

CCI-V2-10082020 CCI - Design Research Client: GCC Financial Inclusion Team

# Child Poverty in Glasgow Report 2020

Centre for Civic Innovation - Glasgow City Council Tontine Building, 20 Trongate Glasgow G15ES

# "We're here to put a dent in the universe. Otherwise why else even be here?"

11-

Steve Jobs

CENTRE FOR CIVIC INNOVATION



# Working with the Centre for Civic Innovation

### What we do

Glasgow's Strategic plan aims to deliver a world class city with a thriving, inclusive economy where everyone can flourish and benefit from the city's successes.

At the Centre for Civic Innovation we believe we can contribute by developing and inspiring a network of designers and solvers across the breadth of the city to drive and empower our citizens to co-design the city they want to live in.

Our work combines design, data and innovation to tackle city challenges and complex problems and find new and innovative ways to make a difference to our citizens. We put people at the heart of everything we do.

We use design thinking and data science to better understand our challenges and to co-design solutions with the people they affect.

Design-led research and data science allows us to develop insight and an understanding of everything and everyone involved. Our skills in design and innovation help us design and develop new and innovative services and solutions with our citizens as well as building capacity across the organisation.

# Our vision is to inspire Glasgow to create a better future for everybody.

Centre for Civic Innovation - Glasgow City Council Tontine Building, 20 Trongate Glasgow G15ES CENTRE FOR CIVIC INNOVATION



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# **Child Poverty in Glasgow**

# In the beginning

In December 2017, the Scottish Government passed the Child Poverty bill into law which outlines targets to reduce the number of children experiencing the effects of poverty by 2030.

- + By 2023 there is an interim target to ensure that less than 18% of children are living in relative poverty.
- + By 2030 there is a target to ensure that less than 10% of children are living in relative poverty.

On behalf of Glasgow City Council's Child Poverty Governance Board, The Head of Financial Inclusion approached the Centre for Civic Innovation (CCI) to assist with this City Challenge.

### WHAT IS RELATIVE POVERTY?

A household is experiencing relative poverty if their total income is below 60% of the average income for their household size and composition (equivalised income).

## Our initial brief

The Centre for Civic Innovation were asked to use data that is held by Glasgow City Council to provide a clearer picture of child poverty in Glasgow. To do this the CCI were provided with a list of initial questions that would help direct the research:

- + How many children live in households in relative poverty in Glasgow?
- + How many children live in households where at least 1 adult is in employment?
- + How many children live in households where no one is in employment?
- + How many children live in households that are in receipt of Universal Credit?
- + What impact will the new Scottish Child Payment have?
- + What is the uptake of Education Benefits across the city?

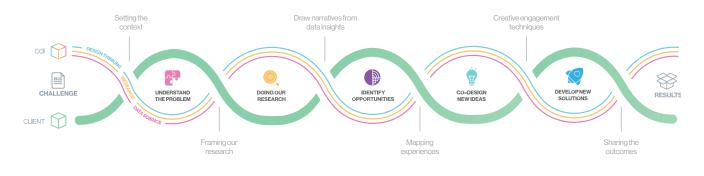
The Financial Inclusion team also requested a deeper investigation into a list of priority groups:

- + Lone parents
- + Mothers under the age of 25
- + Households where a member has a disability
- + Households with 3 or more children
- + Households where there is a child under the age of 1
- Households where there is a child under the age of 5
- Kinship care households.

The decision was made that for the purposes of this project, the focus would be on children living in relative poverty as opposed to other measures of poverty, such as, persistent poverty or material deprivation. This decision was made as the income data held by GCC in relation to Housing Benefit and Council Tax Reduction would allow for relative poverty to be measured.

### Our approach

Before we can find new solutions to the fight against child poverty in Glasgow we need to fully understand the problem. The key stages of our approach to this project are outlined below.



We create joint project teams with clients to enable the exchange of knowledge, ideas and skills throughout the project. By working openly and collaboratively, we co-design ideas to address the challenge.

We use **design thinking,** research and data science to understand and help solve the problems people don't know the answer to. Our design led methodology offers new ways of arriving at innovative solutions to challenges. **We use our storytelling expertise throughout this process.** 

### Progress so far

We ran challenge framer workshops with the FIT in order to understand the challenges they were looking to address and how we could help.

One of those challenges was that there were a number of conflicting statistics surrounding the number of children in Glasgow living in relative poverty. To begin to tackle the challenge we first need to establish an accurate picture of what we are actually dealing with.

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The Centre for Civic Innovation worked closely with subject matter experts in the Financial Inclusion team as well as colleagues in the Scottish Government to build a data set of relative poverty thresholds for each household composition based on information about equivalised household incomes provided by the OECD (Organisation for Economic Cooperation and Development).

Combining these relative poverty thresholds with other data sets the council holds, in particular income data from Housing Benefit and Council Tax reduction, the CCI built an analytical tool that would allow us to identify households living below the relative poverty line along with the various priority groups.

We also ran a large collaborative workshop that brought together experts from the council and critical partners from across the city. The aim of this workshop was to introduce stakeholders to the Centre for Civic Innovation's design led approach, to get the working group to start thinking collaboratively on a larger scale and to ask some key questions to aid in our research focused around the three drivers of child poverty:

- + Income from employment
- + Income from benefits
- + The cost of living.

To help get people thinking about the lives that are affected by living in poverty, we created five case studies that were based on families that are below the poverty line, or in one case, just above. This allowed us to research some key statistics surrounding other costs of living rather than just housing costs to show just how little these families will have.

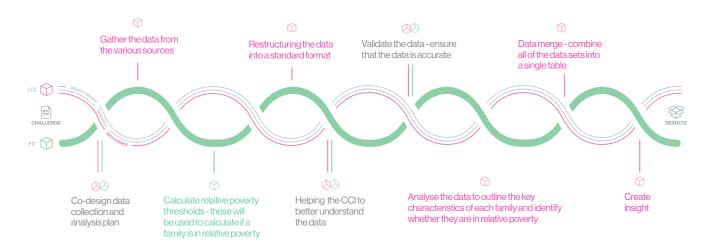
This was effective at getting those involved to understand that each family situation is unique and that there cannot just be a singular approach to tackling child poverty in Glasgow.

A research wall was created using information gathered during the workshop. This research wall initially looks at the various priority groups and what support and interventions are currently available to them. This research wall sits online and is an ever- expanding bank of knowledge shared across the team. It is continuously updated during the lifetime of the project and will allow us to better understand the potential areas for new interventions.

# **Investigating the data**

### Working with Financial Inclusion Team (FIT)

Data can identify areas of opportunity and either challenge or back up assumptions. It enables us to establish a baseline from which improvements can be made. We analyse data not to just create more data, but to create insights.



Working closely with the Financial Inclusion Team we planned out how we would undertake the data analytics in line with this project. By relying on the subject matter experts within the Financial Inclusion team we were quickly able to identify, understand and ensure the accuracy of the data that was required to understand relative child poverty in Glasgow.

Glasgow City Council holds an extensive range of data in relation to its citizens. A lot of this data is used to perform specific services for citizens and to help those that need it most. However, for the most part data relevant to specific services sit in isolation.

### Academy

Academy is the database that holds all of Glasgow City Council's Housing Benefits (HB) and Council Tax Reduction (CTR) data. The data we received from this database was taken on February 19, 2020.

The Housing Benefit/Council Tax Reduction data forms the backbone of this piece of analysis, holding information on the address of each households, who lives there and the income each household receives.

### **Kinship Care**

The Kinship Care data provides information on which children across Glasgow are in kinship care and the name of their carer. Since there was no unique identifier that would match the kinship care onto the HB data, a data matching exercise was undertaken. This data was taken on March 19, 2020. To provide a more accurate picture of child poverty in Glasgow, we needed to bring together data from a variety of sources and merge it into a single view of each household.

As the current ask was to investigate how we might use data to better understand the picture of child poverty in Glasgow, this involved collecting and analysing data from a variety of sources.

Working alongside the Financial Inclusion Team we highlighted the key data sets that would be required to undertake an analysis of relative child poverty in Glasgow.

### **City and Ward Populations**

The ward and city populations come from the Scottish Government and are based on the Child Benefit Uptake which is a universal benefit that everyone with children receives.

### SEEMiS

SEEMiS is the database that all local authorities across Scotland use to maintain school pupil records. The data we received from this is dated March 18, 2020.

This data is used to provide information on the uptake of education benefits across the city. Also, once mapped to the HB/CTR data it can be used to identify those children who are eligible for the benefits but aren't receiving them. There is no unique identifier that can be used to join this with the HB/CTR data so a data match exercise was undertaken.

### **Poverty Thresholds**

The relative poverty thresholds are the amount of money per week that a person needs to receive to no longer be living in relative poverty. The thresholds that were used were calculated by subject matter experts in the Financial Inclusion team and based on a defined process used by the Scottish Government.

The poverty thresholds are calculated based on 60% of the equivalised UK household median income, which is information provided by the OECD (Organisation for Economic Co-operation and Development). The Government only provides information on two household compositions and being that there are 64 different household compositions within the Housing Benefit data, the Financial Inclusion team calculated a complete set of poverty thresholds to match each individual housing composition ensuring that our measurements are as accurate as possible.

### GIS - Mapped the households to their wards

Geographic Information Systems (GIS) gives us the capability to visualise and match data to exact locations allowing us to map our findings on households across the city. We have created a range of maps and visualisations at both a city and an individual ward level.

#### **Data Matching Exercise**

Data matching is the term used to describe the task of finding records across multiple data sets that refer to the same subject or entity. Where data sets may not always contain exact matches (occurring when a subject's information has been altered on one system but not another) the process commonly known as 'fuzzy' matching must be undertaken.

In the instance of matching the SEEMIS data to the HB/CTR data this involved first finding any exact matches of names, addresses, and contact names across both of them. The rest are then run through an algorithm that returns the probability that each pair is a match. Once this is done the 'pairs' need to be manually checked to ensure that they are a match.

### Caveats

The Scottish Government child poverty statistics for Glasgow show that 34% of children are living in relative poverty, that's over 36,000 children. Our current findings do not reflect this due to the fact that we do not have income data on every family in the city.

The Housing Benefit and Council Tax Reduction data doesn't have information on every family living in poverty. Families that are in receipt of Universal Credit and are not claiming Council Tax Reduction will not be included. However, the data that we have provides information on enough families that it can highlight specific problem areas and show that it will likely be an issue for those we don't know about.

The data matching process isn't perfect. Unfortunately, due to the nature of the data, inconsistencies across names and addresses means that not all matches are found.



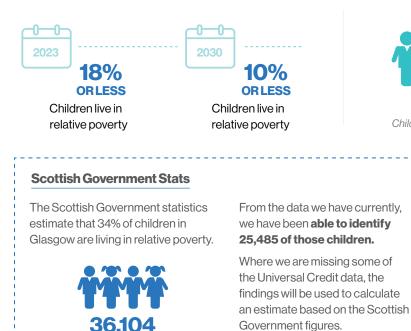
# Key questions answered...

A large portion of this project to date has been the analysis of various data sets to better understand the levels of child poverty in Glasgow. This will not only establish a baseline that we can use to measure the impact of any interventions put in place, but also allows us to see where we can focus those interventions.

To do this we not only looked at Glasgow as a whole, but on a ward level.

It is important that the Scottish Government statistics on relative poverty in Glasgow are taken into consideration. Whilst there is a significant gap between the government figure and our findings from the data, this exercise still allows for an assumption to be made about the priority groups based on the families identified from the data, if there are significant

### The National Child Poverty Targets are:



numbers of children in that group, it will be a significant issue across Glasgow.

In order to achieve the national targets for the reduction of relative poverty, GCC need to understand as much as possible about the children experiencing relative poverty. Whilst it is important that further measures are undertaken to identify those families living in relative poverty not found within the housing benefit data, in the meantime GCC can start helping those already discovered. If GCC understand as much as possible, in particular surrounding the priority groups, they can begin to shape the services helping those families.

To understand the scale of what we as a city are trying to achieve in terms of reducing child poverty we need to know what the Scottish Government's targets mean for Glasgow.

### How many children are there in Glasgow?



107,775 Children living in Glasgow

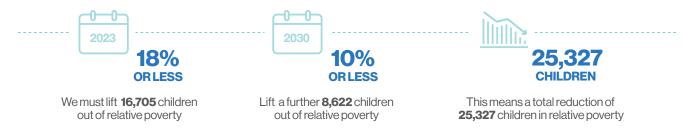
Child Benefit uptake August 2018

### **INSIGHT**

The number of children currently living in poverty in Glasgow **would fill the SEC Armadillo 12 times.** 



### What do the Governments targets mean for Glasgow?



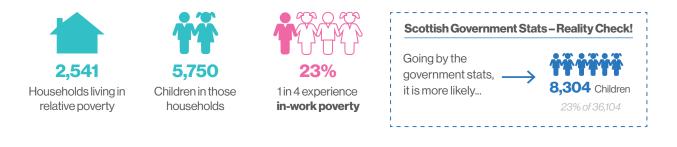
To understand what we can do to achieve this we have been using data to identify as many children as possible that are living in relative poverty in Glasgow.

**66** How many children live in households experiencing relative poverty in Glasgow?

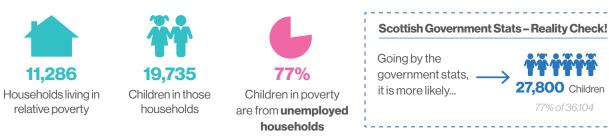


of the 25,485 we have identified as living in relative poverty...

**F** How many children live in households where at least 1 adult is in employment?



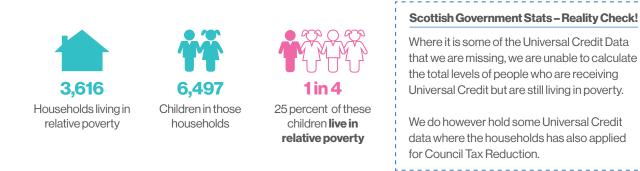
**66** How many children live in households where no one is in employment?



### The average per week that a family is living below the poverty line is:



### **F** How many children live in households that receive Universal Credit?



**66** What is the uptake of education benefits across the city?



School clothing grant

2.084

School clothing grant

**37,003** Free school meals

Those eligible but not receiving:



**1,315** Free school meals



Education Maintenance Allowance



Education Maintenance Allowance



# **The Scottish Child Payment**

### What is it?

A new Scottish Child Payment is to be introduced later this year. This payment is set to help low income families by providing them with an extra benefit.

### Who is eligible?

Families in receipt of a qualifying benefit such as Universal Credit, legacy benefits (Income Support, Employment & Support Allowance and Job Seekers Allowance) and Pension Credit, will receive the payment. There is no cap on the number of children eligible per household.

It is later planned to be rolled out to low income families for each child aged 16 and under.

### What will they get?

2022

Each eligible family will receive £10 per week per child.

### When will payments be delivered?

The first wave of the payments are planned to be made by Christmas 2020 and will see them received by children under 6. The Payment will be delivered to all remaining eligible families with children under 16 by the end of 2022.

### Who administers it?

The Scottish Child Payment will be administered by Social Security Scotland through an application-based process, and will be paid on a monthly basis.

### How much will it cost?

It is estimated that the Scottish Child Payment will cost £180 million across Scotland in 2023-2024, lifting 30,000 children out of poverty and reducing the relative child poverty rate by an estimated three percentage points.\*

\* www.gov.scot/publications/scottish-child-payment-factsheet/

### **66** What impact will the new Scottish Child Payment have?



Children will receive the Scottish Child Payment in 2022 in Glasgow



of these children live in relative poverty



Children **lifted out of poverty** with Scottish Child Payment



### **INSIGHT** – THE SCOTTISH CHILD PAYMENT

The Scottish Child Payment will distribute £16.7 million per year to low income families across Glasgow.

To meet this target, Glasgow must **reduce the number** of children living in relative poverty by almost 17,000.

# The key questions by ward...

The table below answers the key questions highlighted in the brief broken down by Glasgow's 23 wards.



		Children in this ward					Households in Poverty					Depth of Poverty	
Ward No	Ward Name	Total No. of Children	No. of Children in Poverty	% of Children in Poverty	Scottish Government statistics*		Employed	Unomployed	Universal Credit	Scottish Government statistics*		Employed	Unomployed
					Children in Poverty	% of Children in Poverty	Employed	Unemployed	Universal Credit	Employed	Unemployed	Employed	Unemployed
	Glasgow	107,775	25,485	24%	36,104	34%	5,750	19,735	6,497	8,146	27,958	£57	£112
1	Linn	5,915	1,351	23%	1,914	32%	217	1,134	342	302	1,578	£49	£107
2	Newlands/Auldburn	4,600	1,118	24%	1,589	35%	288	830	317	420	1,210	£49	£110
3	Greater Pollok	7,220	1,436	20%	2,022	28%	295	1,141	399	413	1,597	£61	£108
4	Cardonald	6,235	1,367	22%	1,950	31%	269	1,098	332	379	1,547	£61	£112
5	Govan	4,595	1,196	26%	1,697	37%	304	892	320	433	1.269	£62	£107
6	Pollokshields	4,830	898	19%	1,264	26%	389	509	163	532	697	£79	£112
7	Langside	4,570	640	14%	903	20%	187	453	136	267	647	£73	£107
8	Southside Central	6,350	1,988	31%	2,816	44%	1,055	933	351	1,497	1,324	£67	£112
9	Calton	4,795	1,610	34%	2,275	47%	317	1,293	414	438	1,787	£44	£112
10	Anderston/City/Yorkhill	1,915	475	25%	686	36%	123	352	130	177	507	£80	£112
11	Hillhead	2,500	545	22%	758	30%	185	360	132	252	491	£68	£112
12	Victoria Park	2,520	402	16%	578	23%	77	325	109	111	467	£64	£110
13	Garscadden/Scotstounhill	6,005	1,628	27%	2,311	38%	339	1,289	460	477	1,814	£66	£112
14	Drumchapel/Anniesland	6,195	1,544	25%	2,202	36%	267	1,277	388	384	1,839	£54	£112
15	Maryhill	3,340	802	24%	1,119	34%	116	686	264	164	972	£48	£111
16	Canal	5,595	1,761	31%	2,491	45%	263	1,498	466	382	2,175	£44	£112
17	Springburn/Robroyston	5,290	1,281	24%	1,805	34%	236	1,045	309	334	1,480	£58	£112
18	East Centre	5,615	1,494	27%	2,130	38%	211	1,283	390	297	1,806	£49	£112
19	Shettleston	4,850	1,069	22%	1,516	31%	140	929	310	197	1.309	£43	£112
20	Baillieston	4,275	646	15 %	903	21%	82	564	140	115	790	£33	£112
21	North East	5,030	1,221	24%	1,733	34%	175	1,046	342	248	1.482	£34	£112
22	Dennistoun	3,310	863	26%	1,228	37%	168	695	237	239	989	£56	£112
23	Partick East/Kelvindale	2,225	150	7%	217	10%	47	103	46	67	147	£40	£107

\*Scottish Government figures differ due to the fact that we are missing a large portion of Universal Credit data, as the council only holds data on those cases that have also applied for Council Tax Reduction. As part of our ongoing investigation, we aim to build a complete, and importantly, up to date picture of the data.

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# A focus on priority groups

### If Glasgow was 100 children...



# 34 would live below the poverty line

## Of those 34...\*



live in lone parent households



lives in a household where the mother is under 25



live in Housing Association properties

\*Some families may fall into multiple priority groups.



live in households with 3 or more children



lives in a household where a child is under the age of 1



live in a household experiencing in -work poverty



live in a household where someone has a disability



live in a household where a child is under the age of 5



live in households where no one is in employment



lives in a household where someone is in kinship care



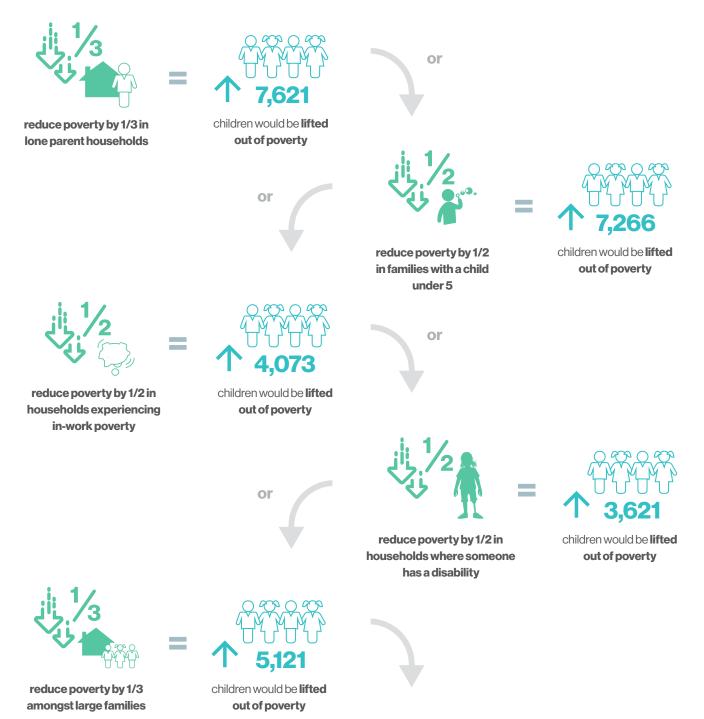
live in properties owned by private landlords

live in a house receiving Universal Credit

# **Areas for further investigation**

Narrowing the focus to look at the priority groups in specific areas will allow us to see opportunities to make a difference. Looking at the priority groups in general, here is the impact that reducing the number of children living in poverty within these groups would be.

### If we could...



Even **by achieving one of these**, the city would be well on our way to lifting many families out of poverty.

# A focus on...

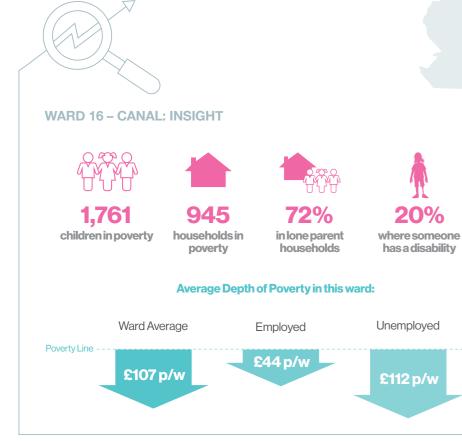
#### Ward 16 - Canal

### Canal has an above average level of child poverty, 45% of children living in this ward are experiencing its effects.

It is important that we now try to understand why areas such as Canal have higher levels of poverty than the rest. This will likely involve speaking to citizens as experiences can differ greatly with location. Some priority groups may be more impacted in some areas of the city meaning that interventions will need to have a targeted approach.

As well as having above average levels of child poverty, Canal also has the highest proportion of lone parent households. 72% of children living in poverty in the Canal ward live in lone parent households.

Canal also has the highest percentage of children that live in households where someone has a disability. 20% of children living in poverty in the Canal ward live in households where a member has a disability.\*



\*Ward insights based on Housing Benefit data

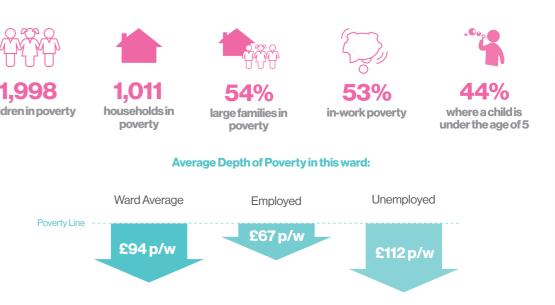


### WARD 8 - SOUTHSIDE CENTRAL: INSIGHT



children in poverty

poverty



\*Ward insights based on Housing Benefit data

### Ward 8 – Southside Central

### Southside Central has an **above average level of** child poverty, 44% of children living in this ward are experiencing its effects.

Whilst we still need to understand why this is, this could be an ideal place to pilot new interventions. Having a larger proportion of children in poverty means that it will be easier to see the impact that new interventions might have. These areas would also be a great places to start engaging with citizens that fall into the different priority groups.

As well as having above average levels of child poverty, Southside Central also has the highest levels of "in-work" poverty. 53% of children living below the poverty line in this ward live in households where at least one adult is in employment.

Southside Central also has the largest percentage in Glasgow of large families that are living in relative poverty. 54% of the children in poverty within this ward are living in households that have three or more children.

Southside Central also has the **highest levels of families** with young children living in poverty. 44% of children living below the poverty line in Southside Central live in a household where there is a child under 5 years old.\*

# **Understanding the city**

### **Research** overview

The Centre for Civic Innovation use a number of different techniques when assembling research for the tasks we take on. Depending on the situation, we have to adapt and find the best way to gather as much knowledge as possible.

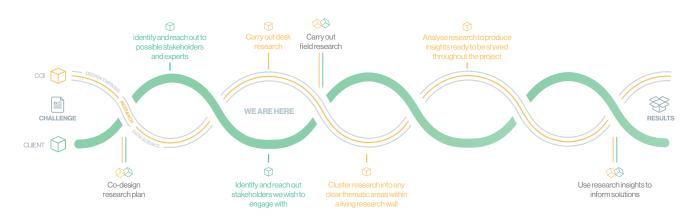
To better understand what is currently happening to support those people experiencing Child Poverty in Glasgow our team

## Why would we do this?

Gain a deeper understanding of the needs of your users through interviews, pop ups and engagement to ensure you are working on the correct problems. This enables us to include both those at the workshop and those unable to attend. built an online 'living' research wall allowing us to gather insight into the priority groups and potential interventions across the city of Glasgow. Creating a 'living' research wall like this will allow us to work collaboratively with key partners, both internal and external, to ensure that there are no gaps and to bring all of the research into Child Poverty into one place.

# The potential outputs?

- + A living research wall consolidating all research findings as a result of a co-designed research plan
- + Research insights which can be developed and explored throughout the project, particularly in the workshops.





### How it works...

### Understanding our priority groups

The main area of research was the priority groups outlined in the brief. To understand how we can help these groups, we need to understand what interventions are currently in place. We focused on 3 aspects of the priority groups; what organisations offer support, what benefits or grants offer support and are there any interventions that are planned to be rolled out.

#### Children under 5

Funded early learning and childcare (ELC) is available to all three and four year olds and eligible two year olds. The Scottish Government plan to increase the number of free hours available to families from 600 hours to 1140 hours per year. Every child in Scotland at a local council school can get free school lunches during term-time in primary 1, 2 and 3. Some children in funded childcare before starting school can also get free meals.

There are various toddler groups within Glasgow, for instance, Bookbug held at various libraries. This is a free, fun and friendly event for babies, toddlers, pre-schoolers and their families to enjoy together.



7,525 children in poverty live in a household where there is a **child under 5.** 



On Average, households where there is a child under the age of 5 are £107 per week below the poverty line.



1,622 children in poverty live in households where there **is a child under one year old.** 



On average, these families **are living £68 per week** below the poverty line.



331 children living in poverty in households **where the mother is under 25 and a child under one.** 



1,516 children in poverty live in households **where the mother is under 25.** 

£107

On average, households where there is a **mother under the age of 25 are £107 per week** 

below the poverty line.

### **Child under One**

Every child born in Scotland is able to get a Baby Box. This is a free box full of baby essentials from birth to 6 months. There is also support available for parents/guardians of babies who have been born prematurely via the Neonatal Expenses Fund. This allows you to claim for the costs of travel and food whilst your baby is in the neonatal unit.

Support is also available from organisations such as Birth, Baby & Beyond. They provide families in need with essential baby and child items in the form of Starter Packs.

### Mothers under 25

Within Glasgow, there are various organisations who are providing support to young mothers. For example, Rosemount Lifelong Learning run a Young Parents Project where they help young parents into education, training or employment. At Smithycroft Secondary School there is The Young Parents' Support Base. Their aim is to support young people to maintain and/or return to education during their pregnancy and after the birth of their child.

The Family Nurse Partnership (a Scottish Government programme) allows specialised nurses to work with young, first-time mothers to develop their parenting capacity and support them to make positive choices for themselves and their child. Best Start Grant and Best Start Foods are available to all parents under the age of 18 years, they do not need to receive any specific payments or benefits. This allows them to access payments when their child reaches certain age milestones and a prepaid card can be used to buy healthy foods for children under 3.

#### **In-work Poverty**

Those families that are living in-work poverty have access to a varying degree of financial support, based on their particular circumstances. There are a broad range of benefits that are available to top up part time earnings such as; Income Support or Universal Credit.

There are other forms of support on offer for those in low paid jobs and low income families. In Work Support is mainly an online resource that aims support families who, despite being in employment, still suffer from financial hardship.

The organisation Gain4U, provide information on dedicated teams that can offer free advice on money matters, such as debt management and budgeting, as well as employment rights. People in receipt of Jobseekers Allowance receive free rail travel whilst seeking a job as well as within the first month of the job under the in work travel scheme, however, this scheme is not widely known or promoted.

The Parental Employability Support fund provides intensive employability support for parents both in and out of work. This aims to tackle in-work poverty and enhance links between local employability services and the expansion of Early Learning and Childcare.

#### **Lone Parents**

Lone parents are able to access support from organisations such as One Parent Families Scotland, who provide expert advice and practical support.

There are also support groups available for lone parents such as those organised by Home-Start.

Lone parents can access grants (Lone Parents Grant & Lone Parents Childcare Grant) from SAAS that will enable them to overcome barriers such as childcare whilst continuing their studies.

If a lone parent has struggled to find a job that suits their needs then Fair Start Scotland could help them by giving the parent access to an advisor who will help them create a CV and prepare for interviews.



Scottish Government Child Poverty Delivery Plans Single Parents Views - One Parent Families Scotland



job market."

16,142 children live in poverty **in lone parent households.** 



Only 1,890 children that live in **lone parent households in poverty have an adult working.** 

£107

On average, lone parent households **are £107 per week below the poverty line.** 

Lone parents are over represented within the homeless population. 25% of all homeless households in Scotland are lone parents despite only representing 6% of all households."

The facts: bad housing and homelessness for children and young people in Scotland 2011 - Shelter Scotland

### **Kinship Care**

Kinship care is when a child who cannot live with their birth parents is looked after by extended family members or others with whom they have a relationship.

Households in Glasgow with a child in kinship care may receive a weekly kinship allowance from the local authority of between £137.18 - £236.60, relative to the child's age. However, not all kinship carers receive this, such as those in informal kinship care agreements or when the child is not formally "looked after" in terms of the Children (Scotland) Act 1995. In this case, financial support is may be available for low income families through other means such as the Buttle UK Grants for Kinship Care or the best start grant.

Organisations such as kinship.scot provide help and information for kinship carers in Scotland, such as links to support groups and family support services. One of these services is Family Addiction Support Service (FASS), which has groups for kinship carers who care for a child due to parental addiction. They work with Geeza Break, another Glasgow based organisation which has a dedicated kinship service to provide respite services, out of school care and family support.

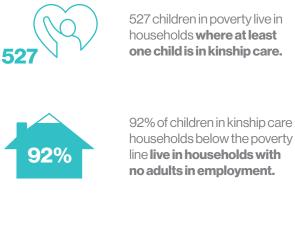
### **Large Families**

Whilst large families incorporates a large group of those that are living in poverty, no specific benefits or organisations were found to be supporting them.

With that being said, large families are taken into consideration by certain benefits. In April 2017, a two child limit was introduced for benefits such as Child Tax Credit and Universal Credit.

Any children born on or after the 6th of April 2017 will not entitle the family to any further support. This means that if a family in poverty were to have a third child they would not receive any increase to these benefits, leaving them to fall further into poverty.

On average, **large families live in households with no adult in employment** sit £258 per week below the poverty line. Unemployed



£107

On average, households where there is a **child living in Kinship Care are £107 per** week below the poverty line.



10,845 children in poverty live in where **there are three or more children.** 



3,328 children in large families living in poverty live in households **where there is one adult in employment.** 



On average **large families live in households with one adult in employment** are £68 per week below the poverty line.

This means that large families where no adult in that household is in work are deeper in poverty than any other group.

#### Disabilities

A range of benefits and grants are available to disabled people, those with health conditions or impairments, and their carers. This includes Personal Independence Payment for those over 18 (£23.60 - £151.40 per week), and Disability Living Allowance (£23.60 - £151.40 per week) for under 18s in Scotland. The level of financial support largely depends on how much support is needed with daily tasks, mobility or supervision. Carers may be eligible to claim Carer's Allowance (£67.25 per week), and in Scotland this is topped up with Carer's Allowance Supplement, or the Young Carer Grant for young carers age 16-18. The ILF Transition Fund supports young disabled people in Scotland who are aged between 16 to 25 and at an important transitional stage in their lives.

Many organisations exist in Glasgow to support disabled people, such as the COJAC centre in Castlemilk, which provides out of school care and activities to children with additional support needs, as well as support groups for parents and carers. Care and Repair Scotland offers advice and assistance to enable elderly or disabled people to repair, improve or adapt their homes. Project ability, based in Trongate, develops art projects and creates opportunities for people of all ages with disabilities, and people with lived experience of mental ill-health. Similarly, Theatre Nemo engages with those in recovery from poor mental health through music, drama and visual art, with groups for young people.

### **Universal Credit**

Universal Credit is a monthly payment which replaced six previous benefit types (Child Tax Credit, Housing Benefit, Income Support, Income-based Jobseeker's Allowance, Income-related Employment and Support Allowance, and Working Tax Credit).

Those in the lowest-income 10% of the population on average lose the most from Universal Credit – a 1.9% fall in their income, equivalent to £150 per year per adult.

76% (8.7 million adults) of those entitled to means tested benefits – and 84% (7.2 million) of those in working households – see a change in their entitlement of at least £100 per annum (p.a.). 17% (1.9 million) see a loss of at least £1,000 p.a., while 14% (1.6 million) see a gain of at least that much.



5,113 children live in households in poverty where **at least one person has a disability.** 



On average, households where a **child has a disability are £70 per week below the poverty line.** Whilst they may look better off than most, this is generally due to disability benefits.

*…the poverty rate is still higher for disabled people with a given level of qualifications – they tend to be paid less than non- disabled people with the same qualification level, including a degree."* 

UK Poverty 2019/20 - Joseph Rowntree Foundation



So far with the data we have, we have been able to **identify** 6,497 children living below the poverty line in households in receipt of Universal Credit.

£59

On average households receiving Universal Credit are living £59 per week below the poverty line.



The scale of child poverty in Glasgow is a significant challenge for the city and its people.

We need to find new and better ways to do things and we need to co-design these solutions with the people who are experiencing the challenge.

We need to expand our knowledge of what is currently happening in Glasgow to better support families to move out of poverty.

The key to developing lasting change will be to involve all of our stakeholders, especially those actually experiencing poverty, and co-designing solutions that empower and enable our citizens to make their situation better.

Our next phase of research will include:

### Looking at the numbers

- + Validate findings to date with the financial inclusion team
- + Expand the data sets can we work with other partner agencies to improve everyone's understanding?
- + Further dialogue with the Scottish Government analytics team regarding the weight of disability on the depth of poverty
- + Better understand how the Scottish Government came to their figures
- + Understand the impact that lockdown due to Covid-19 has had on the city.

#### Further research into current interventions

- + What is the cost?
- + How are they currently evaluated?

### Talk to People with Lived Experience

- + Speak to organisations that support families living in poverty
- + Speak to families that are experiencing Child Poverty.

#### Identify Opportunities to make a real difference

+ Work in partnership with organisations on both a local and a national scale to not only make a resounding impact for families experiencing child poverty in Glasgow, but Scotland as a whole.

There a number of current CCI projects that can cross over and add value to this work as well as a number of potential partners keen to both share data and concentrate efforts to make a difference to child poverty in the city and beyond.

- + URBACT ROOF: Ending Homelessness project
- + ERDF Smart Cities Scotland's 8th City
- + Liveable Neighbourhoods GCC
- + Dundee City Council
- + Public Health Scotland
- + The Edinburgh Futures Institute
- + The London School of Economics and Political Science
- + V&A Dundee Design for Business
- + Service Design Academy.

### **Centre for Civic Innovation**

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