategies contributing to Reducing Poverty in the Scottish Borders | 20 |
| Delivering the Strategy | 21 |
| Monitoring and Evaluation | 21 |
| Anti-Poverty Strategy Members reference group | 21 |
| Summary | 21 |

ANTI-POVERTY STRATEGY 2021

FOREWORD

Welcome to this Anti-Poverty Strategy produced by Scottish Borders Council to enhance and build upon previous work. There is a growing awareness of the issues of poverty across Scotland, and the Council is facing many challenges and constraints, compounded further by the impact of Covid-19.

The Scottish Borders face a number of unique challenges due to rurality - these include geography, ageing demographic, income deprivation, fuel deprivation, digital access, poor broadband, and food security.

We need to understand the causes and impacts of poverty and we are listening to residents, community planning partners and the third sector as we develop our Strategy further, therefore our Action Plan will contain specific actions to increase the life chances and experiences of all, alleviate financial pressures, and enable people to be part of their community.

The challenges that we are facing within the Scottish Borders are accelerating as the longer-term impacts of Covid-19 are being felt within our communities. We will therefore review this Strategy on a regular basis to ensure that it remains current and aligns to these challenges. As well as providing support and opportunities, we also recognise the need to take a poverty informed approach to planning and delivery of services to begin to reduce the stigma of poverty, and to provide dignified and sustainable pathways out of poverty.

We believe that the combined knowledge, expertise and experience of Scottish Borders Council and our partners, as well as open and honest engagement with people experiencing poverty, will help us to tackle poverty and improve lives.

We recognise that a culture shift is required to reduce poverty and the stigma of poverty, and we are committed to playing our part to make that happen.

Thank you to everyone who has contributed to the development of the Strategy, in particular to people experiencing poverty who have given their time and shared their story, and we look forward to working towards reducing the impacts of poverty in the Scottish Borders.

Councillor Robin Tatler
Chair of the Anti-Poverty Working Group

INTRODUCTION

'The Scottish Government is committed to tackling poverty, but poverty has been rising and we are not on course to meet interim child poverty targets within three years. The relative child poverty target requires a fall of a quarter in the proportion of children in poverty compared to the latest data, which has increased compared to five years previously. The picture for other groups over the last five years is similarly disappointing, with no change in poverty for working-age adults and an increase for pensioners.'

'Work, social security and housing costs are vital to solving poverty in Scotland, as the coronavirus storm is sweeping many people into poverty and others deeper into poverty'
'Even before coronavirus, around a million people in Scotland were in poverty, living precarious and insecure lives.'

<https://www.jrf.org.uk/report/poverty-scotland-2020>

Setting out a clear vision and working with 6 themes and 11 outcomes, our Strategy highlights areas of activity that the Council and Partners aim to deliver to help reduce poverty in the Scottish Borders. We have identified key contributors to reducing poverty in the Scottish Borders already in existence and welcome these in support of this Strategy. It must also be recognised that Scottish and UK Governments have a part to play to improve the lives of people in the Scottish Borders and reduce poverty through nationally set policies and strategies. The Council will continue to lobby in support of these.

OUR VISION

We want a Scottish Borders where no-one lives in poverty and where everyone is able to achieve their full potential.

We want the Scottish Borders to be a place where everyone can play their part in understanding that tackling poverty is everyone's responsibility.

We believe that if we act locally, and in partnership, we can make a real difference. We want this Scottish Borders Anti-poverty Strategy to be pro-active, evidenced by real experience and directed by need.

Working with the people of the Scottish Borders, we aim to find solutions to poverty challenges which support them in a way that works best for them.

POVERTY

A DEFINITION

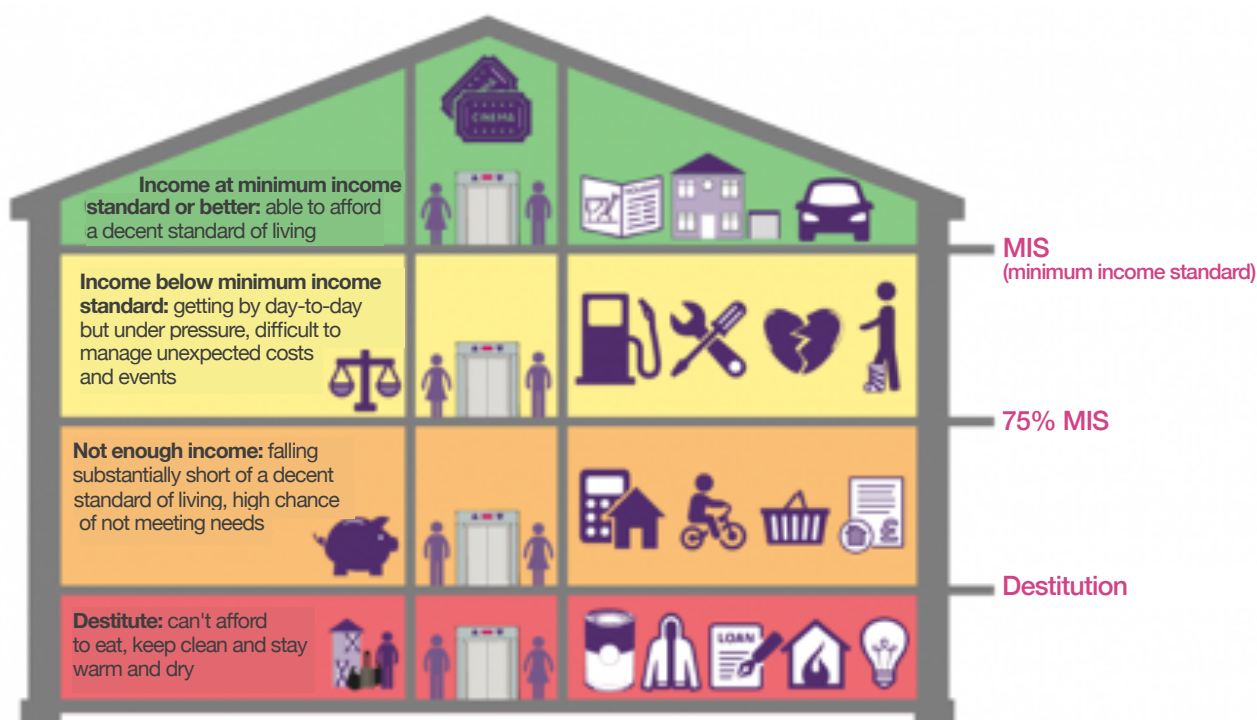
What is Poverty?

According to the [Joseph Rowntree Foundation \(JRF\)](#), Poverty is when your resources are well below your minimum needs.

How does JRF define poverty in the UK?

Poverty affects millions of people in the UK. Poverty means not being able to heat your home, pay your rent, or buy the essentials for you or your children. It means waking up every day facing insecurity, uncertainty, and impossible decisions about money. It means facing marginalisation – and even discrimination – because of your financial circumstances. The constant stress it causes can lead to problems that deprive people of the chance to play a full part in society.

Levels of poverty JRF picture:- Focus on Minimum Income Standard (MIS)

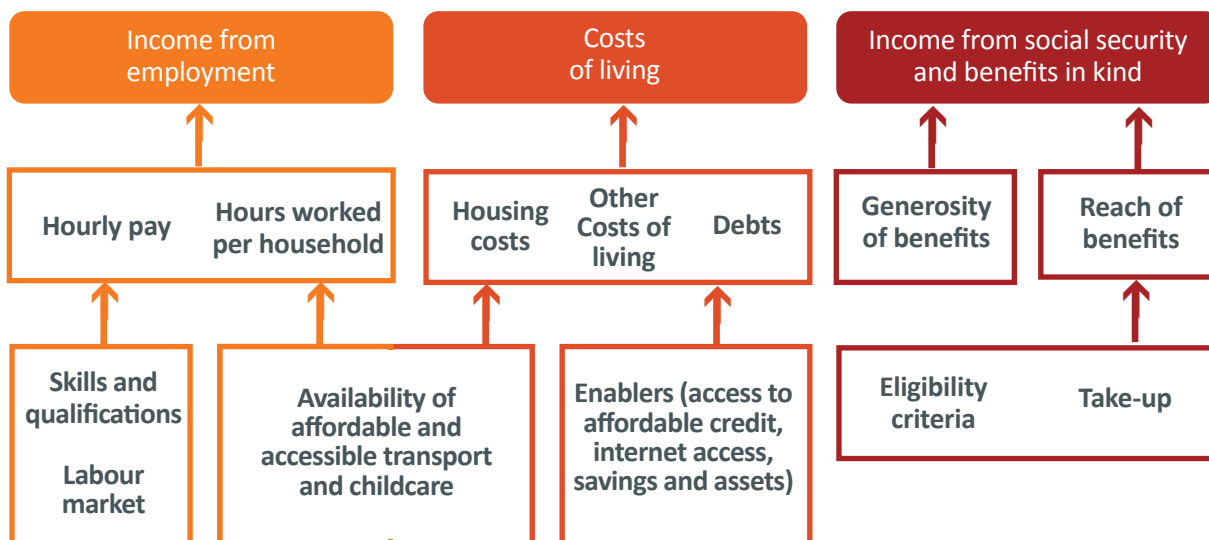


There are 3 levels of poverty

FACTORS

There are several factors that can result in people experiencing poverty.

As identified by the Scottish Government's "[Every child, every chance: tackling child poverty delivery plan 2018-2022](#)" direct drivers of poverty fall in to three main categories – income from employment, costs of living and income from social security. The relationship of these drivers to wider thematic areas is summarised below.



Other factors that may contribute or compound people experiencing poverty, and are taken into account in the Scottish Borders Anti-Poverty Strategy include:

- Fuel poverty
- Housing poverty
- Food poverty
- Health and wellbeing
- Connections to family, friends, and community
- Digital poverty

It is recognised that multi-generational poverty exists but reasons why poverty persists are less clear-cut, and reveal multi-dimensional causes, as highlighted in the report:

["The persistence of poverty across generations"](#) by the JRF.

CONTEXT

NATIONAL

Prior to the Covid-19 Pandemic, the Scottish Government published “Poverty & Income Inequality in Scotland: 2016-2019”.¹ Key findings were:

- It is estimated that **19%** of Scotland’s **population** (1.02 million people each year) were living in relative poverty after housing costs in 2016-19. Before housing costs, 17% of the population (900,000 people) were living in poverty in 2016-19.
- According to DWP, for financial year ending 2020, 19% of children (aged 0 to 15) in Scotland live in a family with low income (before housing costs).
- In 2016-19, **60%** of working-age adults in relative poverty after housing costs as well as before housing costs were **living in working households**. This represents 380,000 working-age adults in poverty after housing costs, and 310,000 working-age adults before housing costs. **In-work poverty** for working-age adults has continuously increased since 2011-14.
- Relative poverty after housing costs for **pensioners** was **15%** in 2016-19 (150,000 pensioners each year). Before housing costs, 18% of pensioners (180,000 pensioners) were in relative poverty.

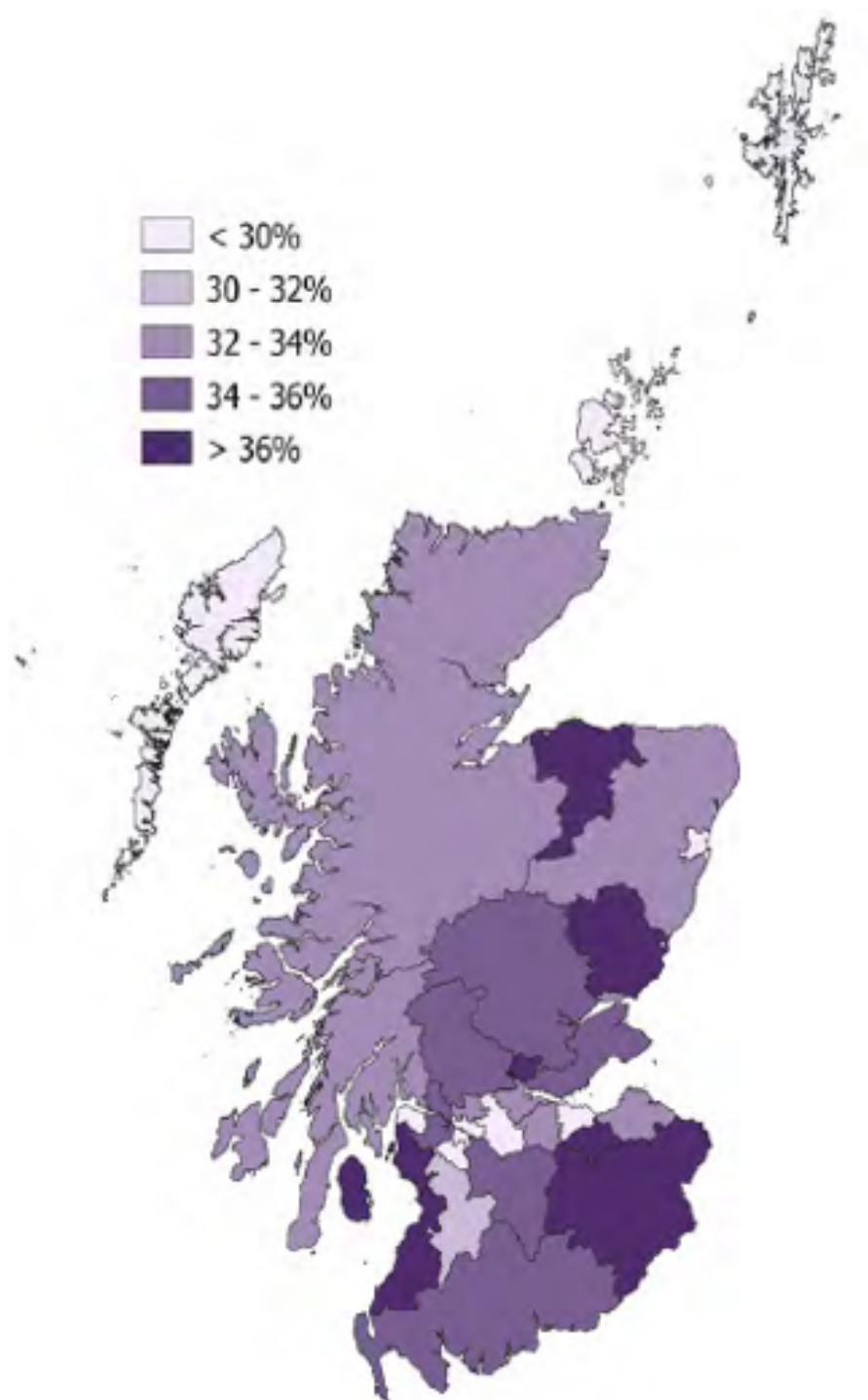
In October 2020, the Joseph Rowntree Foundation published a briefing “Poverty in Scotland 2020”.² The report looks at what has happened to poverty in Scotland before and during the Coronavirus outbreak. Key findings of the report include:

- Even before coronavirus, around a million people in Scotland were in poverty, living precarious and insecure lives.
- By May 2020, there was a 65% increase in the number of households in receipt of Universal Credit (UC) compared to the start of the year.
- The coronavirus pandemic has had a detrimental effect on jobs and financial security, with workers on low wages or in poverty deeply affected.
- The proportion of workers in (Covid-19) at-risk industries vary across Scotland, with Scottish Borders being in the highest at-risk group of greater than 36%.

¹ <https://www.gov.scot/publications/poverty-income-inequality-scotland-2016-19/>

² <https://www.jrf.org.uk/report/poverty-scotland-2020>

Figure 4: The proportion of workers in at-risk industries varies across Scotland



Note: At-risk industries are defined as Accommodation and food, Retail and wholesale, Manufacturing, and Arts and entertainment.

Source: Business Register and Employment Survey (2018), Contains OS data, Crown copyright 2020.

LOCAL

There is poverty in the Scottish Borders. Evidence of this poverty is seen in “Scottish Borders Picture of Poverty” (Annex A). Key findings include:

The dependency ratio is the relationship between the non-working age (0-15 years and 65+) population compared to those of working age.

A ratio of 70% (Scottish Borders for 2018) means that for every 1,000 people of working age there are 700 of non-working age.

The dependency ratio for the Scottish Borders is higher than Scotland and is expected to increase.

Life expectancy for women in the Scottish Borders is **81.9 years**, ranging from 76.4 to 90.3. For **men, life expectancy is 79.2 years**, ranging from 73.0 to 83.6. Within the Scottish Borders, like other areas, there is a clear relationship between an area’s percentage of people that are income deprived and life expectancy; the higher the percentage income deprived the lower the life expectancy.

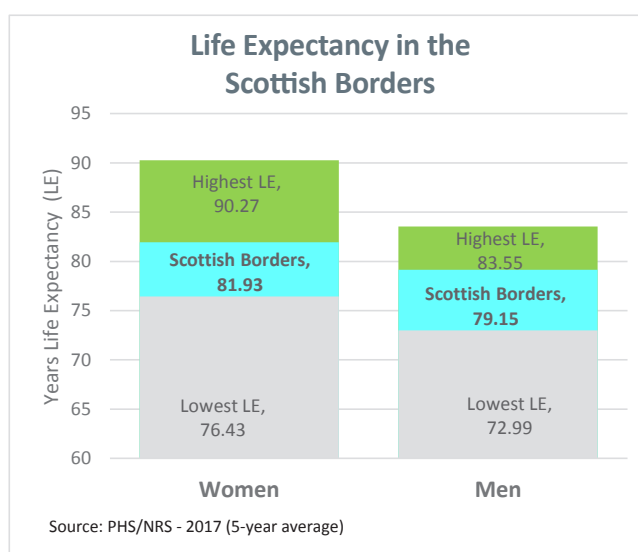
In 2020, the **median gross weekly pay** (workplace based) for full time workers in the Scottish Borders was £481, **£111 below** the £593 for Scotland or **81%**. (figure)

In 2020, the **median gross weekly pay** (residence based) for full time workers in the Scottish Borders was £522, **£73 below** the £595 for Scotland or **87%**.

The median gross weekly pay (workplace based) for full time workers in the Scottish Borders has consistently been below the level for Scotland (83% between 2000 and 2020).

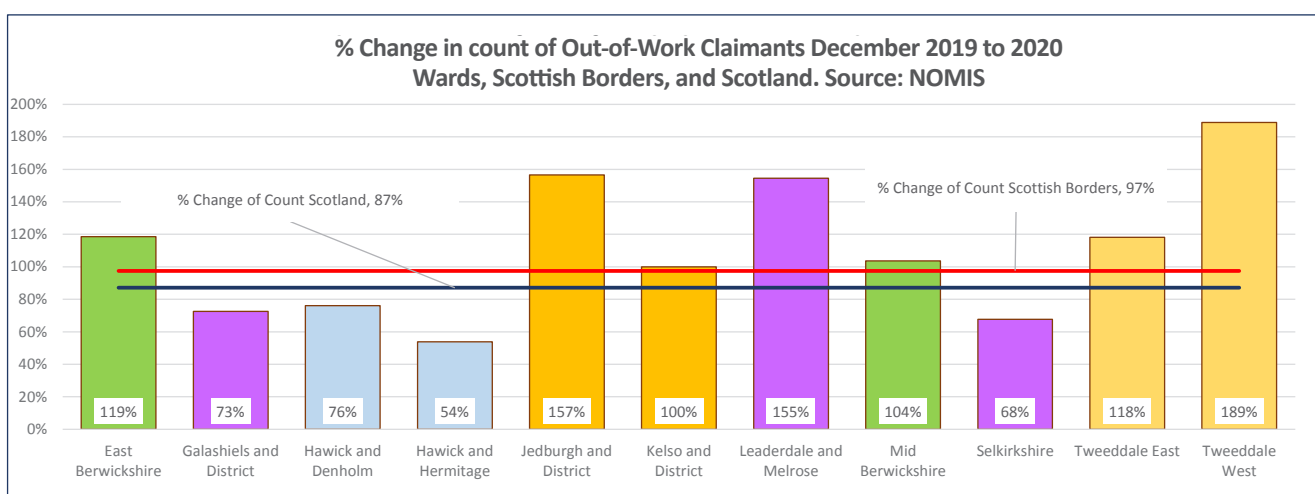
Dependency ratio 2018 and 2043

| Dependency ratio for the Scottish Borders | |
|--|------------------|
| 2018: 70% | 2043: 80% |
| Dependency ratio for Scotland | |
| 2018: 56% | 2043: 60% |



Prior to the Covid-19 pandemic, **16.3%** of the **households** in the Scottish Borders were **workless**, slightly below the 17.7% for Scotland.

Between December 2019 and December 2020, the number of people claiming **Out-of-Work benefits** aged 16 to 64 **increased** by **97%** (1,730) from 1,775 (2.6%) to 3,505 (5.2%) respectively.



Gross Value Added (GVA) for Scottish Borders is 73% of the GVA for Scotland.

GVA is the measure of the value of goods and services produced in an area, industry or sector of an economy.

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.

Households with higher levels of fuel poverty in the Scottish Borders are those that are Older (38%) and those in Social Housing (51%).





In the Scottish Borders, **18.4%** of children live in low-income families, the proportions range from 10.3% for Tweeddale East to 26.5% for Hawick and Denholm.

9.5% of the Scottish Borders population is income deprived, although there are 12 Intermediate Zones with more than **10%**.



8.7% of the people of working age are employment deprived, although there are 12 Intermediate Zones with more than **10%**.

2,840 People aged 60+ claiming Pension Credit

According to DWP, in February 2020 there were 2,840 people claiming Pension Credit in the Scottish Borders. This equates to about 101 pension credit claimants per 1,000 people aged 65 and older. Within the Scottish Borders, the rate of pension credit ranges from a low of 54 per 1,000 to a high of 216 per 1,000. (It is thought that there is an under-claiming of Pension Credit in the Scottish Borders.)

81.3% of households have home internet access in the Scottish Borders compared to 85% for Scotland.



13% of the Scottish Borders are unable to access decent broadband (USO) compared to 4% for Scotland, this varies across the Scottish Borders.

9% of adults in Scotland reported food insecurity (as defined by being worried during the past 12 months that they would run out of food due to lack of money or resources).




Feeding the Community

In January 2020 there were **17** Foodbanks / Fareshare Partners across the Scottish Borders. By July 2020 there were **40**.

All of these report increased demand.

The impact of the Covid-19 Pandemic so far in the Scottish Borders includes:

The number of **Universal Credit claimants** in the Scottish Borders **increased by 80%** (3,700) from 4,600 in March 2020 to 8,300 in November 2020.




3,300 jobs furloughed in the Scottish Borders (31 May 2021), accounting for 1.9% of Scotland's furloughed workforce.



The SDS's Partnership Action for Continuing Employment (PACE) aims to help minimise the impact for people and businesses facing redundancy. Between April and October 2020 PACE has engaged with **420** individuals and **15** employers.



There was a **20%** increase in free school meal awards from **1,659** in September 2019 to **2,075** in September 2020.



There has been a significant increase in the use of foodbanks, FareShare outlets and community kitchens.



5,125 Clients
Client Gain £3.1m

In 2019-20 the Citizens Advice services in the Scottish Borders had **5,125** clients, gave advice 21,950 times, and gained over **£3.1** million for clients.

The Citizens Advice service in the Scottish Borders said to the Anti-Poverty Working Group:

"Various measures have been put in place by the Government through the DWP to combat the impact of COVID-19 i.e., temporary increase in Universal Credit payments, payment break in repaying benefit overpayments and delay in decisions on disability benefit applications and renewals. However, these are all temporary measures and will impact greatly on income going forward.

Similarly, furlough payments have saved job losses and redundancies, but the reduced income has caused financial difficulties and resulted in increased the use of credit for essential purchases.

Payment holidays on mortgages, loans and credit cards will also lead to increases in monthly repayments in due course. All of which will cause financial hardship."

CHALLENGES AND OPPORTUNITIES

We must take account of challenges and opportunities identified so far as set out below. We will use these to work and consult with people to understand the issues involved and to improve service design and delivery to make a positive change for individuals, families, and communities.

| Challenges – what we need to address | |
|--|---|
| <p>Demographics - dependency ratio¹ and young adults moving out of the Scottish Borders - The dependency ratio for the Scottish Borders is higher than Scotland and is expected to increase.</p> | <p>Impact of Covid-19 –</p> <ul style="list-style-type: none"> • Increased use of Universal Credit • 3,300 jobs furloughed • Increase use of food banks and community kitchens • Challenges to emotional wellbeing |
| <p>Educational Attainment –</p> <ul style="list-style-type: none"> • Raising attainment for all • Closing the poverty related attainment gap. | <p>Low wages/low skill - The median gross weekly pay (workplace based) for full time workers in the Scottish Borders has consistently been below the level for Scotland (83% between 2000 and 2020).</p> |
| <p>Access to good broadband and mobile coverage – The rurality of the Scottish Borders is an issue, as is affordability for some.</p> | <p>Fuel Poverty – The proportion of households who are defined as ‘fuel poor’ in the Scottish Borders has consistently been higher than the Scottish Average.</p> |
| <p>Transport and Rurality of the Scottish Borders -</p> <ul style="list-style-type: none"> • Access to affordable and timely transport. • Equitable access to all services. | <p>Public Sector Budget Constraints – The Council continues to face significant challenges as it aims to provide the best possible services within available resources.</p> |
| <p>Mental Health –</p> <ul style="list-style-type: none"> • Good mental health for all • Overcome and lift low aspiration | <p>Impact of Brexit -</p> <ul style="list-style-type: none"> • Friction in the transport of goods between the UK and EU may result in limited supply and increased prices. • UK’s economy predicted to be smaller compounded by Covid-19 pandemic. |

Opportunities – What is in place?

| | |
|---|--|
| <p>South of Scotland Enterprise - sustainable economic and social development of the area, including improving the amenity and environment.</p> | <p>Connecting Scotland - over 700 devices issued that are supporting 300 individuals, 321 families, 63 care leavers and 25 vulnerable people including Digital</p> |
| <p>Scottish Borders Council's Procurement Strategy – seeks to sustain local businesses and support the Borders Economy. Community benefits are delivered through direct jobs and spend within local contracts.</p> | <p>Borderlands Inclusive Growth Deal – £394.5M to narrow the productivity gap, increase the working age population and deliver inclusive growth.</p> |
| <p>Covid-19 Recovery – A Strategic Recovery Board is in place which advises the Council on appropriate recovery actions. The Council will make use of a Covid-19 Vulnerability Index to assist in decision making around recovery.</p> | <p>Health and Social Care Partnership – delivering health and social care services across the Borders.</p> |
| <p>Strong and resilient communities – 59 Resilient Community Teams, 69 Community Councils and numerous third sector organisations and groups working together to support those in need within their communities.</p> | <p>Living Wage Group / Living Wage Area (Eildon) SBC is an accredited Living Wage Employer and is encouraging more local employers to pay their staff the real Living Wage.</p> |
| <p>SBC's Response to the Employability Challenge – Sets out Scottish Borders Council's approach to employability and training.</p> | <p>Regional Economic Partnership – Strategy and Action Plan being developed. £2.7M invested in South of Scotland Destination Alliance.</p> |
| <p>5 Community Assistance Hubs – SBC and CPP Partners providing person centred support and assistance to individuals across the Scottish Borders.</p> | <p>Money Worries App – Launched in February 2021 to provide further support to those in financial hardship.</p> |

Opportunities – What is in place? (Continued)

| | |
|---|--|
| <p>City Deal – accelerating growth Investing funding in innovation, skills, and infrastructure, to accelerate economic growth while tackling inequality and deprivation including the Workforce Mobility Project.</p> | <p>Borders College – 450 devices and data packages distributed to students. Young Person Guarantee – no-one left behind - ensuring those between 16 and 24 has the opportunity of work, education, or training.</p> |
| <p>Inspire Care – digital devices for Scottish Borders Care Home Residents.</p> | <p>Housing Associations supporting tenants</p> <ul style="list-style-type: none"> • Digital Access Programmes (supporting tenants to get online) • Debt advice • Signposting to other support services • Supporting tenancies |
| <p>Inspire Learning – digital devices and online learning for Scottish Borders school children. 13,000 children (and their households) now have access to online connectivity with data packages where required.</p> | <p>Partnerships – strong working relationships with:</p> <ul style="list-style-type: none"> • local third sector organisations (over £2.5m dispersed in the Scottish Borders) • Voluntary sector and community groups |
| <p>Community Food Growing Strategy – Community growing is for all. Community growing is about creating and sustaining places where people can grow together - where they can produce healthy food locally and experience the social, environmental and health benefits of growing. Anyone who wants to grow their own fruit and vegetables should be able to - growing should be accessible and affordable for everyone.</p> | <p>Wellbeing Service – delivering health and wellbeing advice and support across the Borders.</p> |
| <p>The Promise – Scottish Government have developed ‘The Promise Scotland’ as a means of driving change. It supports shifts in policy, practice and culture so Scotland can #KeepThePromise it made to care experienced infants, children, young people, adults and their families – that every child grows up loved, safe and respected, able to realise their full potential.</p> | |

REAL LIFE EXPERIENCES

From the Inform Consultation:

- *I rent from a private landlord with no interest in making improvements to the property, I have a homeless pass but will be waiting a long time for a home and don't qualify for benefits to help cover costs.*
- *Even though my husband has continuously worked through Covid, I have been furloughed twice and with the drop in wages along with no extra hours/holiday cover/ bonus our household income has dropped by around 20%. Yet groceries & essentials are increasing in price. We will manage but if we had a lower income would probably be in serious trouble*
- *Lost my second job due to the pandemic but I was lucky as I eventually picked up more hours in my other role*
- *Worried about the future, will my PIP be renewed, how I will manage when furlough and extra UC ends. Worrying about job loss, lack of jobs I can do etc. Future for my 19-year-old son.*
- *Fuel debt has been a real issue for me. I have storage heaters in my house which I did not fully understand in my first winter in my house. I'll never turn the storage heaters on ever again. An electric heater with a timer and thermostat would be a lot better.*
- *We have been accessing the community larder but it's not always a healthy choice.*

Feedback from Workshops

- *Behaviours – the greatest challenge we face in supporting households is changing behaviours to break the cycle. Providing households with the skills and confidence to better manage is part of our service offer but it takes time to break this down and empower the Tenant to make informed decisions.*
- *Partnership working – SBHA, like all RSL's operate financial inclusion services which assists Tenants to maximise their income and better budget their household income. We have excellent links to CAB which allow us to support Tenants with wider debt issues (consolidation of debt for example) and through SBHA's Warm and Well project we are helping Tenants to heat their homes better and address fuel poverty and debt. We do however feel that where partnerships could be strengthened is the provision of clear pathways for more high-risk households. In many cases specialist intervention is required o bring about sustainable outcomes.*
- *Key for everything – better communication & information sharing - this makes it easier to raise awareness/support people in our communities, this will help people*
- *LIVE Borders – free sessions have really helped children & young people. Previously this was not accessible to everyone due to affordability – sessions have to be booked.*
- *Some parents struggle knowing what they can do with their children due to increased pressures of bills/cost of food /employment circumstances – everything is going up not all wages are going up*
- *If people are struggling to manage money - e.g. Scratch cards/ gambling/ smoking/ drinking - costly – meeting wider needs/problems and impacts on household finance – people can be vulnerable*

Gaining confidence and trust – SBHA

“Last year I couldn't get myself out of the financial hole I was in.... I buried my head deep in the sand, ignoring letters, phone calls, whilst my rent arrears were piling up until my home was at risk of being taken off me. “SBHA's Welfare Benefits Officer talked me through it all and then helped me apply online. Universal Credit has changed my life.... before I thought my only option was to declare myself bankrupt. I work 20 hours a week and was completely surprised at what I'm entitled to. “Don't give up hope - there is help out there! “Ms Y

“It's important, particularly for older people who might not be used to being online, to know that there's help like this available. And also, for people who have never claimed benefits before to know what's available. It's just great to know that there is help there. I feel better about things now” Mr X

SBHA Team Feedback

“Having that local knowledge of my Tenants circumstances helped me to target support to those who I knew have health issues and would be worried about getting food and medicine. Having the support of the Hub and the resilience group was great.” SBHA Neighbourhood Housing Officer

“We are dealing with a lot of anxious people really worried about money.” SBHA Welfare Benefits Officer

Quotes from Food Insecurity and Learning Loss Pilot Evaluation Report conducted for YouthLink Scotland

Forget the programme, the biggest key part here was the relationship that TD1 have got with families in the community... They have got a phenomenal relationship, they're well-known, and they go over and above for young people. So, there was trust there from the parents from the beginning. TD1 had full buy-in and the support, whether that be food, whether that be the activity packs, whether it be online sessions, there was trust there, and that was key.
Teacher, Scottish Borders

A multi-agency approach was definitely key, it meant that no young people were missed out.
Teacher, Scottish Borders



OUR 7 PRINCIPLES

Poverty in Scotland needs to be addressed. The Scottish Borders Council Anti-Poverty Strategy plans to improve the lives of individuals and families who are experiencing poverty and deprivation for whatever reason, including the recent impact of Covid-19.

We will work together and involve all stakeholders in the process.

The following principles support our approach:

1. **Respect:** Treating everyone with dignity and valuing every contribution.
2. **Resilience:** Helping individuals and households to manage their own affairs and make informed choices and decisions about their lifestyle and prevent them falling into poverty; building resilience in people and communities.
3. **Person Focused:** Tailoring services and support to the different types and places of poverty and the different needs and characteristics of all our communities and identities, acknowledging that one solution does not suit all.
4. **Fairness:** Removing barriers that prevent some people from taking part in life, socially and economically. Promoting a society in which individuals and groups are treated fairly and receive a just share of the opportunities that our region has to offer.
5. **Sustainable:** Plan our actions for the long term, in an ongoing discussion with our residents. Designing and building services, infrastructure and organisations that are affordable and accessible.
6. **Shared:** Making sure there is a joint understanding of the issues around poverty in our region and working together in partnership.
7. **Communication:** Listening to and involving our residents, understanding their experiences, and using their advice.

THEMES AND OUTCOMES

Our themes are structured around the ‘pockets, prospects, places’ measurement framework adopted by the Scottish Government Child Poverty Strategy with our own additions of ‘people,’ ‘partnerships,’ and ‘pathways.’

The actions contained in the Action Plan are designed to meet the outcomes shown in the following table.

| Theme | Outcome |
|--------------|---|
| Pockets | <p>Outcome 1.1: Maximising Income Maximise financial resources of households and reduce out-going costs. Households can access services and be socially, digitally, and financially included.</p> |
| Prospects | <p>Outcome 2.1: Education and Training Attainment and achievement for all to enable them to reach their potential.</p> <p>Outcome 2.2: Employment Outcome Households are sustaining employment and are re-skilling to enable them to seek alternative employment.</p> <p>Outcome 2.3: Health and Wellbeing Reduce health inequalities and promote wellbeing.</p> |
| Places | <p>Outcome 3.1: Housing Everyone lives in warm, affordable homes.</p> <p>Outcome 3.2: Transport Connectivity Everyone is able to get to where they want to go in a way that is affordable.</p> <p>Outcome 3.3: Digital Connectivity Everyone is able to connect digitally and in a way that is affordable.</p> |
| People | <p>Outcome 4.1: Community Increase opportunities and empower people to fully participate in their communities and bring about change.</p> <p>Outcome 4.2: Poverty Awareness and Responsibility Everyone plays their part in understanding that tackling poverty is everyone’s responsibility.</p> |
| Partnerships | <p>Outcome 5.1: Working Collaboratively Improve partnership working and networks through use of technology and media channels and training opportunities and projects to reduce poverty in the Scottish Borders.</p> |
| Pathways | <p>Outcome 6.1: Signposting and Support Develop and implement pathways to support people to move from dependence to independence.</p> |

KEY PLANS & STRATEGIES CONTRIBUTING TO REDUCING POVERTY IN THE SCOTTISH BORDERS

There are already many plans and strategies in existence which contribute to reducing poverty in the Scottish Borders and we have shown those that are considered key below.

| | | |
|--|---|---|
| <p><u>South of Scotland Enterprise – Operating Plan 2020/21</u></p> <p><i>South of Scotland Enterprises vision: “We want to drive inclusive growth, increase competitiveness, and tackle inequality within the region. We want to establish the South of Scotland as a centre of opportunity, innovation and growth.”</i></p> <p>South of Scotland Regional Economic Partnership (REP)</p> <p>– <u>Regional Economic Strategy</u></p> | <p><u>City Region Deal: Edinburgh & South East Scotland</u></p> <p>City Region Deal is a mechanism for accelerating growth by pulling in significant government investment. By investing this funding in innovation, skills and infrastructure, performance will be significantly improved, and we will tackle inequality and deprivation.</p> <p>Employability Challenge Response</p> <p>Currently in development</p> | <p><u>Scotland's Public Health Priorities</u></p> <ul style="list-style-type: none"> • Live in vibrant, healthy and safe places and communities • Flourish in our early years • Have good mental health • Reduce the use of and harm from alcohol, tobacco and other drugs • Have a sustainable, inclusive economy with equality of outcomes for all • Eat well, have a healthy weight and are physically active |
| <p><u>Community Planning Partnership – Key Priorities 2020/21</u></p> <p>An Action Plan developed by Scottish Border Community Planning Partnership in response to the ongoing pandemic.</p> <p>Themed around the following:</p> <p>Structure (Community Assistance Hubs), Digital, Employment & Economy, Education & Skills, Built Estate, Early Intervention & Prevention, Health & Wellbeing and Poverty.</p> | <p>Key Plans and Strategies to Reduce Poverty in the Scottish Borders</p> <p><u>Scottish Borders Community Food Growing Strategy</u></p> <p>Food growing should be accessible and affordable for everyone.</p> | <p><u>Community Learning and Development</u></p> <p>Community learning and development (CLD) aims to:</p> <ul style="list-style-type: none"> • improve life chances for people of all ages, through learning, personal development and active citizenship • develop stronger, more resilient, supportive, influential and inclusive communities |
| <p><u>Affordable Warmth & Home: Energy Efficiency Strategy 2019-2023</u></p> <p>Affordable Warmth and Home Energy Efficiency Strategy vision</p> <p>“More people live in energy efficient and affordably warm homes”</p> | <p><u>Child Poverty Report Action Plan 2021/22</u></p> <p>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 COVID-19.</p> | <p><u>Fit for 2024: Digital Borders</u></p> <p>A key pillar of SBC's Fit for 2024 is progressing the Digital Borders programme to help drive forward change and improve the quality of lives of residents.</p> |

DELIVERING THE STRATEGY

The Strategy will be delivered through an Action Plan. We see the Action Plan as a live document and new actions are included as a result of the consultation exercise carried out, and the ongoing impact of the Covid-19 Pandemic.

The Action Plan is based on our key priorities and the actions are designed to achieve the outcomes set out for these as well as reflecting on the challenges and opportunities we have identified. Key plans and strategies already contributing to reducing poverty have their own specific actions and these will be taken into account in our monitoring and evaluation methodology.

Many of the actions are already underway as part of service delivery carried out by SBC and Partners. Our Community Assistance Hubs, Resilient Community Teams, and our Third Sector Partners all make significant and valuable contributions towards the delivery of actions - many of them in partnership.

MONITORING AND EVALUATION

Monitoring and evaluating the Strategy will be carried out in several ways -

- Using the Covid-19 recovery matrix / index as a baseline.
- Updates will be provided by Partners as part of regular progress reporting of the Action Plan.
- Existing indicators in other plans will be reported where they relate to the Action Plan.
- Other measurement indicators will be developed as part of the Action Plan where they do not already exist.

In the longer term an assessment of the impact of the Strategy will be required. This will allow -

- A deeper understanding of poverty in the Scottish Borders
- Specific interventions and projects to be planned
- Recommendations to be made for future Strategy development

ANTI-POVERTY STRATEGY MEMBERS REFERENCE GROUP

The Reference Group will be made up of seven Members from Scottish Borders Council. The Reference Group will monitor the implementation of the Council's Anti-Poverty Strategy and Action Plan to ensure that it benefits those most in need.

SUMMARY

Scottish Borders Council and Partners are committed to making a difference to people's lives by reducing poverty in the Scottish Borders. There are significant challenges ahead which must be addressed, and this Strategy will help us to do that.

We look forward to continuing to consult and engage with as many people as possible, particularly those with lived experience of poverty. This will help us to maintain an Action Plan which is truly reflective of the work that needs to be done to plan and deliver services with a poverty informed approach in mind.

As the longer-term impact of Covid-19 becomes clear, we plan to address this by keeping the Action Plan live and aligned to current challenges and opportunities as a result.

We are determined to play our part by using our combined resources to achieve the best outcomes to tackle poverty, remove the stigma attached, and create opportunities for positive change.



SCOTTISH BORDERS
ANTI-POVERTY STRATEGY 2021

APPENDIX 3

SCOTTISH BORDERS ANTI-POVERTY ACTION
PLAN

| THEME | OUTCOME | KEY STRATEGIES/REPORTS/ACTIVITIES | KEY PRIORITIES/AREAS OF FOCUS | MEASURING IMPACT OF FOCUS |
|---------|--|---|--|--|
| Pockets | <p>Outcome 1.1: Maximising Income Maximise financial resources of households and reduce out-going costs. Households can access services and be socially, digitally, and financially included.</p> | <p>Money Worries APP: http://www.nhsborders.scot.nhs.uk/patients-and-visitors/our-services/children-young-peoples-services-directory/health-improvement-team/mental-health-and-wellbeing/money-worries/</p> <p>SBC - Financial Support and Inclusion Team https://www.scotborders.gov.uk/info/20075/help_applying_for_benefits/301/how_can_the_welfare_benefits_service_help</p> <p>All Actions from Scottish Borders Child Poverty Action Plan 2021/22 – contribute to the overall Anti-Poverty Strategy Actions https://www.scotborders.gov.uk/directory/83/strategies_plans_and_policies_directory/category/710</p> <p>City Region Deal Edinburgh & South East Scotland – Annual Report http://esescityregiondeal.org.uk/ Specifically Intensive Family Support and Workforce Mobility projects http://esescityregiondeal.org.uk/ires</p> <p>Community Assistance Hubs / Locality Working https://www.scotborders.gov.uk/info/20014/social_care_and_health/1019/community_assistance_hubs</p> | <p>SBC Financial Support and Inclusion activity to be agreed and actions developed</p> <p>Child Poverty Profiles – project established to identify local issues through better use of data</p> | <p>Money worries app – uptake of app and number of hits</p> <p>SBC Financial Inclusions reporting – monetary gains measured</p> <p>Child Poverty Action Plan Reporting</p> <p>Use of Child Poverty Profiles to target and maximise resources/budget</p> <p>City Deal – annual report</p> <p>CAH / Locality – develop outcome indicators.</p> |

| THEME | OUTCOME | KEY STRATEGIES/REPORTS/ACTIVITIES | KEY PRIORITIES/AREAS OF FOCUS | MEASURING IMPACT |
|------------------|---|---|--|---|
| Prospects | Outcome 2.1: Education and Training Attainment and achievement for children and young people to enable them to reach their potential. | <p>All Actions from Scottish Borders Child Poverty Action Plan 2021/22 – contribute to the overall Anti-Poverty Strategy Actions https://www.scotborders.gov.uk/directory/83/strategies_plans_and_policies_directory/category/710</p> <p>Integrated Children’s and Young Person’s Plan 2021-23 https://www.scotborders.gov.uk/downloads/file/8177/integrated_children_and_young_people_s_plan_2021-23</p> <p>Community Learning and Development - CLD - Partnerships - https://www.scotborders.gov.uk/info/20042/community_learning_and_development/832/community_learning_and_development_partnerships</p> <p>Borders Third Sector Forum: Employment and Employability</p> <p>South of Scotland Enterprise South of Scotland Regional Economic Partnership – Regional Economic Strategy https://sosrep.dumgal.gov.uk/article/21953/Draft-Regional-Economic-Strategy</p> <p>City Region Deal Edinburgh & South East Scotland – Annual Report http://esescityregiondeal.org.uk/ Specifically Intensive Family Support and Workforce Mobility projects http://esescityregiondeal.org.uk/ires</p> <p>Pilot the implementation of the ‘The Promise 21-24’ https://thepromise.scot/</p> | Child Poverty Profiles to be developed | <p>Child Poverty Action Plan Reporting</p> <p>Child Poverty Profiles to target and maximise resources/ budget</p> <p>C&YP Plan Reporting</p> <p>CLD - Reporting</p> <p>REP – Reporting</p> <p>City Deal – annual report</p> <p>Identify ways to tackle poverty at a local level</p> |

| THEME | OUTCOME | KEY STRATEGIES/REPORTS/ACTIVITIES | KEY PRIORITIES/AREAS OF FOCUS | MEASURING IMPACT |
|-----------|---|--|--|--|
| Prospects | Outcome 2.2: Employment Households are sustaining employment and are re-skilling to enable them to seek alternative employment. | All Actions from Scottish Borders Child Poverty Action Plan 2021/22 – contribute to the overall Anti-Poverty Strategy Actions https://www.scotborders.gov.uk/directory/83/strategies_plans_and_policies_directory/category/710 South of Scotland Enterprise South of Scotland Regional Economic Partnership – Regional Economic Strategy https://sosrep.dumgal.gov.uk/article/21953/Draft-Regional-Economic-Strategy City Region Deal Edinburgh & South East Scotland – Annual Report http://esescityregiondeal.org.uk/ Specifically Intensive Family Support and Workforce Mobility projects http://esescityregiondeal.org.uk/ires | Child Poverty Profiles to be developed | Child Poverty Action Plan Reporting Use of Child Poverty Profiles to target and maximise resources/budget REP – Reporting City Deal – annual report |
| | Outcome 2.3: Health and Wellbeing Reduce health inequalities and promote wellbeing. | Health - http://www.nhsborders.scot.nhs.uk/patients-and-visitors/our-services/children-young-peoples-services-directory/health-improvement-team/mental-health-and-wellbeing/ | | NHS Borders Health Inequalities Steering Group update Joint Health Improvement Team Annual Report |

| THEME | OUTCOME | KEY STRATEGIES/REPORTS/ACTIVITIES | KEY PRIORITIES/AREAS OF FOCUS | MEASURING IMPACT |
|------------------|--|---|--|--|
| Prospects | | <p>All Actions from Scottish Borders Child Poverty Action Plan 2021/22 – contribute to the overall Anti-Poverty Strategy Actions https://www.scotborders.gov.uk/directory/83/strategies_plans_and_policies_directory/category/710</p> <p>Selected actions from Food Growing Strategy 2021-2026 https://www.scotborders.gov.uk/info/20032/parks_and_outdoors/1066/community_food_growing</p> <p>Community Learning and Development - CLD - https://www.scotborders.gov.uk/info/20042/community_learning_and_development/832/community_learning_and_development</p> <p>Community Assistance Hubs / Locality Working https://www.scotborders.gov.uk/info/20014/social_care_and_health/1019/community_assistance_hubs</p> <p>Pilot the implementation of the ‘The Promise 21-24’ https://thepromise.scot/</p> | Child Poverty Profiles to be developed | <p>Child Poverty Action Plan Reporting</p> <p>Use of Child Poverty Profiles to target and maximise resources/ budget</p> <p>Food Growing Strategy – update</p> <p>CLD - reporting</p> <p>CAH / Locality – develop outcome indicators</p> <p>Identify further ways to tackle poverty at a local level</p> |
| Places | <p>Outcome 3.1: Housing Everyone lives in warm, affordable homes.</p> | <p>All Actions from Scottish Borders Child Poverty Action Plan 2021/22 – contribute to the overall Anti-Poverty Strategy Actions https://www.scotborders.gov.uk/directory/83/strategies_plans_and_policies_directory/category/710</p> | Child Poverty Profiles to be developed | <p>Child Poverty Action Plan Reporting</p> <p>Use of Child Poverty Profiles to target and maximise resources/ budget</p> |

| THEME | OUTCOME | KEY STRATEGIES/REPORTS/ACTIVITIES | KEY PRIORITIES/AREAS OF FOCUS | MEASURING IMPACT OF FOCUS |
|--------|--|--|---|--|
| Places | | <p>HOUSING STRATEGIES: - Local Housing Strategy and Strategic Housing Investment Plan https://www.scotborders.gov.uk/directory/83/strategies_plans_and_policies_directory/category/712</p> <p>Outcomes of Local Housing Strategy / Priorities of Affordable Warmth and Home Energy Efficiency Strategy https://www.scotborders.gov.uk/directory_record/55287/affordable_warmth_and_home_energy_efficiency</p> <p>https://www.scotborders.gov.uk/directory_record/45444/homelessness_strategy</p> | | <p>LHS – Reporting (to Council)</p> <p>Rapid Rehousing Transition Plan (Housing) – reporting</p> |
| | <p>Outcome 3.2: Transport connectivity Everyone is able to get to where they want to go in a way that is affordable.</p> | <p>City Region Deal Edinburgh & South East Scotland – Annual Report http://esescityregiondeal.org.uk/ Specifically Intensive Family Support and Workforce Mobility projects http://esescityregiondeal.org.uk/ires</p> | <p>Enhance workforce mobility and demand responsive travel/ active travel activity</p> <p>Under 22's free bus transport provision</p> <p>Young people – Transport and Digital access will be an area of focus</p> | <p>City Deal – annual report</p> <p>Featuring Workforce Mobility</p> |
| | <p>Outcome 3.3: Digital connectivity Everyone is able to connect digitally and in a way that is affordable.</p> | <p>All Actions from Scottish Borders Child Poverty Action Plan 2021/22 – contribute to the overall Anti-Poverty Strategy Actions https://www.scotborders.gov.uk/directory/83/strategies_plans_and_policies_directory/category/710</p> | <p>Child Poverty Profiles to be developed</p> | <p>Child Poverty Action Plan Reporting</p> <p>Use of Child Poverty Profiles to target and maximise resources/ budget</p> |

| THEME | OUTCOME | KEY STRATEGIES/REPORTS/ACTIVITIES | KEY PRIORITIES/AREAS OF FOCUS | MEASURING IMPACT |
|--------|---|--|---|---|
| Places | | <p>Digital Borders – Part of SBC Fit for 2024 / connecting Scotland - Smart Rural Region https://www.scotborders.gov.uk/info/20062/strategies_plans_and_policies/923/fit_for_2024/3</p> <p>Connecting Scotland - https://connecting.scot/</p> <p>Community Assistance Hubs / Locality Working https://www.scotborders.gov.uk/info/20014/social_care_and_health/1019/community_assistance_hubs</p> | <p>Young people – Transport and Digital access will be an area of focus</p> | <p>Fit for 2024 Reporting</p> <p>CAH / Locality – develop outcome indicators</p> |
| People | <p>Outcome 4.1: Community Increase opportunities and empower people to fully participate in their communities and bring about change.</p> | <p>All Actions from Scottish Borders Child Poverty Action Plan 2021/22 – contribute to the overall Anti-Poverty Strategy Actions https://www.scotborders.gov.uk/directory/83/strategies_plans_and_policies_directory/category/710</p> <p>Selected actions from Community Food Growing Strategy 2021-2026 https://www.scotborders.gov.uk/info/20032/parks_and_outdoors/1066/community_food_growing</p> <p>South of Scotland Enterprise South of Scotland Regional Economic Partnership – Regional Economic Strategy https://sosrep.dumgal.gov.uk/article/21953/Draft-Regional-Economic-Strategy</p> | <p>Child Poverty Profiles to be developed</p> | <p>Child Poverty Action Plan Reporting</p> <p>Use of Child Poverty Profiles to target and maximise resources/ budget</p> <p>Food Growing Strategy – update</p> <p>REP – Reporting</p> |

| THEME | OUTCOME | KEY STRATEGIES/REPORTS/ACTIVITIES | KEY PRIORITIES/AREAS OF FOCUS | MEASURING IMPACT |
|--------|---|--|---|--|
| People | | <p>Community Learning and Development -CLD - https://www.scotborders.gov.uk/info/20042/community_learning_and_development/832/community_learning_and_development</p> <p>Learning Partnerships – https://www.scotborders.gov.uk/info/20042/community_learning_and_development/812/learning_community_partnerships</p> <p>Borders Third Sector Interface https://borderstsi.org.uk/</p> <p>Community Assistance Hubs / Locality Working https://www.scotborders.gov.uk/info/20014/social_care_and_health/1019/community_assistance_hubs</p> <p>Pilot the implementation of the ‘The Promise 21-24’ https://thepromise.scot/</p> | <p>Identify further ways to measure poverty at a local level</p> <p>Place Making activity will contribute to the developing Action Plan</p> | <p>CLD – reporting</p> <p>CAH / Locality – develop outcome indicators</p> <p>Place Making – reporting</p> |
| | <p>Outcome 4.2: Poverty Awareness and Responsibility Everyone plays their part in understanding that tackling poverty is everyone’s responsibility.</p> | <p>All Actions from Scottish Borders Child Poverty Action Plan 2021/22 – contribute to the overall Anti-Poverty Strategy Actions https://www.scotborders.gov.uk/directory/83/strategies_plans_and_policies_directory/category/710</p> | <p>Child Poverty Profiles to be developed</p> | <p>Child Poverty Action Plan Reporting</p> <p>Use of Child Poverty Profiles to target and maximise resources/ budget</p> |

| THEME | OUTCOME | KEY STRATEGIES/REPORTS/ACTIVITIES | KEY PRIORITIES/AREAS OF FOCUS | MEASURING IMPACT |
|--------------|--|--|---|--|
| People | | <p>Community Learning and Development -CLD - https://www.scotborders.gov.uk/info/20042/community_learning_and_development/832/community_learning_and_development</p> <p>Learning Partnerships – https://www.scotborders.gov.uk/info/20042/community_learning_and_development/812/learning_community_partnerships</p> <p>Borders Third Sector Interface https://borderstsi.org.uk/</p> <p>Pilot the implementation of the ‘The Promise 21-24’ https://thepromise.scot/</p> | <p>Identify further ways to measure poverty at a local level</p> <p>Increase awareness of support for those experiencing poverty/ reduce stigma</p> | CLD – reporting |
| Partnerships | <p>Outcome 5.1: Poverty Awareness and Responsibility Improve partnership working and networks through use of technology and media channels and training opportunities to reduce poverty in the Scottish Borders.</p> | <p>All Actions from Scottish Borders Child Poverty Action Plan 2021/22 – contribute to the overall Anti-Poverty Strategy Actions https://www.scotborders.gov.uk/directory/83/strategies_plans_and_policies_directory/category/710</p> | Child Poverty Profiles to be developed | <p>Child Poverty Action Plan Reporting</p> <p>Use of Child Poverty Profiles to target and maximise resources/ budget</p> |

| THEME | OUTCOME | KEY STRATEGIES/REPORTS/ACTIVITIES | KEY PRIORITIES/AREAS OF FOCUS | MEASURING IMPACT |
|--------------|--|---|--|--|
| Partnerships | | <p>South of Scotland Enterprise South of Scotland Regional Economic Partnership – Regional Economic Strategy https://sosrep.dumgal.gov.uk/article/21953/Draft-Regional-Economic-Strategy</p> <p>Community Learning and Development -CLD - https://www.scotborders.gov.uk/info/20042/community_learning_and_development/832/community_learning_and_development</p> <p>Learning Partnerships – https://www.scotborders.gov.uk/info/20042/community_learning_and_development/812/learning_community_partnerships</p> <p>SBHEF – Scottish Borders Home Energy Forum</p> <p>Community Assistance Hubs / Locality Working https://www.scotborders.gov.uk/info/20014/social_care_and_health/1019/community_assistance_hubs</p> <p>Borders Third Sector Interface https://borderstsi.org.uk/</p> <p>Pilot the implementation of the ‘The Promise 21-24’ https://thepromise.scot/</p> | <p>Identify further ways to measure poverty at a local level</p> | <p>REP – Reporting</p> <p>CLD – Reporting</p> <p>CAH / Locality – develop outcome indicators</p> |
| Pathways | <p>Outcome 6.1: Signposting and Support Develop and implement pathways to support people to move from dependence to independence.</p> | <p>Money Worries APP: http://www.nhsborders.scot.nhs.uk/patients-and-visitors/our-services/children-young-peoples-services-directory/health-improvement-team/mental-health-and-wellbeing/money-worries/</p> | | <p>Money worries app – uptake of app and number of hits</p> |

| THEME | OUTCOME | KEY STRATEGIES/REPORTS/ACTIVITIES | KEY PRIORITIES/AREAS OF FOCUS | MEASURING IMPACT |
|----------|---------|--|--|--|
| Pathways | | <p>SBC - Financial Support and Inclusion Team https://www.scotborders.gov.uk/info/20075/help_applying_for_benefits/301/how_can_the_welfare_benefits_service_help</p> <p>All Actions from Scottish Borders Child Poverty Action Plan 2021/22 – contribute to the overall Anti-Poverty Strategy Actions https://www.scotborders.gov.uk/directory/83/strategies_plans_and_policies_directory/category/710</p> <p>Community Learning and Development -CLD - https://www.scotborders.gov.uk/info/20042/community_learning_and_development/832/community_learning_and_development</p> <p>Learning Partnerships – https://www.scotborders.gov.uk/info/20042/community_learning_and_development/812/learning_community_partnerships</p> <p>Borders Third Sector Interface https://borderstsi.org.uk/</p> <p>Community Assistance Hubs / Locality Working https://www.scotborders.gov.uk/info/20014/social_care_and_health/1019/community_assistance_hubs</p> | <p>SBC Financial Support and Inclusion activity to be promoted in order to raise awareness of support available</p> <p>Child Poverty Profiles to be developed</p> <p>Challenge Poverty Week (4th-10thOctober) activities to promote support and raise awareness (to be agreed)</p> | <p>SBC Financial Inclusions report – monetary gains</p> <p>Child Poverty Action Plan Reporting NEW – Use of Child Poverty Profiles</p> <p>CLD - reporting</p> <p>CAH / Locality – develop outcome indicators</p> |

SCOTTISH BORDERS
ANTI-POVERTY STRATEGY 2021

ANNEX A

SCOTTISH BORDERS PICTURE
OF POVERTY

CONTENTS

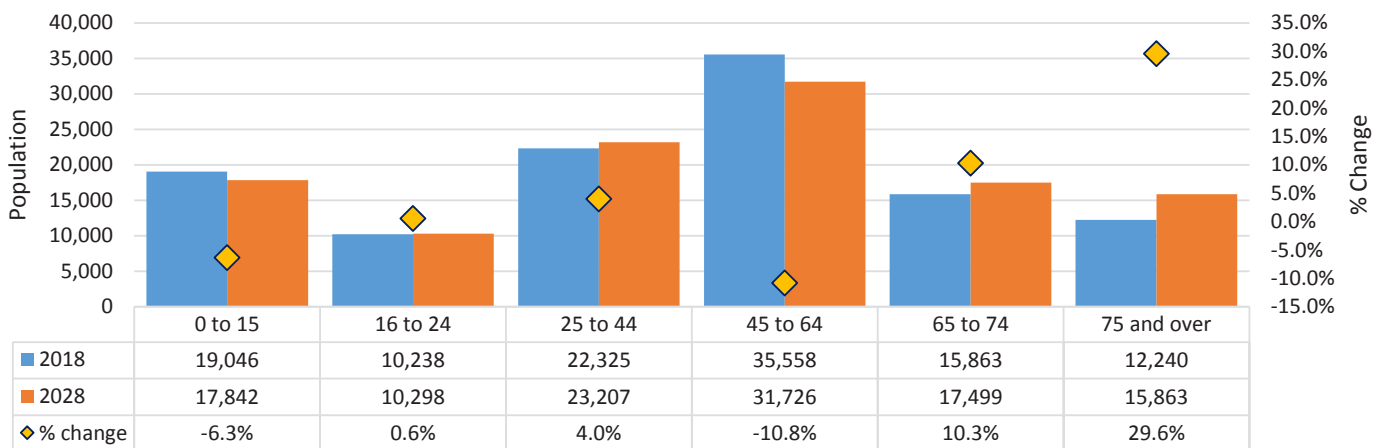
SCOTTISH BORDERS ANTI-POVERTY STRATEGY 2021

| | |
|---|----|
| Demographic Challenge | 36 |
| Life Expectancy | 37 |
| Health Impact on Poverty | 38 |
| Income and Employment | 38 |
| Wages | 38 |
| Workless Households | 40 |
| Out-of-Work Benefits | 40 |
| Impact of Covid-19 on Employment and Businesses | 48 |
| Scottish Index of Multiple Deprivation (SIMD) | 48 |
| Fuel Poverty | 50 |
| Child Poverty | 51 |
| The Scottish Borders Child Poverty Index | 53 |
| Covid-19 Recovery Matrix / Index | 56 |
| Covid-19 Recovery Matrix | 56 |
| SB Covid-19 Recovery Index | 56 |
| SB Covid-19 Recovery Index Map | 57 |
| SB Covid-19 Recovery Matrix / Index | 58 |
| Food Security / Growing | 59 |
| Older People Poverty – Pension Credit | 60 |
| Digital / Connectivity | 60 |
| SBC’s Financial Inclusion Team | 62 |
| Citizen Advice Activity | 62 |

DEMOGRAPHIC CHALLENGE

According to NRS¹ the population of the Scottish Borders is expected to increase by 1% (from 115,270 to 116,435), below the 1.8% for Scotland. However, the population changes within different age groups shows a different story; a 6.3% reduction in those aged 0 to 15 and a 10.8% reduction in those aged 45 to 64 compared to a 10.3% increase in those aged 65 to 74 and a 29.6% increase in those aged 75 and older, as seen in the graph below.

Projected population change by age group, Scottish Borders, 2018 and 2028.
NRS



The change in population impacts on the dependency ratio for the Scottish Borders. The dependency ratio considers the non-working age (0-15 years and 65+) population compared to those of working age. A ratio of 70% (Scottish Borders for 2018) means that for every 1,000 people of working age there are 700 of non-working age. By 2043, it is estimated that will increase to 80% for the Scottish Borders compared to 60% for Scotland.

Skills Development Scotland (SDS) - <https://www.skillsdevelopmentscotland.co.uk/media/47100/rsa-infographic-scottish-borders.pdf>

Dependency Ratio 2018 and 2043



Dependency ratio for the **Scottish Borders**:
2018: **70%** 2043: **80%**



Dependency ratio for **Scotland**:
2018: **56%** 2043: **60%**

The dependency ratio considers the non-working age (0-15 years and 65+) population compared to those of working age. A ratio of 70% would mean that for every 1,000 people of working age there were 700 of non-working age. The dependency ratio is important when considering the demand for public services and the funds available to provide these services - the income from taxes and National Insurance.

¹ [National Records of Scotland – Scottish Borders profile](#)

LIFE EXPECTANCY

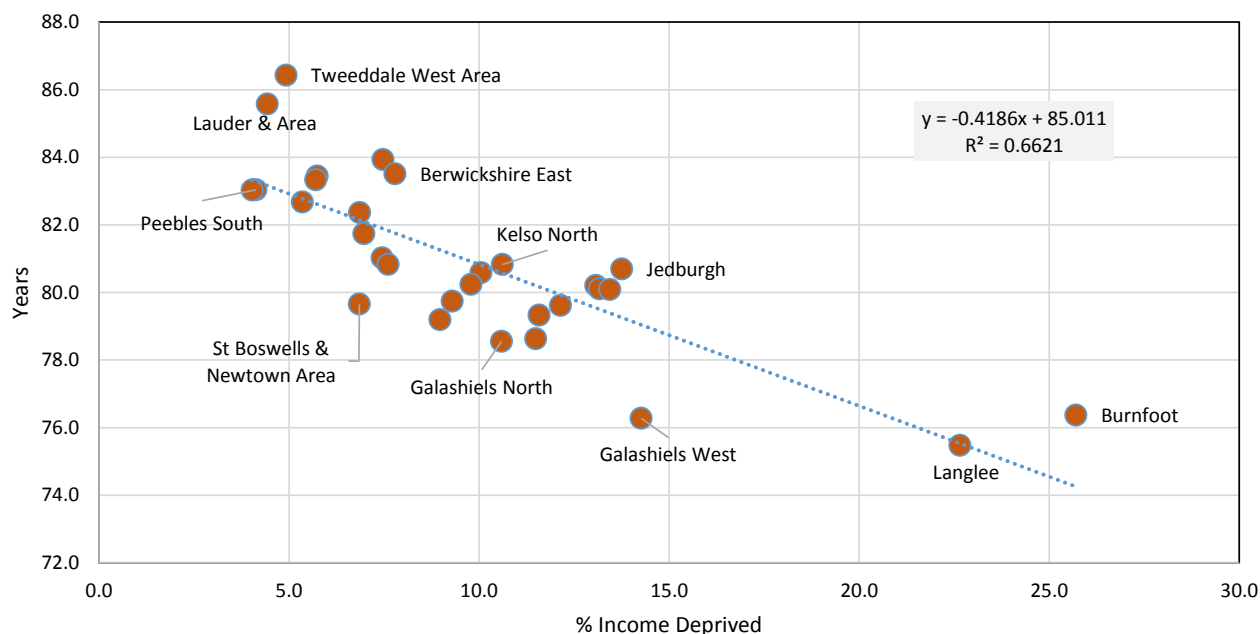
While life expectancy is increasing overall, there are significant differences in the life expectancy and health of people across Scotland, depending on factors such as where they live, their age and gender, and their ethnic group. People living in less affluent areas of Scotland have a shorter life expectancy than those living in wealthier areas.

Life expectancy is a key indicator for reducing inequalities as poverty can reduce people's life expectancy. In the Scottish Borders, both the female (81.9 years) and male (79.2 years) life expectancy is similar to Scotland. Within the Scottish Borders, there is a 13.8-year gap for female life expectancy and a 10.6-year gap for male life expectancy, resulting in an 11.0-year gap for the combined life expectancy.

| Area | Female Life Expectancy (Years) - 2018 | Male Life Expectancy (Years) - 2018 | Combined Life Expectancy (Average of Female and Male) 2018 |
|---|---------------------------------------|-------------------------------------|--|
| Scotland | 81.1 | 77.2 | 79.2 |
| Scottish Borders | 81.9 | 79.2 | 80.5 |
| Scottish Borders Highest Life Expectancy (IZ) | 90.3 | 83.6 | 86.4 |
| Scottish Borders Lowest Life Expectancy (IZ) | 76.4 | 73.0 | 75.5 |
| Scottish Borders Gap in Life Expectancy | 13.8 | 10.6 | 11.0 |

Within the Scottish Borders, similar to other areas, there is a clear relationship between an area's percentage of people that are income deprived and the average life expectancy (female / male); the higher the percentage income deprived the lower the life expectancy.

Average Life Expectancy (Female / Male) 2017 by % Income Deprived 2019: Intermediate Zones in the Scottish Borders. ScotPHO



HEALTH IMPACT ON POVERTY

Poverty is a key influence on people’s life experiences and health outcomes. Living in deprivation impacts both on how long people will live (life expectancy) and, importantly, how long people will live in good health (healthy life expectancy).

The health-related harms of relative poverty are complex. This strategy sets out how factors such as access to fuel, good housing, food and digital access are all impacted by poverty. The places we live, work and play, the connections we have with others and the extent to which we feel able to influence the decisions that affect us all have impact on our health and wellbeing. The [Marmot Report](#)² outlines that socio-economic factors (e.g., education, employment, and income) that contribute to our health more than individual health behaviours. However, ill-health and premature death disproportionately affects people living in poorer areas, e.g., the rate of mental ill-health and coronary heart disease are higher in more deprived areas in Scotland and people in those areas are more likely to be admitted to hospital with alcohol and/or drug problems compared to the least deprived areas.

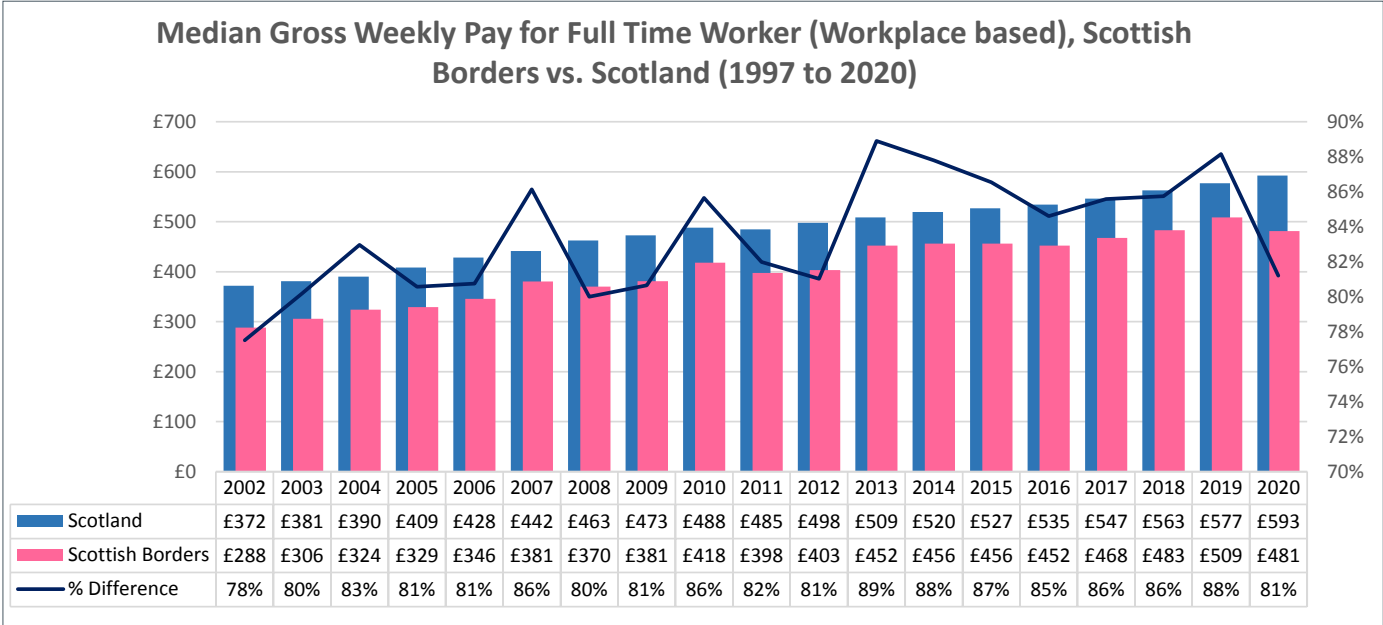
In addition, it is straightforward to understand how living in poverty and its associated stresses and limits on people’s lives in turn can lead to ill-health.

INCOME AND EMPLOYMENT

Wages

The Annual Survey of Hours and Earnings produced by ONS and published on NOMIS³ contains information on wages. The median gross weekly pay (workplace based) for full time workers in the Scottish Borders has consistently been below the level for Scotland (83% between 2002 and 2020).

In 2020, the median gross weekly pay (workplace based) for full time workers in the Scottish Borders was £481, **£111 below** the £593 for Scotland or 81%. The graph below shows the workplace-based pay for both Scotland and the Scottish Borders from 2002 to 2020.



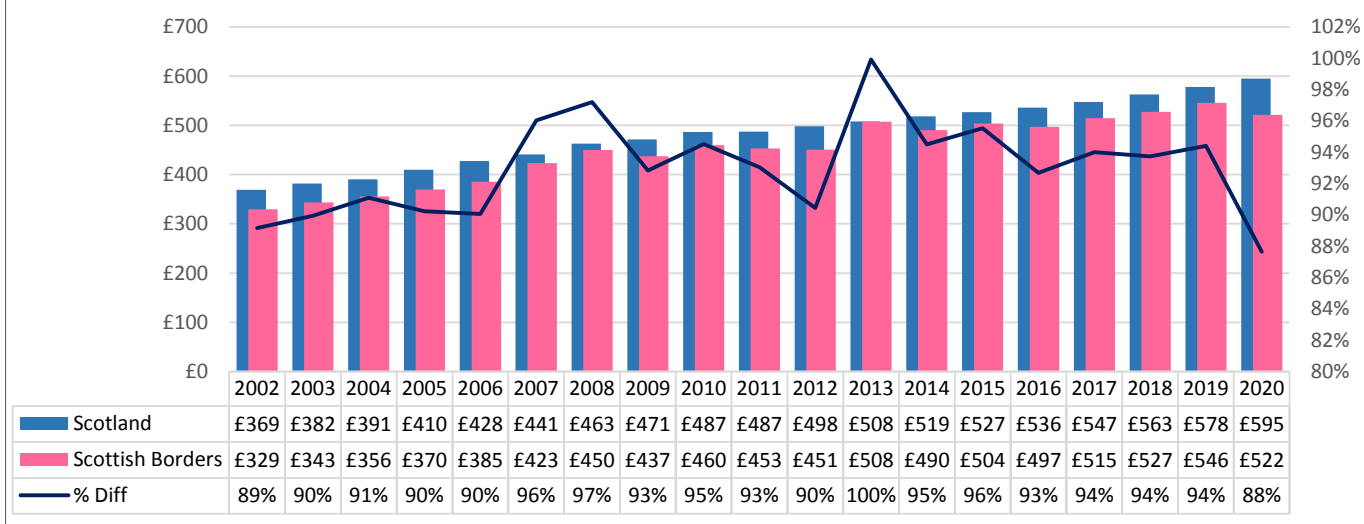
² <http://www.instituteofhealthequity.org/resources-reports/fair-society-healthy-lives-the-marmot-review>

³ <https://www.nomisweb.co.uk/>

The same pattern can be seen in residence based weekly pay. The median gross weekly pay (residence based) for full time workers in the Scottish Borders has consistently been below the level for Scotland (93% between 2002 and 2020).

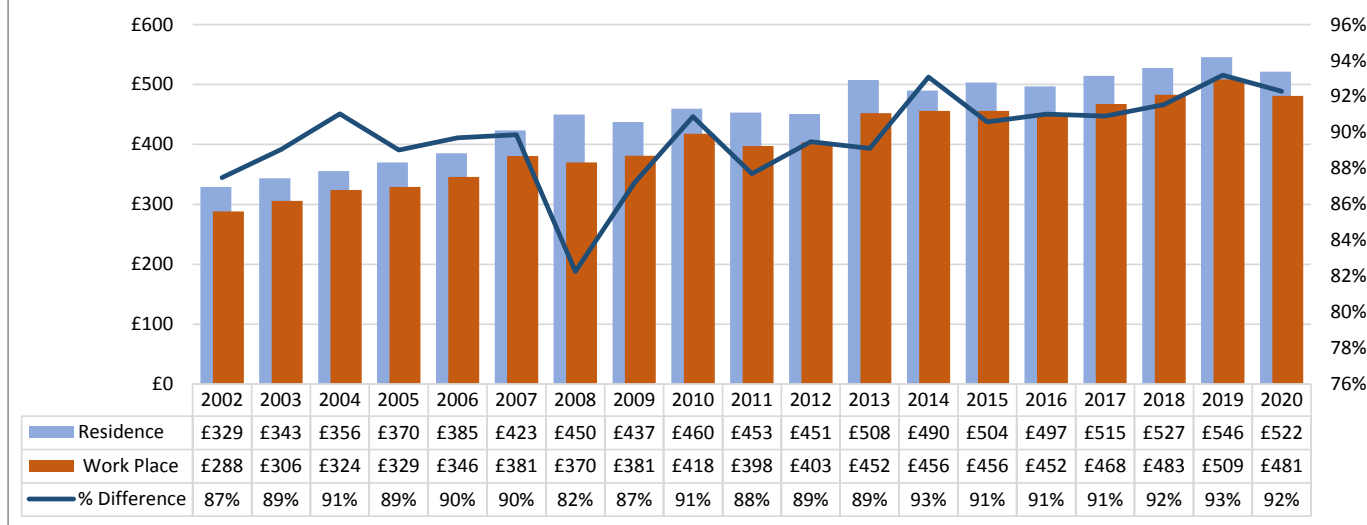
In 2020, the median gross weekly pay (workplace based) for full time workers in the Scottish Borders was £522, **£74 below** the £595 for Scotland or 88%.

Median Gross Weekly Pay for Full Time Worker (Residence based), Scottish Borders vs. Scotland (2002 to 2020)



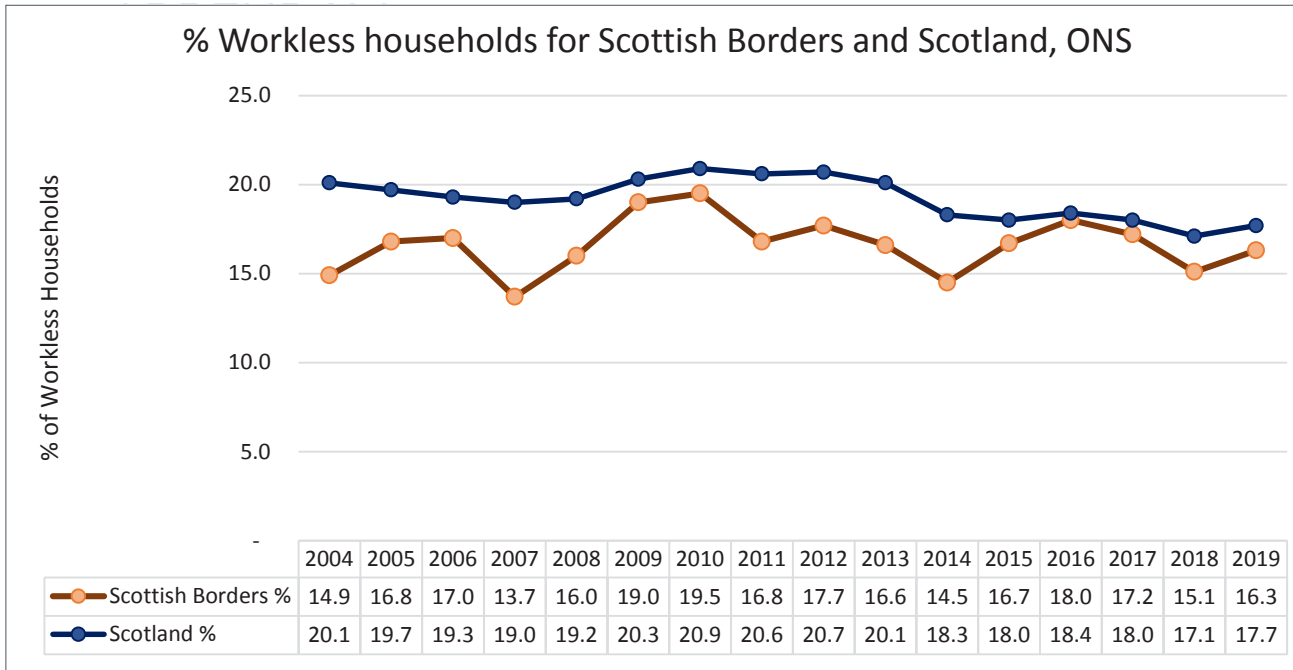
Within the Scottish Borders the workplace-based wages have consistently been below those that are residence based. This shows there are a proportion of people who live in the Scottish Borders but earn their wages elsewhere. Whereas those who earn their wages in the Scottish Borders are more likely to also live in the Scottish Borders.

Median Gross Weekly Pay for Full Time Workers in the Scottish Borders , Residence Based vs. Work Place Based (2002 to 2020)



Workless Households

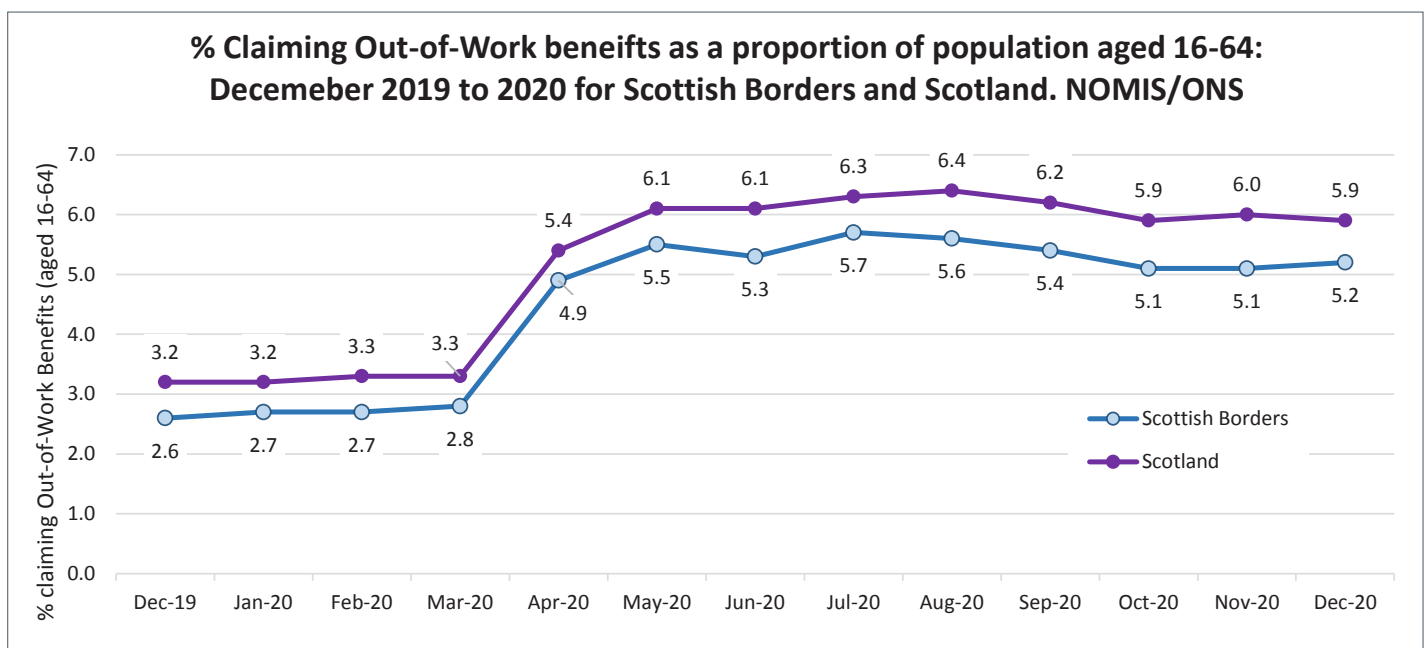
Prior to the Sars-Cov-2 pandemic (2019), **16.3%** of the households in the Scottish Borders were **workless**, slightly below the 17.7% for Scotland. Scottish Borders has consistently had a lower proportion of workless households compared to Scotland.



Out-of-Work Benefits

Claimant Count in the Scottish Borders and Scotland⁴

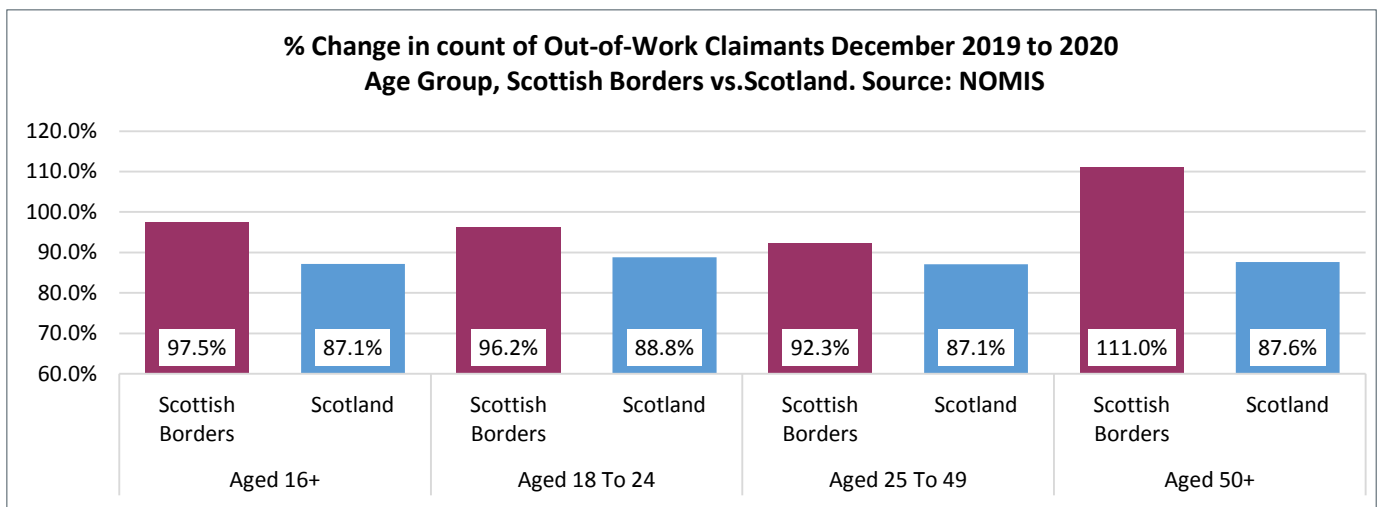
Between December 2019 and December 2020, the number of people claiming **Out-of-Work benefits** aged 16 to 64 increased by **97.5% (1,730)** from 1,775 (2.6%) to 3,505 (5.2%) respectively.



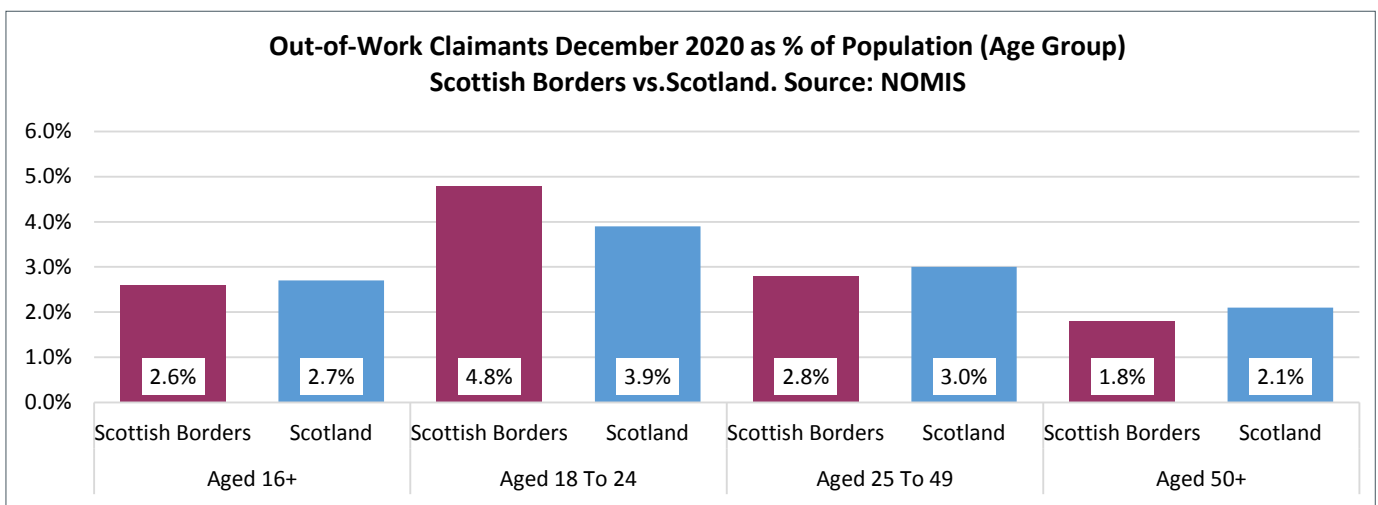
⁴ [Nomis - Official Labour Market Statistics \[nomisweb.co.uk\]](https://www.nomisweb.co.uk)

| Area | Age Group | December 2019 | | December 2020 | | Change 2020 Less 2019 | | |
|------------------|---------------|----------------|----------|----------------|----------|-----------------------|-------------------|----------|
| | | Claimant Count | % of Pop | Claimant Count | % of Pop | Claimant Count | % Change of Count | % of Pop |
| Scottish Borders | Aged 16+ | 1,775 | 2.6% | 3,505 | 5.2% | 1,730 | 97.5% | 2.6% |
| | Aged 18 To 24 | 390 | 5.0% | 765 | 9.8% | 375 | 96.2% | 4.8% |
| | Aged 25 To 49 | 915 | 3.0% | 1,760 | 5.8% | 845 | 92.3% | 2.8% |
| | Aged 50+ | 455 | 1.7% | 960 | 3.5% | 505 | 111.0% | 1.8% |
| Scotland | Aged 16+ | 110,705 | 3.2% | 207,180 | 5.9% | 96,475 | 87.1% | 2.7% |
| | Aged 18 To 24 | 20,420 | 4.4% | 38,550 | 8.3% | 18,130 | 88.8% | 3.9% |
| | Aged 25 To 49 | 62,075 | 3.5% | 116,130 | 6.5% | 54,055 | 87.1% | 3.0% |
| | Aged 50+ | 27,405 | 2.4% | 51,420 | 4.5% | 24,015 | 87.6% | 2.1% |

Across all age groups the Scottish Borders had a higher change in count of Out-of-Work claimants compared to Scotland.



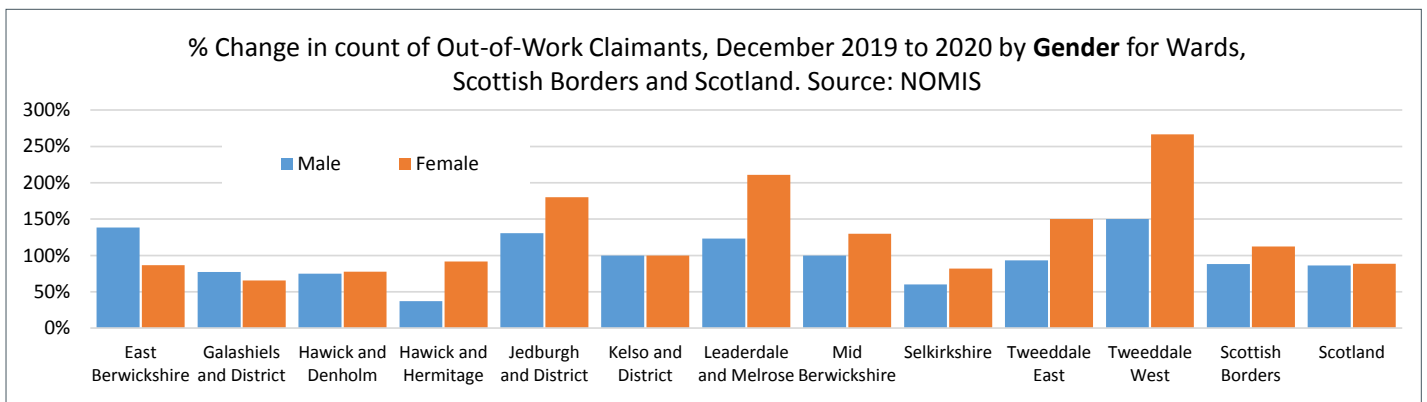
In December 2020, the Scottish Borders had a higher **proportion of population** aged 18-24 claiming Out-of-Work benefits compared to Scotland.



Claimant Count in the Scottish Borders by Gender

Between December 2019 and December 2020 there was a **112%** increase in the number of women claiming Out-of-Work benefits in the Scottish Borders, higher than the increase for men in the Scottish Borders (88%) and for both men (86%) and women (88%) in Scotland. Two wards, Tweeddale West and Leaderdale and Melrose, had a greater than 200% increase in the number of female claimants, details are in the table and graph below.

| Ward / Area | Dec 2019 Age 16+ | | Dec 2020 Age 16+ | | % Change 2020 Less 2019 | |
|-------------------------|------------------|---------------|------------------|---------------|-------------------------|-------------|
| | Male | Female | Male | Female | Male | Female |
| East Berwickshire | 65 | 75 | 155 | 140 | 138% | 87% |
| Galashiels and District | 220 | 145 | 390 | 240 | 77% | 66% |
| Hawick and Denholm | 140 | 90 | 245 | 160 | 75% | 78% |
| Hawick and Hermitage | 135 | 60 | 185 | 115 | 37% | 92% |
| Jedburgh and District | 65 | 50 | 150 | 140 | 131% | 180% |
| Kelso and District | 75 | 55 | 150 | 110 | 100% | 100% |
| Leaderdale and Melrose | 65 | 45 | 145 | 140 | 123% | 211% |
| Mid Berwickshire | 80 | 50 | 160 | 115 | 100% | 130% |
| Selkirkshire | 100 | 55 | 160 | 100 | 60% | 82% |
| Tweeddale East | 75 | 40 | 145 | 100 | 93% | 150% |
| Tweeddale West | 60 | 30 | 150 | 110 | 150% | 267% |
| Scottish Borders | 1,085 | 690 | 2,040 | 1,465 | 88% | 112% |
| Scotland | 68,780 | 41,925 | 128,165 | 79,015 | 86% | 88% |

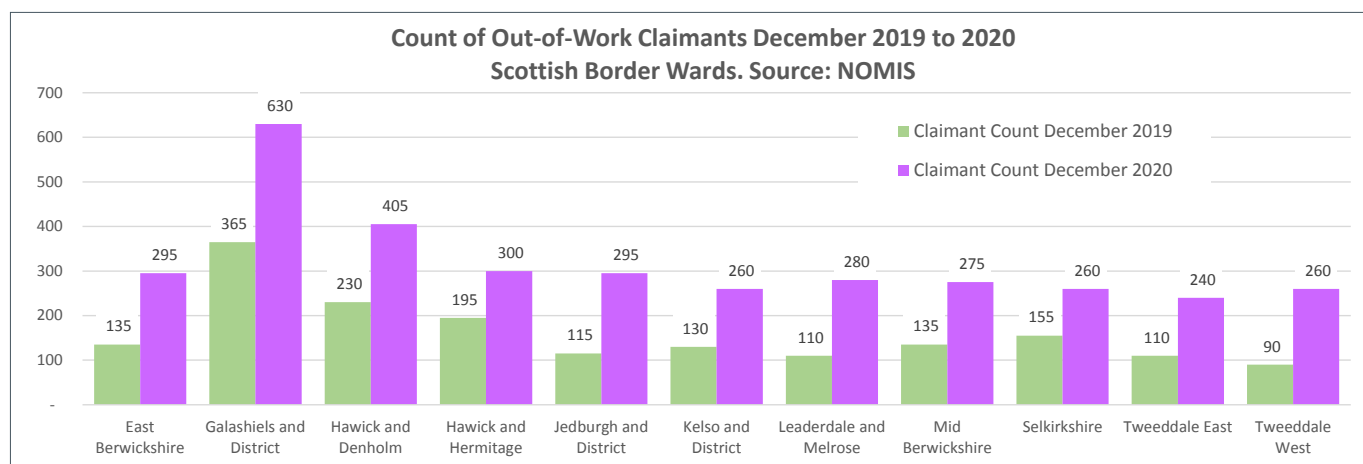


Claimant Count in the Scottish Borders

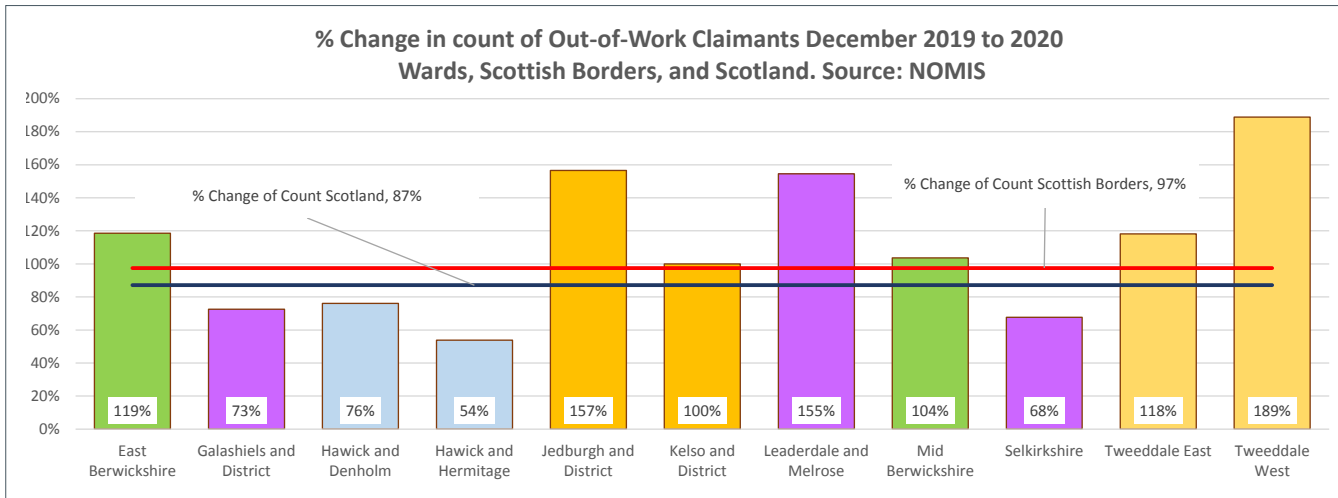
The table below shows the claimant count by ward and percent of population.

| Ward / Area | Dec 2019 Age 16+ | | Dec 2020 Age 16+ | | Change 2020 Less 2019 | | |
|-------------------------|------------------|-------------|------------------|-------------|-----------------------|-------------------|-------------|
| | Claimant Count | % of Pop | Claimant Count | % of Pop | Claimant Count | % Change of Count | % of Pop |
| East Berwickshire | 135 | 2.3% | 295 | 4.9% | 160 | 119% | 2.6% |
| Galashiels and District | 365 | 3.7% | 630 | 6.4% | 265 | 73% | 2.7% |
| Hawick and Denholm | 230 | 4.2% | 405 | 7.4% | 175 | 76% | 3.2% |
| Hawick and Hermitage | 195 | 3.9% | 300 | 5.9% | 105 | 54% | 2.0% |
| Jedburgh and District | 115 | 2.2% | 295 | 5.6% | 180 | 157% | 3.4% |
| Kelso and District | 130 | 2.3% | 260 | 4.6% | 130 | 100% | 2.3% |
| Leaderdale and Melrose | 110 | 1.8% | 280 | 4.4% | 170 | 155% | 2.6% |
| Mid Berwickshire | 135 | 2.2% | 275 | 4.5% | 140 | 104% | 2.3% |
| Selkirkshire | 155 | 2.8% | 260 | 4.6% | 105 | 68% | 1.8% |
| Tweeddale East | 110 | 1.8% | 240 | 3.8% | 130 | 118% | 2.0% |
| Tweeddale West | 90 | 1.5% | 260 | 4.2% | 170 | 189% | 2.7% |
| Scottish Borders | 1,775 | 2.6% | 3,505 | 5.2% | 1,730 | 97% | 2.6% |
| Scotland | 110,705 | 3.2% | 207,180 | 5.9% | 96,475 | 87% | 2.7% |

The graph below shows the Out-of-Work claimant count for both December 2019 and 2020. It is important to note that Galashiels and District is a larger ward compared to the others.

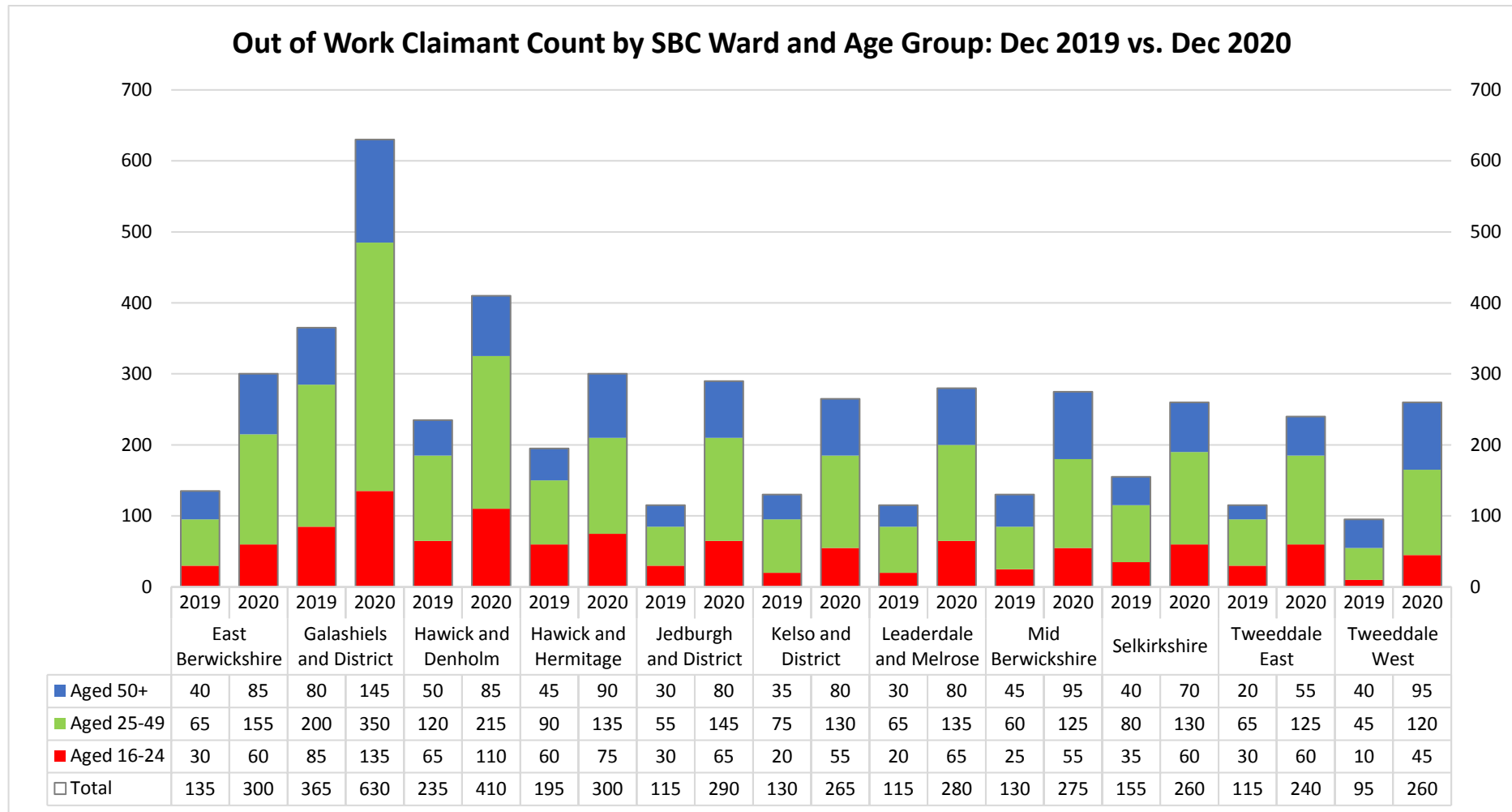


The graph below shows the percentage change in count of Out-of-Work Claimants between December 2019 and December 2020 for the 11 Scottish Borders wards compared to the % change for the Scottish Borders (97%) and Scotland (87%). Wards with the highest change are Tweeddale West, Jedburgh and District and Leaderdale and Melrose.

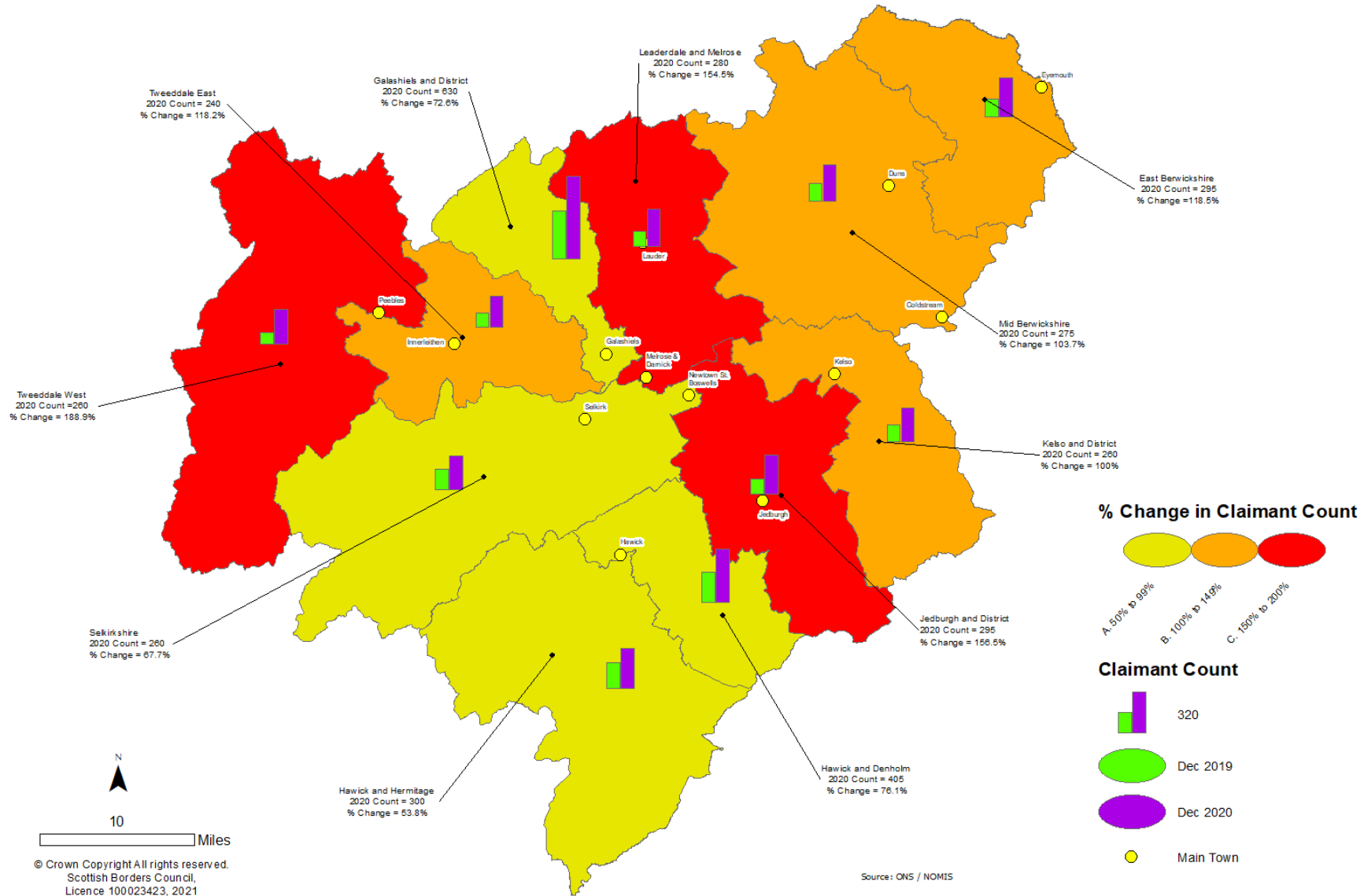


Out of Work Claimant Count by SBC Wards and Age Group

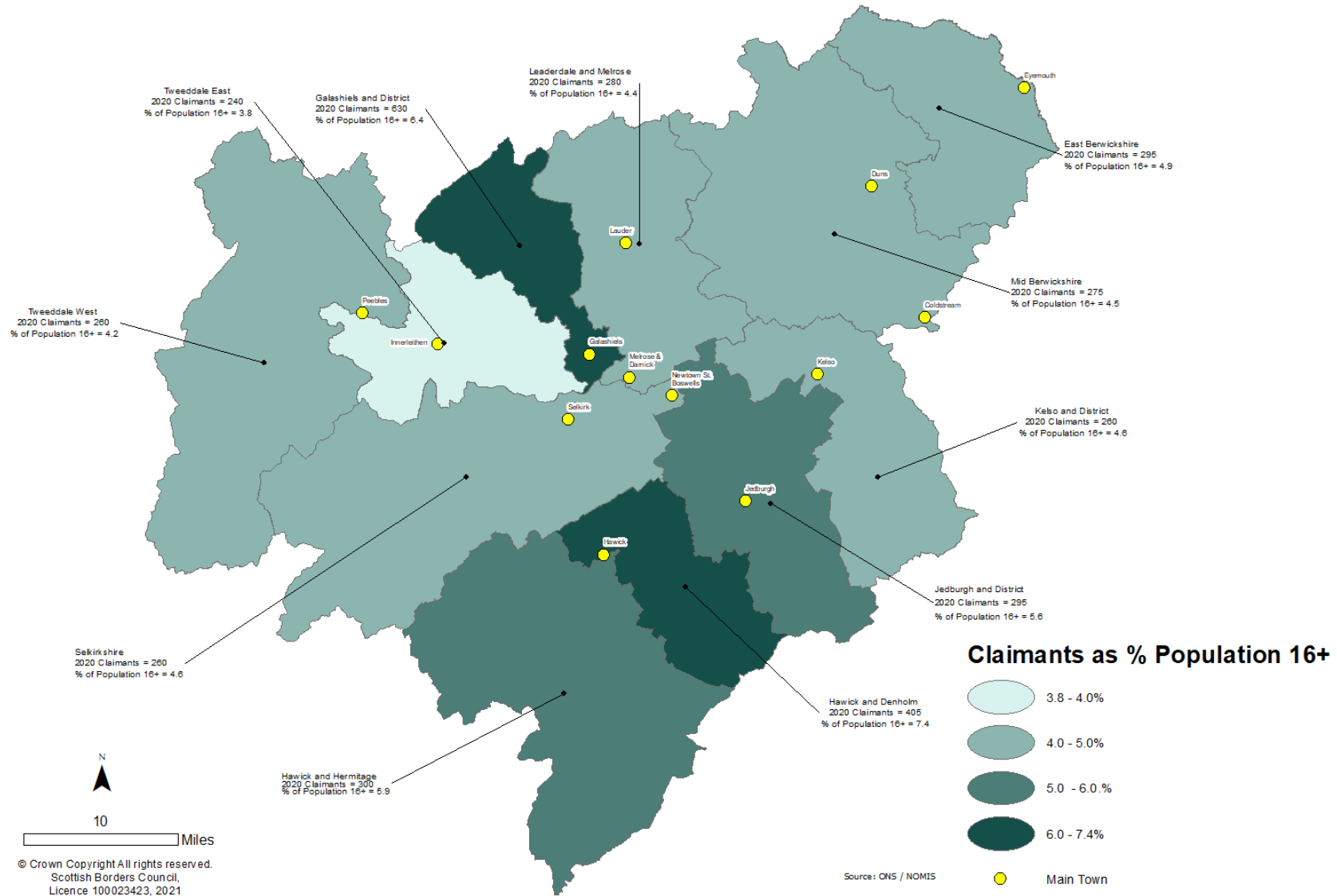
The graph / table below shows the count of claimants in each SBC Ward by age group. All wards had an increase in claimants for all age groups.



Scottish Borders Wards - Out of Work Claimant Change Dec 2019 to Dec 2020



Scottish Borders Wards - Out of Work Claimants % of Population Aged 16+



IMPACT OF COVID-19 ON EMPLOYMENT AND BUSINESSES

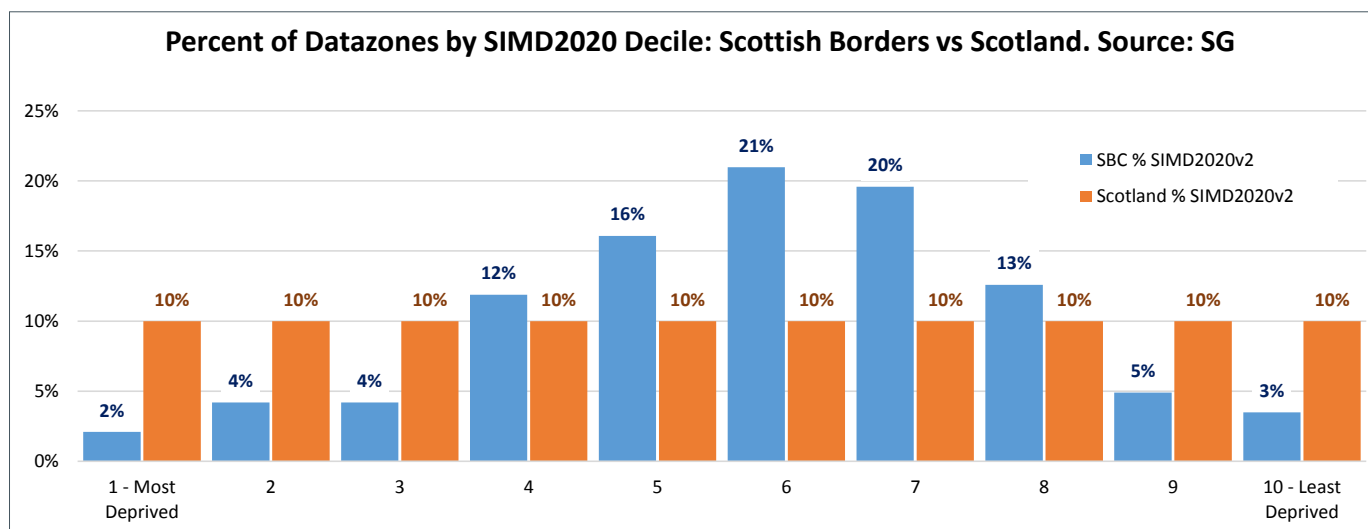
In the [Regional Skills Assessment for the Scottish Borders](#) (December 2020), Skills Development Scotland (SDS) reported:

- The number of **Universal Credit claimants** in the Scottish Borders **increased by 80%** (3,700) from 4,600 in March 2020 to 8,300 in November 2020.
- **3,300** jobs **furloughed** in the Scottish Borders (31 October 2020), accounting for 1.7% of Scotland's furloughed workforce.
- The SDS's Partnership Action for Continuing Employment (PACE) aims to help minimise the impact for people and businesses facing redundancy. Between April and October 2020 **PACE** has engaged with **420** individuals and **15** employers.

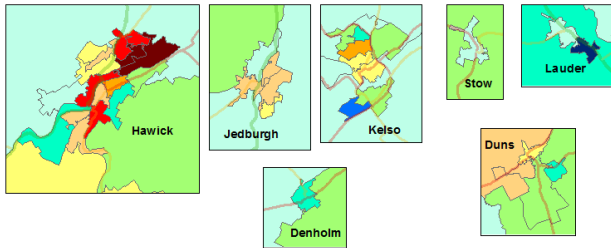
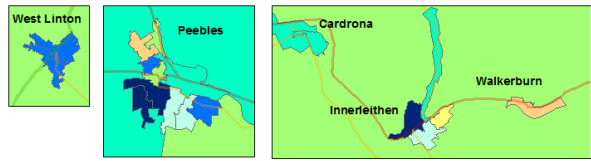
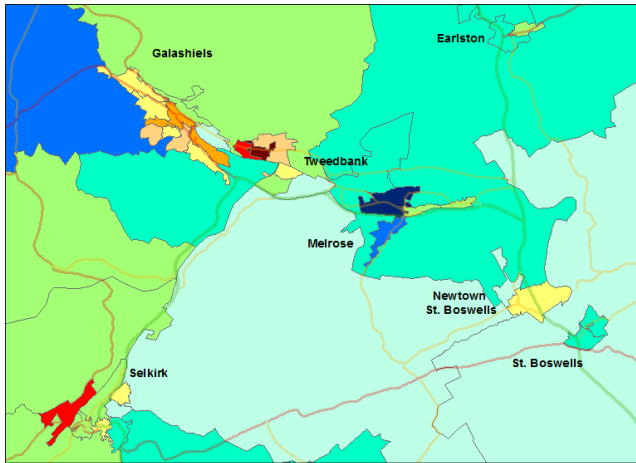
SCOTTISH INDEX OF MULTIPLE DEPRIVATION (SIMD)

The Scottish Index of Multiple Deprivation (SIMD) is the official tool for finding the most deprived areas in Scotland⁵. The [SIMD2020](#) consists of over 30 indicators across 7 Domains: Employment, Income, Education, Health, Access, Crime and Housing.

The SIMD2020 shows that the 6% (9) of the 143 data zones in the Scottish Borders are part of the 20% most deprived of all of Scotland. A further 16% (24) of the data zones in the Scottish Borders are amongst the 21-40% most deprived in Scotland. The distribution of the 143 data zones in the Scottish Borders can be seen in the graph and map below.



⁵ <https://www.gov.scot/collections/scottish-index-of-multiple-deprivation-2020/>



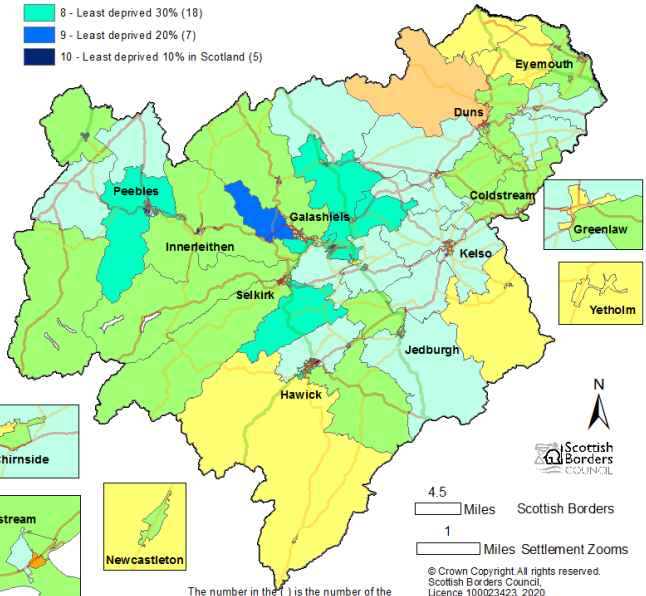
SIMD2020 for Scottish Borders Data Zones

Roads

- Trunk Road
- A Road
- B Road

SIMD2020 Decile

- 1 - Amongst the most deprived 10% in Scotland (3)
- 2 - Most deprived 20% (6)
- 3 - Most deprived 30% (6)
- 4 - Most deprived 40% (17)
- 5 - Middle decile (23)
- 6 - Middle decile (30)
- 7 - Least deprived 40% (28)
- 8 - Least deprived 30% (18)
- 9 - Least deprived 20% (7)
- 10 - Least deprived 10% in Scotland (5)











The number in the () is the number of the 143 datazones (2011 based) in the group.

4.5 Miles Scottish Borders
1 Miles Settlement Zooms

© Crown Copyright. All rights reserved.
Scottish Borders Council.
Licence 100023423, 2020

When specifically looking at the income and employment domain 9% of the Scottish Borders population is income deprived compared to 12% for Scotland. 8% for the Scottish Borders working age population is employment deprived compared to 9% for Scotland.

Within the domains of the SIMD the proportion of data zones that are in the 20% most deprived of Scotland varies.

| | | | |
|--|---|--|---|
|  | <p>9 (6%) of the 143 data zones in the Scottish Borders are part of the 20% most deprived of all of Scotland</p> |  <p>Income</p> | <p>8 (6%) of the 143 data zones in the Scottish Borders are in the 20% most income deprived data zones in Scotland</p> |
|  <p>Employment</p> | <p>10 (7%) data zones in the Scottish Borders are in the 20% most employment deprived.</p> |  <p>Education</p> | <p>8 (6%) data zones in the Scottish Borders are in the 20% most education deprived.</p> |
|  <p>Health</p> | <p>9 (6%) data zones in the Scottish Borders are in the 20% most health deprived.</p> |  <p>Access to Services</p> | <p>46 (32%) data zones in the Scottish Borders are in the 20% most geographically access deprived.</p> |
|  <p>Crime</p> | <p>20 (14%) data zones in the Scottish Borders are in the 20% most crime deprived.</p> |  <p>Housing</p> | <p>3 (2%) data zones in the Scottish Borders are in the 20% most housing deprived.</p> |

FUEL POVERTY

The source for Fuel Poverty information is the [Scottish House Condition Survey 2016-2018](#), which is part of the Scottish Household Survey.

The Fuel Poverty (Targets, Definition and Strategy (Scotland) Act 2019 establishes a new two-part definition whereby a household is considered fuel poor if:

- after housing costs have been deducted, more than 10% (20% for extreme fuel poverty) of their net income is required to pay for their reasonable fuel needs; and
- after further adjustments are made to deduct childcare costs and any benefits received for a disability or care need, their remaining income is insufficient to maintain an acceptable standard of living, defined as being at least 90% of the UK Minimum Income Standard (MIS).

To take account of the generally higher costs of living in Scotland's remote, rural and island communities, the legislation provides for uplifts to be applied to the MIS for households in these areas.

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.

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.

CHILD POVERTY

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 2020.⁶ 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:

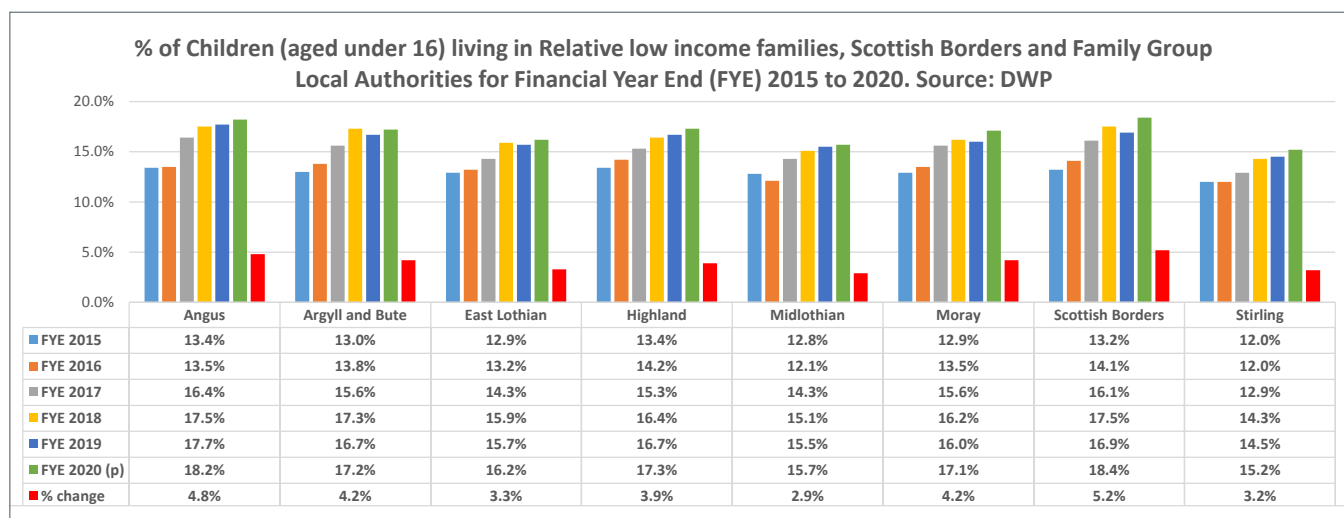
- **Relative low income** is defined as a family in low income Before Housing Costs (BHC) in the **reference year**. A family must have claimed Child Benefit and at least one other household benefit (Universal Credit, tax credits or Housing Benefit) at any point in the year to be classed as low income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

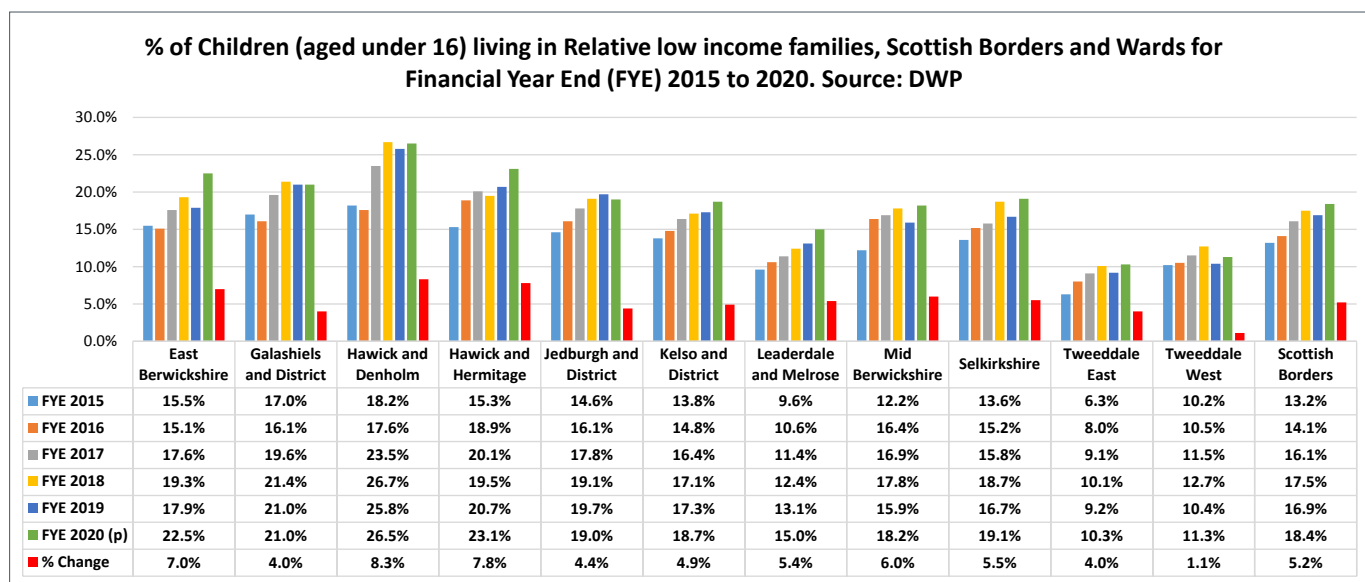
| Type | Area - Type | FYE 2015 | FYE 2016 | FYE 2017 | FYE 2018 | FYE 2019 | FYE 2020(p) | % Change |
|----------|------------------|----------|----------|----------|----------|----------|-------------|-------------|
| Relative | Scotland | 14% | 15% | 16% | 18% | 18% | 19% | 4.5% |
| | Scottish Borders | 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% |

⁶The figures for Scotland have been derived from summing up the Scottish Local Authorities numbers and applying the NRS aged 0 to 15 population.

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 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.



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 (**CiLIF**) – 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

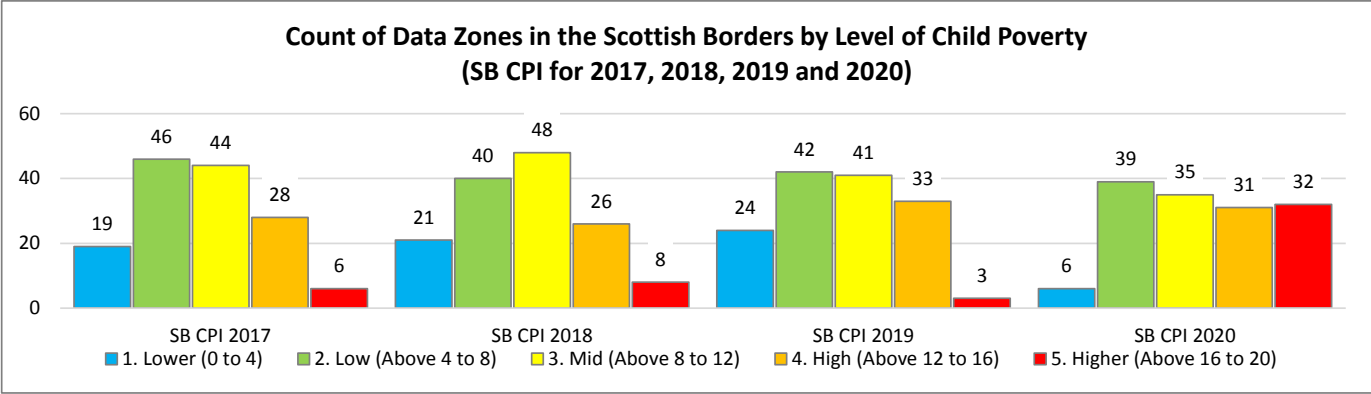
| SB CPI Components / Year | For SB CPI 2017 | For SB CPI 2018 | For SB CPI 2019 | For SB CPI 2020 |
|--|-----------------|-----------------|-----------------|-----------------|
| Children in Low Income Families - CiLIF (DWP) ^ | 19.8% | 21.8% | 20.6% | 22.5% |
| Free School Meals - FSM (SBC) | 10.8% | 10.4% | 11.6% | 15.7% |
| Clothing Grant - CLG (SBC) | 14.6% | 15.1% | 15.2% | 18.1% |
| Educational Maintenance Allowance 16+ - EMA16+(SBC)* | 8.2% | 6.2% | 3.8% | 16.0% |

^ 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.

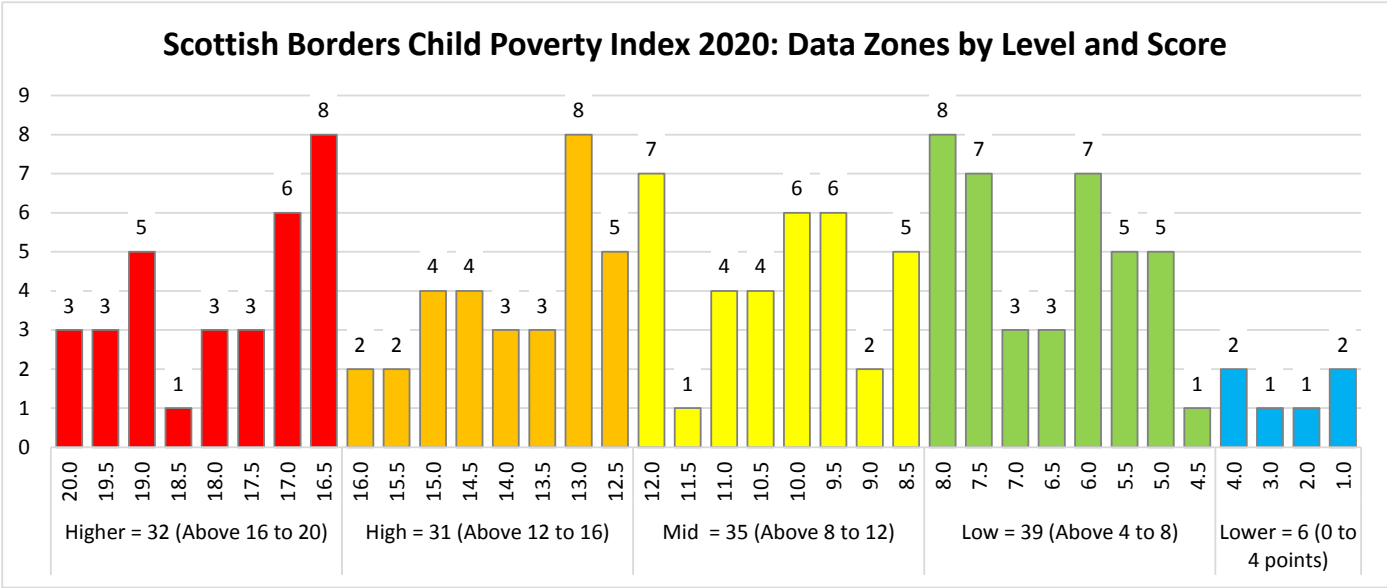
* EMA16+: Pupils that are aged 16 before the 1st of March of the school year

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.

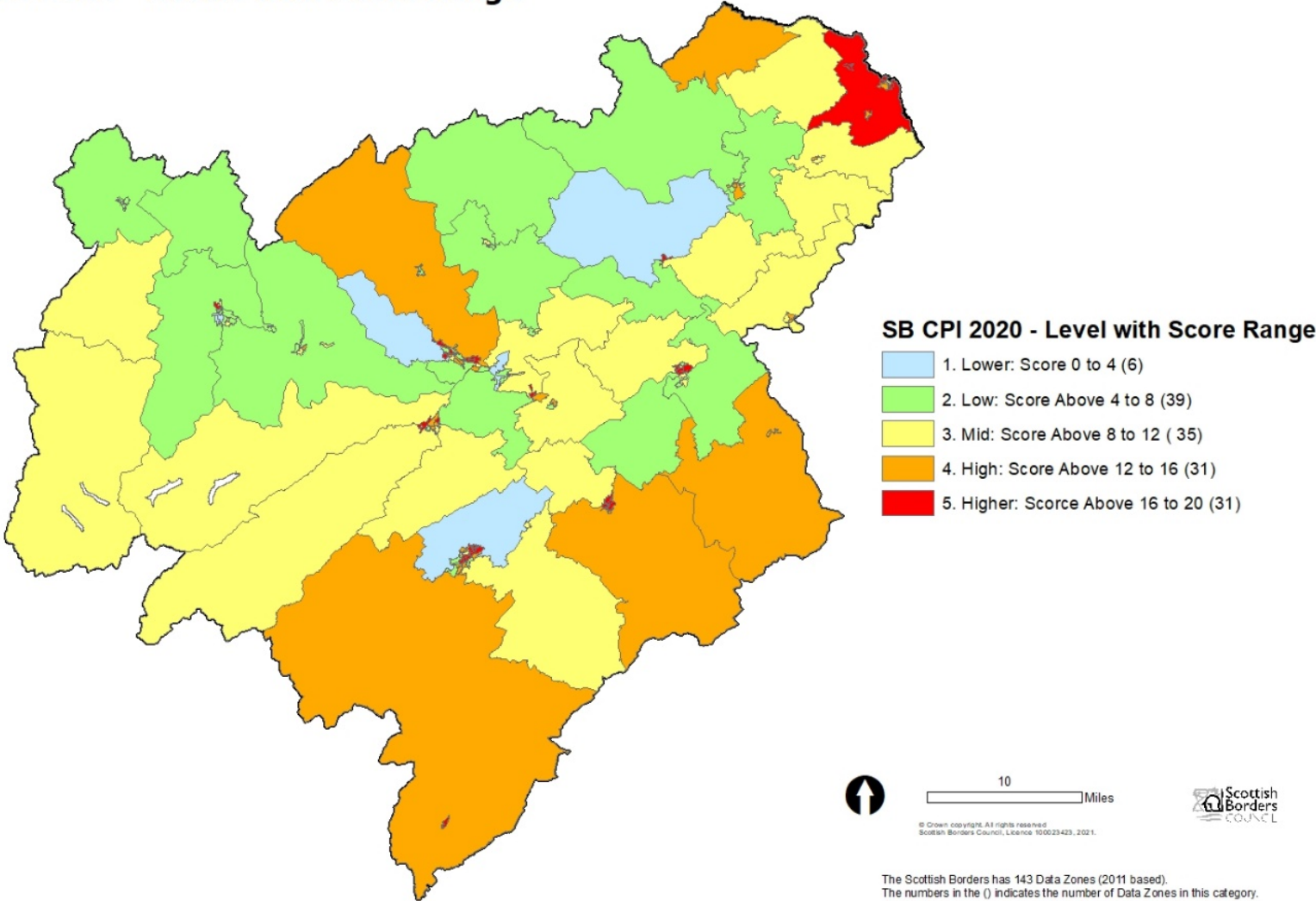


The graph and map below shows the Scottish Borders data zones based on the SB CPI 2020 score, grouped into levels of Child Poverty. Higher level (32 data zones) have a score of above 16 to 20; High level (31 data zones) have a score of above 12 to 16; Mid level (35 data zones) have a score of above 8 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



COVID-19 RECOVERY MATRIX / INDEX

Covid-19 Recovery Matrix

The SB CRI are experimental statistics to help identify areas in the Scottish Borders that may need more support to recover from Covid-19 and what those vulnerabilities may be. The areas used are the 30 Intermediate Zones within the Scottish Borders grouped by locality. The components of the SB CRI and accompanying matrix cover ScotPHO Covid-19 Vulnerability Index, Economic and Geographic Setting and population, details are in the table below. Those indicators with (*) are components of the index.

| Area | Indicator |
|--------------------------------------|---|
| ScotPHO COVID-19 Vulnerability Index | ScotPHO Covid19 Index Social/Clinical Quintile |
| | ScotPHO Covid19 Index Demographic Quintile |
| | ScotPHO Covid19 Index Overall Quintile |
| | ScotPHO Covid19 Index Overall Quintile into SB CRI Points (*) |
| Economic / Geographic Setting | Town / Rural (*) |
| | % Children in Low Income Families 2016 |
| | Child Poverty Index 2019 - Level (*) |
| | Population Income Deprived 2018 (*) |
| | Working age Population Employment Deprived 2018 (*) |
| | Employees in Covid-19 Vulnerable Industry 2018 (*) |
| | Single Adult Dwellings 2018 (*) |
| 2018 Mid-Year Population Estimates | 2018 Mid-Year Population |
| | 2018 Children (under 16 years) |
| | 2018 Working Age (16 - 64) |
| | 2018 Pensionable Age (65 and over) |
| | 2018 Age 75+ |
| % in Age Group | 2018 Children (under 16 years) |
| | 2018 Working Age (16 - 64) |
| | 2018 Pensionable Age (65 and over) |
| | 2018 Age 75+ (*) |

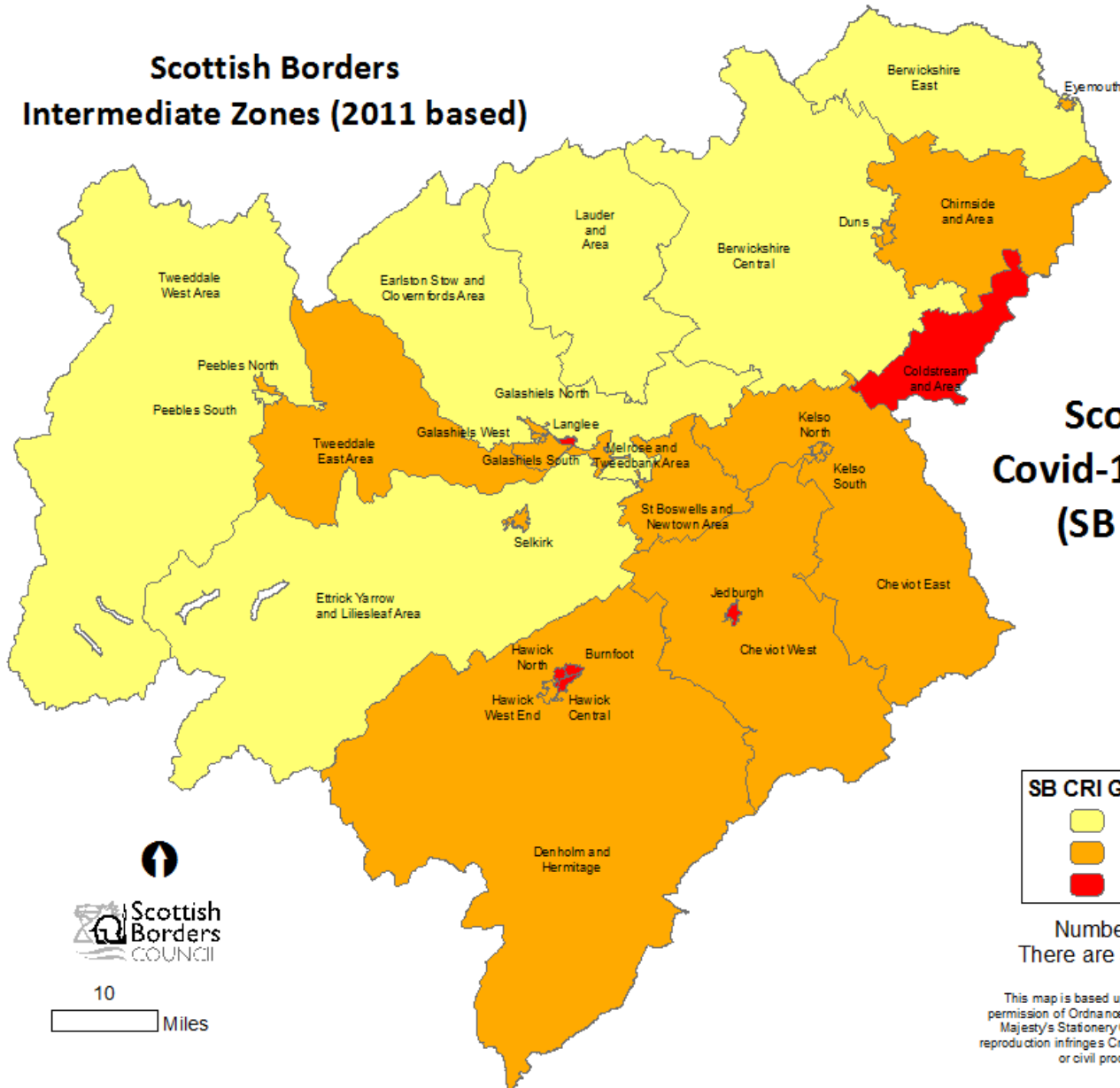
SB Covid-19 Recovery Index

The eight indicators with a (*) are components of the SB CRI. Each area gets points based on the value of each component. The points range from 9 to 30, divided into 3 groups. 9 to 15 in Yellow (Needs Support), 16 to 22 in Orange (Needs More Support), and 23 to 30 in Red (Needs Most Support). The higher the points the more support the area may need to recover from Covid-19. All areas will need support to recover from Covid-19, although some had concerns prior to Covid-19 that may exacerbate to recovery.

Within the Scottish Borders the areas potentially needing the most support to recover from Covid-19 are: Burnfoot, Langlee, Coldstream and Area, Jedburgh, Hawick Central and Hawick North. These can be seen in the upcoming the map and data table.

SB Covid-10 Recovery Index Map

Scottish Borders Intermediate Zones (2011 based)



Scottish Borders Covid-19 Recovery Index (SB CRI Grouping)

| SB CRI Group | |
|--|-----------------------|
| | A. Needs Support |
| | B. Needs More Support |
| | C. Needs Most Support |

Number in () is count of IZs.
There are 30 IZ in Scottish Borders.

This map is based upon Ordnance Survey material with the permission of Ordnance Survey on behalf of the Controller of Her Majesty's Stationery Office © Crown copyright. Unauthorised reproduction infringes Crown copyright and may lead to prosecution or civil proceedings. 100023423, 2020.



10 Miles

SB Covid-19 Recovery Matrix / Index

Scottish Borders COVID-19 Recovery Matrix ScotPHO COVID-19 Vulnerability Index

<https://scotland.shirvaps.io/scotpho-covid-vulnerability/>

Economic / Geographic Setting

2018 Mid Year Population Estimates

% in Age Group

| Scottish Borders | | 4 | 1 | 3 | 3 | 12.6% | 3 - Mid | 9.5% | 8.7% | 45.8% | 35.8% | 115,270 | 19,046 | 68,121 | 28,103 | 12,240 | 16.5% | 59.1% | 24.4% | 10.6% | | |
|----------------------------|-----------|----------------------------------|--|--|--|---|------------------|--|--------------------------------------|-------------------------------------|---|--|---------------------------------|--------------------------|--------------------------------|----------------------------|-------------------------------|--------------|--------------------------------|----------------------------|------------------------------------|------------------|
| Locality (Best Fit for IZ) | IZcode | IZ Area Name | ScotPHO Covid19 Index Social/Clinical Quintile | ScotPHO Covid19 Index Demographic Quintile | ScotPHO Covid19 Index Overall Quintile | ScotPHO Covid19 Index Overall Quintile into SB CRI Points (*) | Town / Rural (*) | % Children in Low Income Families 2016 | Child Poverty Index 2019 - Level (*) | Population Income Deprived 2018 (*) | Working age Population Employment Deprived 2018 (*) | Employees in Covid-19 Vulnerable Industry 2018 (*) | Single Adult Dwellings 2018 (*) | 2018 Mid Year Population | 2018 Children (under 16 years) | 2018 Working Age (16 - 64) | Pensionable Age (65 and over) | 2018 Age 75+ | 2018 Children (under 16 years) | 2018 Working Age (16 - 64) | 2018 Pensionable Age (65 and over) | 2018 Age 75+ (*) |
| Berwickshire | S02002303 | Berwickshire Central | 4 | 3 | 4 | 2 | Rural | 8.6% | 2 - Low | 6.5% | 7.3% | 42.5% | 26.8% | 4,170 | 708 | 2,521 | 941 | 343 | 17.0% | 60.5% | 22.6% | 8.2% |
| Berwickshire | S02002305 | Berwickshire East | 4 | 3 | 4 | 2 | Rural | 10.9% | 3 - Mid | 7.5% | 7.5% | 38.1% | 28.5% | 3,608 | 496 | 2,215 | 987 | 379 | 13.4% | 59.9% | 26.7% | 10.2% |
| Berwickshire | S02002307 | Chirside & Area | 4 | 3 | 4 | 2 | Rural | 10.1% | 3 - Mid | 7.8% | 7.1% | 77.5% | 28.4% | 3,986 | 650 | 2,333 | 1,003 | 400 | 16.3% | 58.5% | 25.2% | 10.0% |
| Berwickshire | S02002308 | Coldstream & Area | 4 | 1 | 1 | 5 | Rural | 15.2% | 4 - High | 10.2% | 10.5% | 44.2% | 36.5% | 2,753 | 337 | 1,478 | 938 | 462 | 12.2% | 53.7% | 34.1% | 16.8% |
| Berwickshire | S02002304 | Duns | 3 | 1 | 3 | 3 | Town | 9.3% | 3 - Mid | 9.7% | 8.6% | 60.7% | 40.6% | 2,824 | 483 | 1,634 | 707 | 333 | 17.1% | 57.9% | 25.0% | 11.8% |
| Berwickshire | S02002306 | Eymouth | 3 | 1 | 2 | 4 | Town | 15.6% | 4 - High | 14.3% | 12.5% | 64.3% | 38.0% | 3,538 | 726 | 1,953 | 859 | 372 | 20.5% | 55.2% | 24.3% | 10.5% |
| Cheviot | S02002309 | Cheviot East | 5 | 2 | 3 | 3 | Rural | 9.9% | 2 - Low | 7.8% | 6.8% | 71.5% | 28.4% | 4,701 | 698 | 2,643 | 1,360 | 576 | 14.8% | 56.2% | 28.9% | 12.3% |
| Cheviot | S02002312 | Cheviot West | 5 | 2 | 4 | 3 | Rural | 7.7% | 2 - Low | 5.2% | 4.9% | 72.2% | 27.0% | 2,965 | 396 | 1,748 | 821 | 304 | 13.4% | 59.0% | 27.7% | 10.3% |
| Cheviot | S02002314 | Jedburgh | 3 | 1 | 2 | 4 | Town | 18.5% | 4 - High | 13.5% | 10.6% | 61.6% | 40.4% | 3,885 | 657 | 2,262 | 966 | 458 | 16.9% | 58.2% | 24.9% | 11.8% |
| Cheviot | S02002310 | Kelso North | 3 | 1 | 2 | 4 | Town | 13.3% | 4 - High | 10.7% | 10.1% | 30.6% | 40.1% | 3,186 | 499 | 1,828 | 859 | 440 | 15.7% | 57.4% | 27.0% | 13.8% |
| Cheviot | S02002311 | Kelso South | 3 | 1 | 2 | 4 | Town | 19.7% | 3 - Mid | 8.8% | 9.3% | 56.7% | 46.4% | 2,376 | 314 | 1,286 | 776 | 381 | 13.2% | 54.1% | 32.7% | 16.0% |
| Cheviot | S02002313 | St Boswells & Newtown Area | 4 | 1 | 3 | 3 | Rural | 9.4% | 3 - Mid | 8.3% | 7.9% | 33.9% | 33.7% | 3,746 | 607 | 2,156 | 993 | 446 | 16.2% | 57.6% | 26.2% | 11.9% |
| Eildon | S02002296 | Earlston Stow & Clovenfords Area | 4 | 4 | 5 | 1 | Rural | 6.9% | 2 - Low | 5.4% | 4.5% | 36.0% | 30.3% | 5,749 | 1,107 | 3,524 | 1,118 | 456 | 19.3% | 61.3% | 19.4% | 7.9% |
| Eildon | S02002320 | Ettrick Yarrow & Lillesleaf Area | 5 | 2 | 4 | 2 | Rural | 7.7% | 2 - Low | 5.4% | 4.3% | 5.7% | 27.4% | 2,696 | 416 | 1,513 | 767 | 282 | 15.4% | 56.1% | 28.4% | 10.5% |
| Eildon | S02002297 | Galashiels North | 2 | 2 | 3 | 3 | Town | 11.3% | 3 - Mid | 11.4% | 11.0% | 31.2% | 42.0% | 3,686 | 534 | 2,510 | 642 | 252 | 14.5% | 68.1% | 17.4% | 6.8% |
| Eildon | S02002299 | Galashiels South | 3 | 1 | 2 | 4 | Town | 15.7% | 3 - Mid | 9.2% | 9.2% | 54.0% | 39.8% | 3,272 | 453 | 1,952 | 867 | 393 | 13.8% | 59.7% | 26.5% | 12.0% |
| Eildon | S02002298 | Galashiels West | 1 | 3 | 2 | 4 | Town | 18.7% | 4 - High | 13.5% | 11.7% | 36.9% | 42.5% | 3,039 | 463 | 2,048 | 528 | 208 | 15.2% | 67.4% | 17.4% | 6.8% |
| Eildon | S02002300 | Langlee | 1 | 3 | 1 | 5 | Town | 32.2% | 5 - Higher | 23.2% | 20.7% | 42.5% | 46.9% | 2,591 | 502 | 1,666 | 423 | 162 | 19.4% | 64.3% | 16.3% | 6.3% |
| Eildon | S02002302 | Lauder & Area | 4 | 4 | 5 | 1 | Rural | 6.4% | 2 - Low | 4.2% | 4.1% | 62.5% | 27.2% | 3,082 | 665 | 1,821 | 596 | 245 | 21.6% | 59.1% | 19.3% | 7.9% |
| Eildon | S02002301 | Melrose & Tweedbank Area | 4 | 2 | 3 | 3 | Rural | 7.5% | 2 - Low | 7.2% | 6.6% | 40.1% | 34.6% | 5,387 | 895 | 3,167 | 1,325 | 595 | 16.6% | 58.8% | 24.6% | 11.0% |
| Eildon | S02002321 | Selkirk | 3 | 1 | 2 | 4 | Town | 15.8% | 4 - High | 11.6% | 10.6% | 39.2% | 42.2% | 5,570 | 857 | 3,215 | 1,498 | 696 | 15.4% | 57.7% | 26.9% | 12.5% |
| Eildon | S02002316 | Burnfoot | 1 | 4 | 1 | 5 | Town | 30.0% | 5 - Higher | 25.0% | 18.9% | 67.6% | 44.0% | 2,986 | 801 | 1,750 | 435 | 149 | 26.8% | 58.6% | 14.6% | 5.0% |
| Eildon | S02002315 | Denholm & Hermitage | 4 | 1 | 3 | 3 | Rural | 12.6% | 3 - Mid | 8.6% | 6.4% | 58.1% | 27.6% | 4,053 | 511 | 2,348 | 1,194 | 482 | 12.6% | 57.9% | 29.5% | 11.9% |
| Eildon | S02002317 | Hawick Central | 2 | 1 | 1 | 5 | Town | 17.9% | 4 - High | 12.4% | 14.1% | 57.0% | 44.0% | 4,185 | 2,456 | 1,135 | 523 | 243 | 14.2% | 58.7% | 27.1% | 12.5% |
| Eildon | S02002319 | Hawick North | 2 | 2 | 2 | 4 | Town | 12.9% | 3 - Mid | 13.7% | 14.0% | 70.9% | 42.0% | 3,385 | 539 | 2,079 | 767 | 358 | 15.9% | 61.4% | 22.7% | 10.6% |
| Eildon | S02002318 | Hawick West End | 3 | 1 | 1 | 5 | Town | 10.6% | 3 - Mid | 10.6% | 10.5% | 40.0% | 42.7% | 3,316 | 455 | 1,905 | 956 | 497 | 13.7% | 57.4% | 28.8% | 15.0% |
| Eildon | S02002293 | Peebles North | 3 | 1 | 2 | 4 | Town | 9.4% | 2 - Low | 10.0% | 8.3% | 62.2% | 45.3% | 4,250 | 621 | 2,471 | 1,158 | 552 | 14.6% | 58.1% | 27.2% | 13.0% |
| Eildon | S02002294 | Peebles South | 5 | 3 | 5 | 1 | Town | 6.3% | 2 - Low | 3.6% | 3.9% | 21.8% | 28.3% | 4,323 | 862 | 2,436 | 1,025 | 432 | 19.9% | 56.3% | 23.7% | 10.0% |
| Eildon | S02002295 | Tweeddale East Area | 4 | 3 | 4 | 2 | Rural | 11.3% | 3 - Mid | 7.0% | 6.6% | 67.5% | 34.5% | 5,716 | 1,025 | 3,430 | 1,261 | 561 | 17.9% | 60.0% | 22.1% | 9.8% |
| Eildon | S02002292 | Tweeddale West Area | 5 | 4 | 5 | 1 | Rural | 6.2% | 2 - Low | 4.4% | 3.8% | 51.6% | 26.1% | 6,156 | 1,175 | 3,773 | 1,208 | 503 | 19.1% | 61.3% | 19.6% | 8.2% |

Scottish Borders COVID-19 Recovery Index (SB CRI)

| | | | | | | | | | |
|-----------------------|----|---|---|---|---|---|---|---|---|
| Maximum SB CRI Points | 30 | 5 | 2 | 5 | 3 | 4 | 5 | 3 | 3 |
| Minimum SB CRI Points | 9 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |

| | | | | | | | | | |
|------------------|----|---|---|---|---|---|---|---|---|
| Scottish Borders | 16 | 3 | 1 | 3 | 1 | 2 | 2 | 2 | 2 |
|------------------|----|---|---|---|---|---|---|---|---|

| Locality (Best Fit for IZ) | IZcode | IZ Area Name | SB Covid-19 Recovery Index Points | ScotPHO Covid19 Index Overall Quintile into Index Points | Town / Rural (*) | Child Poverty Index 2019 - Level (*) | Population Income Deprived 2018 (*) | Working age Population Employment Deprived 2018 (*) | Employees in Covid-19 Vulnerable Industry 2018 (*) | Single Adult Dwellings 2018 (*) | 2018 Age 75+ (*) |
|----------------------------|-----------|----------------------------------|-----------------------------------|--|------------------|--------------------------------------|-------------------------------------|---|--|---------------------------------|------------------|
| Berwickshire | S02002303 | Berwickshire Central | 13 | 2 | 2 | 2 | 2 | 2 | 1 | 1 | 1 |
| Berwickshire | S02002305 | Berwickshire East | 14 | 2 | 2 | 3 | 1 | 2 | 2 | 1 | 2 |
| Berwickshire | S02002307 | Chirside & Area | 18 | 2 | 2 | 3 | 1 | 2 | 5 | 1 | 2 |
| Berwickshire | S02002308 | Coldstream & Area | 23 | 5 | 2 | 4 | 2 | 3 | 2 | 2 | 3 |
| Berwickshire | S02002304 | Duns | 19 | 3 | 1 | 3 | 1 | 2 | 4 | 3 | 2 |
| Berwickshire | S02002306 | Eymouth | 22 | 4 | 1 | 4 | 2 | 3 | 4 | 2 | 2 |
| Cheviot | S02002309 | Cheviot East | 18 | 3 | 2 | 2 | 2 | 1 | 2 | 5 | 1 |
| Cheviot | S02002312 | Cheviot West | 16 | 2 | 2 | 2 | 1 | 2 | 8 | 1 | 2 |
| Cheviot | S02002314 | Jedburgh | 29 | 4 | 1 | 4 | 2 | 3 | 4 | 3 | 2 |
| Cheviot | S02002310 | Kelso North | 20 | 4 | 1 | 4 | 2 | 3 | 1 | 3 | 2 |
| Cheviot | S02002311 | Kelso South | 21 | 5 | 1 | 3 | 1 | 2 | 3 | 3 | 3 |
| Cheviot | S02002313 | St Boswells & Newtown Area | 16 | 3 | 2 | 3 | 1 | 2 | 1 | 2 | 2 |
| Eildon | S02002296 | Earlston Stow & Clovenfords Area | 11 | 1 | 2 | 2 | 1 | 1 | 1 | 2 | 1 |
| Eildon | S02002320 | Ettrick Yarrow & Lillesleaf Area | 12 | 2 | 2 | 2 | 1 | 1 | 1 | 1 | 2 |
| Eildon | S02002297 | Galashiels North | 17 | 3 | 1 | 3 | 2 | 3 | 1 | 3 | 1 |
| Eildon | S02002299 | Galashiels South | 18 | 4 | 1 | 3 | 1 | 2 | 3 | 2 | 2 |
| Eildon | S02002298 | Galashiels West | 19 | 4 | 1 | 4 | 2 | 3 | 1 | 3 | 1 |
| Eildon | S02002300 | Langlee | 24 | 6 | 1 | 6 | 3 | 4 | 2 | 3 | 1 |
| Eildon | S02002302 | Lauder & Area | 13 | 1 | 2 | 2 | 1 | 1 | 4 | 1 | 1 |
| Eildon | S02002301 | Melrose & Tweedbank Area | 16 | 3 | 2 | 2 | 1 | 2 | 2 | 2 | 2 |
| Eildon | S02002321 | Selkirk | 20 | 4 | 1 | 4 | 2 | 3 | 1 | 3 | 2 |
| Eildon | S02002316 | Burnfoot | 26 | 5 | 1 | 5 | 3 | 4 | 4 | 3 | 1 |
| Eildon | S02002315 | Denholm & Hermitage | 17 | 3 | 2 | 3 | 1 | 2 | 3 | 1 | 2 |
| Eildon | S02002317 | Hawick Central | 23 | 5 | 1 | 4 | 2 | 3 | 3 | 3 | 2 |
| Eildon | S02002319 | Hawick North | 23 | 4 | 1 | 3 | 2 | 3 | 5 | 3 | 2 |
| Eildon | S02002318 | Hawick West End | 22 | 5 | 1 | 3 | 2 | 3 | 2 | 3 | 3 |
| Eildon | S02002293 | Peebles North | 20 | 4 | 1 | 2 | 2 | 2 | 4 | 3 | 2 |
| Eildon | S02002294 | Peebles South | 10 | 1 | 1 | 2 | 1 | 1 | 1 | 1 | 2 |
| Eildon | S02002295 | Tweeddale East Area | 17 | 2 | 2 | 3 | 1 | 2 | 4 | 2 | 1 |
| Eildon | S02002292 | Tweeddale West Area | 12 | 1 | 2 | 2 | 1 | 1 | 3 | 1 | 1 |

Components of Scottish Borders Covid-19 Recovery Index (SB CRI)

Prepared 23 July 2020 by E.R. Murray, Scottish Borders Council

This is experimental statistics to help identify areas in the Scottish Borders that may need more support to recover from Covid-19 and what those vulnerabilities may be.

SB Covid-19 Recovery Index Points

The points range from 9 to 30, divided into 3 groups. 9 to 15 in Yellow, 16 to 22 in Orange, and 23 to 30 in Red. The higher the points the more support the area may need to recover from Covid-19.

SB Covid-19 Recovery Index Points ScotPHO Covid19 Index Overall Quintile into Index Points (*)

Using the 'reverse' of the ScotPHO Covid19 Vulnerability Index Overall Quintile. Points range from 1 to 5 where 1 is the least vulnerable and 5 is the most vulnerable.

Town / Rural (*)

The intermediate zones are grouped into town (1 point) or rural (2 points). The rural areas have 2 points reflecting the challenges there may be in delivering or getting access to services.

Child Poverty Index 2019 - Level (*)

The Scottish Borders Child Poverty Index is a points based index, the components are Children in Low Income Families, % Free School Meals, % Clothing Grant, and % Pupils aged 16 with EMA. Sources are SBC and HMRC. For Intermediate Zones the SBCPI levels range from 2-Low to 5-Higher levels of Child Poverty.

Population Income Deprived 2018 (*)

The proportion of population that is Income Deprived (2018) is a component of the SIMD. For the SB CRI points range from 1 to 3. Under 10% = 1 point, 10% to Under 20% = 2 points, and 20% or More = 3 points.

Working age Population Employment Deprived 2018 (*)

The proportion of working age population that is Employment Deprived (2018) is a component of SIMD. For the SB CRI points range from 1 to 4. Under 5% = 1 point, 5% to Under 10% = 2 points, 10% to Under 15% = 3 points, and 15% or More = 4 points.

Employees in Covid-19 Vulnerable Industry 2018 (*)

Covid-19 Vulnerable Industries, based on OCEA analysis, were identified as manufacturing, construction, retail and wholesale, accommodation and food services, and arts, entertainment and recreation. These sectors are most at risk because of their reliance on face-to-face and on-site working. Source is NOMIS. For the SB CRI points range from 1 to 5. Under 40% = 1 point, 40% to Under 50% = 2 points, 50% to Under 60% = 3 points, 60% to Under 70% = 4 points, 70% or More = 5 points.

Single Adult Dwellings 2018 (*)

Areas with higher proportion of Single Adult Dwellings may have more vulnerable people. Source is NRS. For the SB CRI the points range from 1 to 3. Under 30% = 1 point, 30% to Under 40% = 2 points, and 40% or More = 3 points.

2018 Age 75+ (*)

Areas with higher proportion of people aged 75 or more may have more vulnerable people. Source is NRS. For the SB CRI the points range from 1 to 3. Under 10% = 1 point, 10% to Under 15% = 2 points, and 15% or More = 3 points.

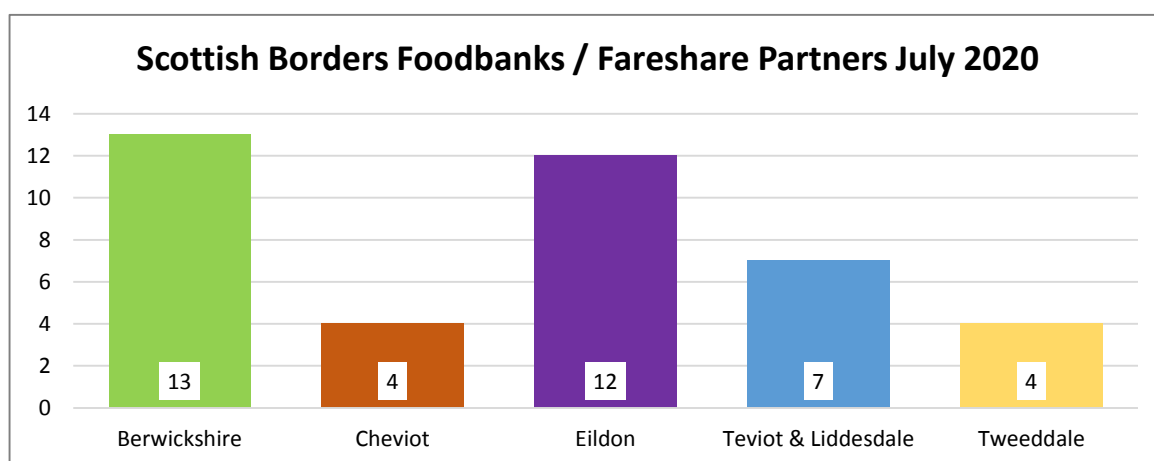
FOOD SECURITY / GROWING

The January 2020 [Independent Food Aid Network](#) reported six participating independent food banks in the Scottish Borders between April 2018 and September 2019. These food banks gave out 3,915 food parcels, an 8% increase on the previous year. This shows that there is increasing food insecurity in the Scottish Borders, before the Covid-19 pandemic. 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.

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 |

Within the Scottish Borders the impact of Covid-19 on food security can be seen in the marked increase of food bank and FareShare Partners. For example, in January 2020 there were 17 FareShare Partners in the Scottish Borders by July 2020 that number increase to 40; the graph below show the distribution across the localities.



There is one [Trussell Trust](#) food bank in the Scottish Borders, located in Peebles. In 2020-21 it distributed 1,073 food parcels a **45%** increase compared to 740 food parcels for 2019-20.

Scottish Health Survey: Food insecurity levels (as defined by being worried during the past 12 months that they would run out of food due to lack of money or resources) remained at 9% in 2019.

OLDER PEOPLE POVERTY – PENSION CREDIT

According to DWP, in February 2020 there were 2,840 people claiming Pension Credit in the Scottish Borders. This equates to about 101 pension credit claimants per 1,000 people aged 65 and older. Within the Scottish Borders, the rate of pension credit ranges from a low of 54 per 1,000 to a high of 216 per 1,000.

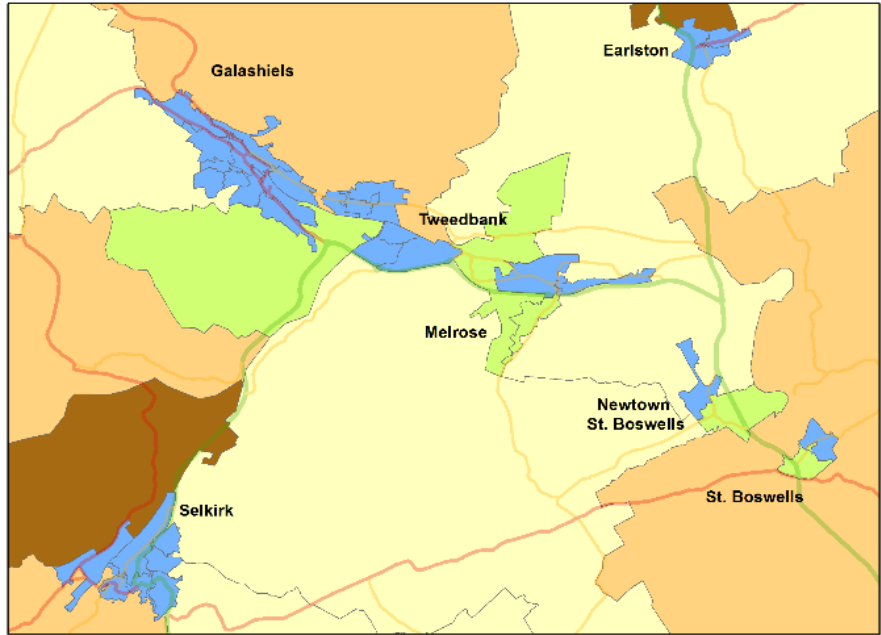
It is thought that there is an under-claiming of Pension Credit in the Scottish Borders.

DIGITAL / CONNECTIVITY

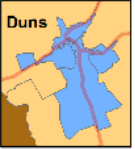
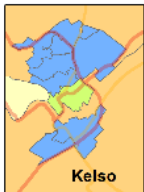
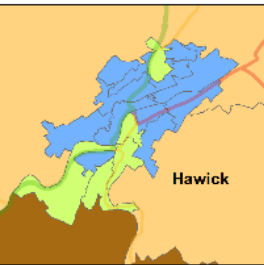
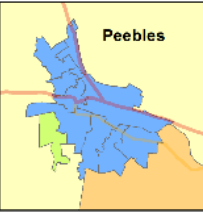
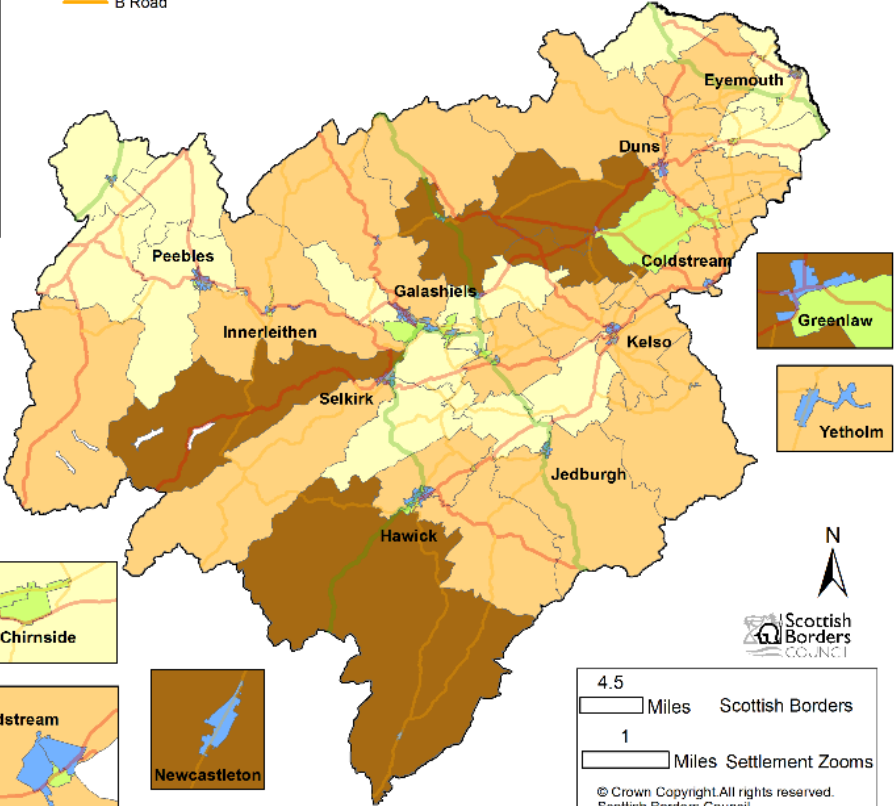
Ofcom's [Connected Nations](#) report for 2018 is a key source for understanding the provision of digital connectivity.

- 81.3% of households have home internet access in the Scottish Borders compared to 85% for Scotland.
- The Scottish Borders has good 4G mobile coverage from all operators in 78% of indoor premises and 51% of geographic coverage.
- 83% of the Scottish Borders has access to Superfast Broadband (30 Mbit/s) compared to 92% for Scotland.
- Full Fibre (1 Gbit/s) is available to 1% of the Scottish Borders compared to 4% for Scotland.
- 13% of the Scottish Borders are unable to access decent broadband (USO) compared to 4% for Scotland. This varies across the Scottish Borders as seen in the map below.

Universal Service Obligation (USO) 2018 for Scottish Borders Datazones (OfCom)



- % Premises below the USO**
- A. 0% (100% have USO) (DZ=86 or 60%)
 - B. Under 25% (DZ = 22 or 15%)
 - C. 25% to Under 50% (DZ = 13 or 9%)
 - D. 50% to Under 75% (DZ = 17 or 12%)
 - E. 75% to 100% below USO (DZ = 5 or 3%)
- Roads**
- Trunk Road
 - A Road
 - B Road



4.5 Miles Scottish Borders

1 Miles Settlement Zooms

© Crown Copyright. All rights reserved.
 Scottish Borders Council,
 Licence 100023423, 2018

The number in the () is the number of the 143 datazones (2011 based) in the group.

SBC'S FINANCIAL INCLUSION TEAM

On 15/12/2020, SBC's financial inclusion team, reported to the Anti-Poverty Strategy Working Group:

Universal Credit cases in the Borders Have increased from 3,731 in October 19 to 7,899 in October 20 which is an increase of 112%. Even though some of the increases are due to migration from other benefits, it does reflect an increasing number of people relying on benefits.

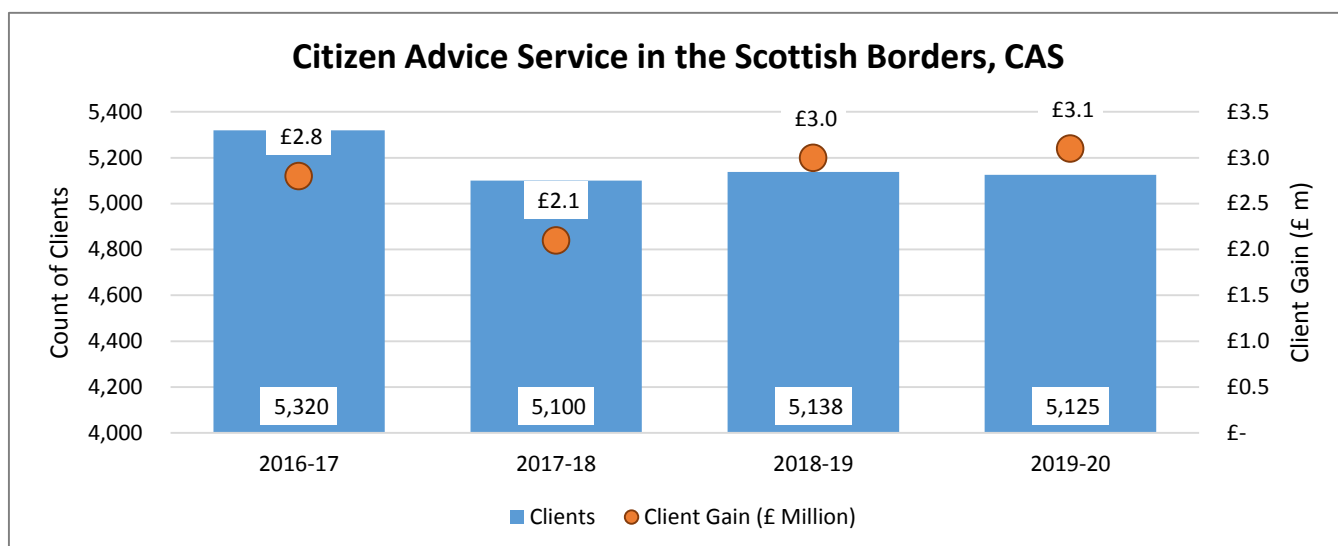
Council Tax Reduction caseload has increased from 7,983 in November 19 to 8,571 in November 20. It is an increase of 7.36% but as Council Tax recovery processes only started around a month ago (and is normally in April/May) and arrears have increased. That could mean that the increase might not reflect the true picture and there may be more people who have not applied, and we know that there is likely to be redundancies this month.

Our year-to-date Crisis Grant awards have increased from £47,914 in November 2019 to £76,585 in November 2020. It is an increase of 37%. There were significant increases in April and May but even in November awards were up 10% on the same month last year.

Our free school meal awards have increased from 1,659 in September 2019 to 2,075 in September 2020 which is an increase of 20% but looking back to 2018, awards have increased by 35% from September 2018 to September 2020.

CITIZEN ADVICE ACTIVITY

In the Scottish Borders^[1] there are 3 CABx: Central Borders CAB, Peebles CAB, and Roxburgh and Berwickshire CAB. The graph below shows the number of clients and the financial gain for Scottish Borders clients between 2016-17 and 2019-20. In 2019-20 the CABx in the Scottish Borders achieved £3.1 million for 5,125 clients.



^[1] <https://www.cas.org.uk/about-us/scottish-citizens-advice-network-statistics/local-authorities>

You can get this document on audio CD, in large print, and various other formats by contacting us at the address below. In addition, contact the address below for information on language translations, additional copies, or to arrange for an officer to meet with you to explain any areas of the publication that you would like clarified.

CHIEF EXECUTIVES

Council Headquarters | Newtown St Boswells | MELROSE | TD6 0SA

tel: 01835 824000 | email: jrobertson@scotborders.gov.uk | www.scotborders.gov.uk

