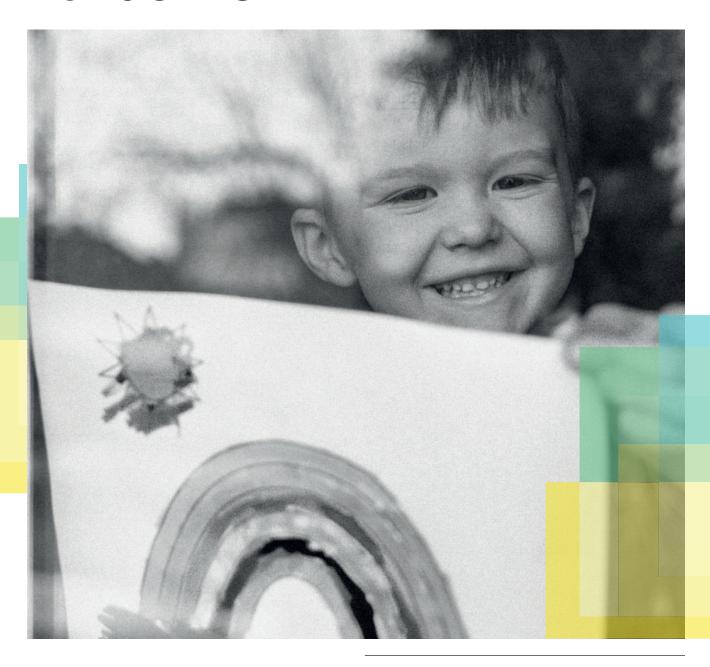
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CCI - Design Research Client: GCC Financial Inclusion Team

# Child Poverty: Understanding the Impact of the COVID-19 Pandemic



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# 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



"If you want different results, do not do the same things."

Albert Einstein

CENTRE FOR CIVIC INNOVATION



# Child Poverty: Understanding the Impact of the COVID-19 Pandemic

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CCI-CP COVID-19-17062021

CCI - Design Research Client: GCC Financial Inclusion Team

# Child Poverty: Understanding the Impact of the COVID-19 Pandemic

# Our initial brief

The Centre for Civic Innovation have been working collaboratively with child poverty experts from across the Council for a substantial period of time. The work undertaken by the CCI led to the development of the Child Poverty in Glasgow Report in 2020.

The Child Poverty in Glasgow Report brought together extensive research and detailed data analysis, both undertaken by the CCI. The report takes a deep dive into the data that the council holds on Housing Benefit and Council Tax Reduction recipients, as well as bringing in data around kinship care and education benefits. This data research allows Glasgow City Council to view child poverty at a granular household level allowing for the characteristics of those in poverty to be understood. This will also allow Glasgow to design and implement solutions that will have a real, tangible impact on children across the city.

The Centre for Civic innovation have been asked to investigate the impact that the COVID-19 pandemic has had on Child Poverty in Glasgow. Due to work undertaken prior to the pandemic Glasgow City Council is in the unique position of being able to see how the number of children living in relative poverty differs to what it was before. This involves comparing the work undertaken before the COVID-19 pandemic with data from during the pandemic.

There are several key questions that have been asked around the COVID-19 pandemic as well as comparing the current stats with those before the pandemic:

- + How has the COVID-19 pandemic impacted the number of households with children receiving Housing Benefit or Council Tax Reduction?
- + How many households with children are now receiving these benefits that weren't previously?
- + How many households with children are no longer receiving these benefits that were previously?
- + How many households with children that were already in poverty have had a drop in their income?
- + How many households with children receiving Housing Benefit and Council Tax Reduction that were employed, are now unemployed, and vice versa.
- + What impact has the pandemic had on the number of households with children receiving Universal Credit?

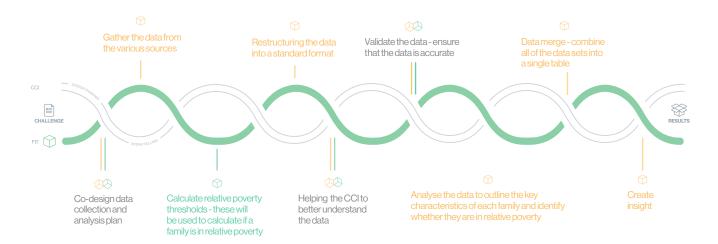
It is also vital that we continue to understand how this pandemic has impacted the priority groups that were a focus of the previous Child Poverty report:

- + Lone Parents
- + Mothers under the age of 25
- + Households where a member has a disability
- + Households with 3 of 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.

# 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 the impact that the COVID-19 pandemic has had on 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.

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.

Working alongside the Financial Inclusion team we highlighted the key data sets that would be required to undertake an analysis of the impact of Covid-19 on relative child poverty in Glasgow.

### **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 December 8th, 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.

In addition to this we also received new data in the form of the income breakdown for households in receipt of Universal Credit. This is data that we didn't have for the previous piece of analysis looking at understanding the scale of relative child poverty in Glasgow.

# **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.

### **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.

# **City and Ward Populations**

The ward and city populations come from the Scottish Government and are based on the Child Benefit uptake, as of March 26th 2020, which is a universal benefit that everyone with children receives.

### **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 households with children living in poverty. Households with children 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.

There is a caveat around the Universal Credit income breakdowns due to the fact that we did not have this data for the previous child poverty exercise. This new data has allowed us to better understand the incomes of those households with children that are receiving both Universal Credit and Council Tax Reduction.



# **Key Questions Answered**

There are many different aspects to understanding the impact of the COVID-19 pandemic on children across Glasgow. These initial questions, provided by the Financial Inclusion team, were a springboard to develop this analysis which had a focus on comparing the data from before the pandemic and then during the pandemic.

As with the previous report, it's important to consider the employment situation and the depth of poverty within the individual households. These questions, and more, will be explored in the following pages.

- + How has the COVID-19 pandemic impacted the number of households with children receiving Housing Benefit or Council Tax Reduction?
- + How many households with children are now receiving these benefits that weren't previously?
- + How many households with children are no longer receiving these benefits that were previously?
- + How many households with children that were already in poverty have had a drop in their income?
- + How many households with children receiving Housing Benefit and Council Tax Reduction that were employed, are now unemployed, and vice versa.
- What impact has the pandemic had on the number of households with children receiving Universal Credit?

### PRE-COVID-19\*



There were 64.650 households living





households receiving HB/CTR



There were 13,827 households living in relative poverty

with

36,072

children

107,775

children

with 25.485 children

At least 24% of children in Glasgow were living in relative poverty pre-COVID-19

# **MID-COVID-19 \* \***



There are **63,855** households living in Glasgow



There are 19,650 households receiving HB/CTR



There are 15,346 households living in relative poverty



106,745

children

with

35,540

children

with 27.995 children

At least 26% of children in Glasgow are living in relative poverty now







At least 2,510 more children in Glasgow are living in poverty since the beginning of the COVID-19 pandemic.

This means there are now at least 27,995 children living in relative poverty in Glasgow.

<sup>\*</sup>Pre-Covid data comes from Housing Beneft and Council Tax Reduction data, February 2020

<sup>\*\*</sup>Mid-Covid data comes from Housing Beneft and Council Tax Reduction data, December 2020 HB/CTR refers to Housing Beneft or Council Tax Reduction

# **Employment**

# HOUSEHOLDS THAT HAVE AT LEAST ONE ADULT IN EMPLOYMENT

# PRE-COVID-19



2,514 households with 5,750 children

# MID-COVID-19



3,194 Households with 6,792 children

# HOUSEHOLDS THAT HAVE NO ADULT IN EMPLOYMENT

# **PRE-COVID-19**



11,286 households with 19,735 children

# MID-COVID-19



12,152 Households with 21,203 children



344 no longer employed



Investigating the previous child poverty report from before the COVID-19 pandemic, of the 2,514 households that were employed, 344 households no longer have an adult in employment

# **Depth of Poverty**

# **POVERTY DEPTH**

# PRE-COVID-19

# MID-COVID-19

# **THE CHANGE**





# **INSIGHT**









£51
on average £51 per
week worse off

There are 1,003 households, with 1,975 children, on Housing Benefit that have had a reduction in their income since the COVID-19 pandemic began.

# What's changed since the previous report?

There have been several changes in people circumstances since our initial report using data from Feb 2020. This has meant that there are new families receiving Housing Benefit or Council Tax Reduction and there are some families who are no longer appearing in the data due to a variety of possible reasons.

# A focus on new households

There are 3,143 households, with 5,456 children, that are now claiming Housing Benefit or Council Tax reduction that weren't before the COVID-19 pandemic.

- + 87% (4,765) of children in households that have made a new Housing Benefit or Council Tax Reduction claim over the past year are experiencing the effects of relative poverty.
- + 9% (433) of children in households that have made new Housing Benefit or Council Tax Reduction clains in the past year that are living in poverty, live in households where there has been a child born in the past year
- + 1/3 children in poverty in households where there is a new claim live in households where there is at least 1 adult in employment.

# Changes in circumstances since the COVID-19 pandemic began

5,456

Children in households that have made a new claim for Housing Benefit or Council Tax Reduction

4,765

Below the poverty line

691

Above the poverty line

# New HB/CTR claimants that are below the poverty line spilt by employment status

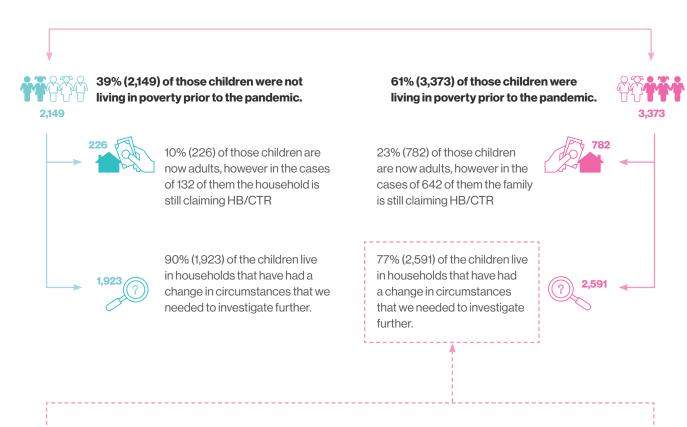
	Employment	Unemployed	Total
Households	848	1,901	2,749
†*†* Children	1,574	3,191	4,765
↓ Depth of Poverty	£77 per week below the poverty line	£136 per week below the poverty line	£121 per week below the poverty line



# A focus on households that no longer appear in the data



Since our 2020 report, 5,522 children no longer appear in the data. What has changed during the COVID-19 pandemic?



To better understand the change in circumstances of the **2,591 children** that live in these households the benefits experts in the Financial Inclusion team took a sample of the data to check against the benefits system. By doing this they were able to understand some of the reasons that these families no longer appeared in the data.



50% of these households had an increase income from employment or gained new employment.



12% have had a change in address to one outside of Glasgow.

**12**%



12% had a claim that had been suspended but has since been restarted.

# A focus on Universal Credit



**4,986**Households

Since the beginning of the COVID-19 pandemic 4,986 households with children have begun claiming Universal Credit in Glasgow.\*

The number of families claiming Universal Credit has increased dramatically during the COVID-19 pandemic.

- + There are 14,579 children in households that are receiving both Universal Credit and Council Tax Reduction.
- + 92% (13,413) of children from households that are receiving both Universal Credit and Council Tax Reduction are living in relative poverty.
- One of the common findings of research in 2020 was that while the social security system was able to adequately address the large influx of claimants to Universal Credit from an administrative perspective, the support provided by social security is inadequate to meet the needs of people in crisis.

Universal Credit is a means-tested programme of social assistance and aims to be a short-term programme of last resort for people in crisis – a safety net rather than a social insurance system. It therefore has low income replacement rates, where income from social security replaces just 50% of the average disposable income from work link below for resolution foundation.

Therefore, despite the increase in UC entitlements since March, Universal Credit payment amounts provide a very low level of income support for recipients to cover their essentials."

Resolution Foundation. 2020.

This time is different – Universal Credit's first recession.

# **Households receiving Universal Credit**

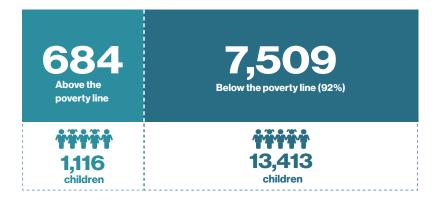
15,140

Total number of Households with children receiving Universal Credit

8,193

Households who receive council tax reduction. (14,579 children live in these households)

6,947





**INSIGHT** 

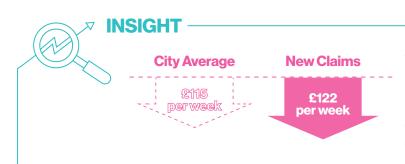
**13,413**Children



Whilst we only know about the 13,413 children that are in poverty and in households receiving Council Tax Reduction, it is likely that more children in households receiving Universal Credit are living in relative poverty.

# Households with children receiving both UC & CTR that are in poverty split by employment status

	Employment	Unemployed	Total
Households	1,644	5,865	7,509
<b>†*†</b> ∳ Children	3,104	10,309	13,413
<b>↓</b> Depth of Poverty	£81  per week below the  poverty line	£133 per week below the poverty line	£122 per week below the poverty line



As a result of the pandemic, on average households with children that are receiving both UC and CTR are further below the poverty line than the city averages, by at least

£7 per week. This means that they are £122 per week below the poverty line

# Additional Support during the COVID-19 Pandemic

# **Self Isolation Support Grant**

A grant, worth £500, from the Scottish Welfare Fund is available to those who have been asked to self isolate by Test & Protect. To be eligible for the Self-Isolation Support Grant you must be employed or self-employed, be unable to work from home or are losing income due to your self isolation and receive certain benefits, for example, Universal Credit or Working Tax Credit. This was then extended to include parents or carers of under 16s who have been asked to self isolate but were not asked to self isolate themselves.

# Scottish Welfare Fund / Discretionary Housing Payment

A budget has been set aside for a discretionary fund for self-isolation cases. This process is still to be developed.

# Financial Inclusion Support Officers (FISO)

A ring-fenced financial inclusion service has been set up for parents affected by self isolation or are struggling financially due to the economic impact of the COVID-19 pandemic. Currently 9 FISO officers have been recruited to work citywide as directed by Education Headquarters. This will provide coverage for all Glasgow Secondary Schools and SIMD1 primary schools over a 12 month period. The grant will also cover all marketing and translation costs.

# **Glasgow Helps Single Parents**

A service has been set up by the Financial Inclusion Tackling Child Poverty team for single parents. This new project was set up in recognition of the large numbers of single parents in Glasgow. This new service provides a wide range of supports from crisis support, welfare benefits, employability, digital, fuel and food

# **Translation**

A budget has been set aside for organisations to access translation services, with exception of Glasgow Life who have been allocated a separate budget. This will support the outbound Test & Protect Support Calls & Financial Inclusion Support Officers in Schools.

# **Mental Health Supports**

There has been a provision of mental health counselling, self management & check-in calls for those affected by the COVID-19 pandemic. There is also provision to accept referrals resulting from Test & Protect outbound calls to those who have been asked to self-isolate.

# **Shielding Support**

From March until August 2020, several thousands of people across Glasgow were asked to shield. This could have a significant impact on a households income if they no longer able to work, in this situation those who were shielding were entitled to Statutory Sick Pay (or, if possible, their workplace could use the Coronavirus Job Retention Scheme to pay them).

Another possible source of income was the Scottish Welfare Fund Crisis Grant. This is available to people on a low income who are in crisis and require support.

# Free School Meals during the Holidays

The Scottish Government extended their Free School Meals programme over the following holiday periods; Christmas 2020, February mid-term 2021 and Easter 2021. In Glasgow this was administered through 3 separate payments into the parent or guardians bank account - if they did not have a bank account, the Scotcash Credit Union were able to help. This was available to those who receive free school meals during term time and are in receipt of a qualifying benefit.



### **Christmas Payment**

The COVID-19 pandemic has had a significant impact on Scotland's jobs and living standards meaning that, unfortunately, some people will need to make difficult decisions. In order to combat this, the Scottish Government have provided a new winter payment that aimed to help those on low incomes pay for food, heating, warm clothing and shelter. As part of the Winter Plan for Social Protection, £16m was been set aside to give the estimated 156,000 children in receipt of free school meals across Scotland a one-off £100 payment by Christmas.

# **Support for Kinship Carers**

After taking advice from our Kinship Carers support groups, 1,462 children in Kinship Care in Glasgow were supported with an additional payment of £68 in advance of Christmas to help with the additional costs during the COVID-19 pandemic.

# **Support for Vulnerable Families**

There was a budget to support vulnerable families as identified by the Health and Social Care Partnership as struggling financially as a result of the COVID-19 pandemic and assist with additional costs at Christmas. 958 vulnerable families supported with £50 per child to support additional costs relating to Christmas

# Keeping Warm in Glasgow

On November 10th 2020, Glasgow City Council announced the citywide campaign to appeal for donations of winter coats, jackets and sweatshirts in partnership with Glasgow Times and The Herald. As the COVID-19 pandemic guidance recommends increased ventilation in enclosed areas this means that schools and classrooms are now increasingly turning to outdoor learning opportunities.

The COVID-19 pandemic has taken its toll on the financial capacities of many of Glasgow's families and this appeal was a key way to try and ease the burden. More than 4,000 items were donated, far beyond anyone's expectations.

### **Christmas Food**

Sikhs in Scotland & Urban Fox provided meals on Christmas Day in Glasgow Central Station.

# First Time Benefit Claimants Support

Glasgow Life is providing support to first time benefit claimants affected by the COVID-19 pandemic. With costs to cover resourcing of face-to-face service provision when available, a Universal Credit telephone claim helpline & full cost of translation services for BME clients.

# **Energy Advice & Support**

Dedicated fuel advisors have been allocated to respond to referrals from clients and partner organisations impacted as a result of COVID. These advisors offer services such as advice and guidance on fuel debt, negotiation of debt write offs, emergency top ups and support to clients with direct debits.

There has also been an allocation of grant funding to the Wheatley Group and the West of Scotland Housing Association to provide fuel top ups for tenants struggling financially as a result of having to self isolate.

### **Technology/Digital Support for Most Vulnerable**

Glasgow City for the Voluntary Sector (GCVS) and Glasgow Life are to work in partnership to provide repurposed equipment, connectivity & digital learning support to citizens struggling as a result of the COVID-19 pandemic. There has been an allocation of funding to Education Services to provide MyFi Connectivity to vulnerable families.

# Financial Support - Helping Women to Build a Better Home

There has been a budget set up to supply vouchers to supplement Community Care Packages to re-home women and children fleeing domestic abuse during the COVID-19 pandemic. Working with our partners in the 3rd sector supporting women and children fleeing domestic abuse to set up home with a supervised spend of up to £1000 for items to make a house a home. This spend will enhance the offer from a Community Care Grant.

# **Transport/Food Delivery**

Glasgow Community Transport are providing daily support, including emergency provision, to GCC & partner organisations including foodbanks and pantries during the COVID-19 pandemic. Funding has also been provided to cover transport costs to vaccination appointments.

### Refrigeration

Commercial fridges have been provided to food banks and distributors of fresh food by RSBi.

# **Food Fund**

A small grants process is to be administered by Glasgow Council for the Voluntary Sector to provide funding to organisations such as food banks.

# **Hot Food**

A service has been set up by the the organisation Well-Fed that provides hot food similar to the meals on wheels service. This requirement has emerged as family members who would normally provide support to a relative are required to self isolate.

# **Pantries**

Glasgow City Council have been supporting the set up costs for pantries, including purchase of a vehicle, and staffing costs. GCC also supports the resourcing costs for the wider pantry network led by Cllr. Mandy Morgan

# Volunteering

Glasgow Life and GCVS have been supporting a network of local providers to address shopping & befriending needs.

# **Private Rented Sector Hub**

Supermarket vouchers were provided to the private rented sector hub to support vulnerable families.

# No Recourse to Public Funds

Supermarket vouchers were provided to the Health and Social Care Partnership homelessness team to support vulnerable families.



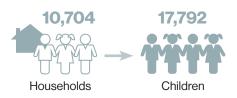
# A Focus on Priority Groups

In the Every Child Every Chance: Tackling Child Poverty Delivery Plan 2018-2022 from the Scottish Government, several groups are highlighted as being disproportionately affected by Child Poverty. For this reason it is important to look at how the COVID-19 pandemic has impacted these groups.

As well as the priority groups outlined in the Every Child Every Chance report a particular focus is given to households with children under 6 as they are the current focus of the new

Scottish Child Payment, will be beneficial in future studies to understand how they have been affected by the rollout of this initiative.

### **Lone Parent**







An increase of 1,650 children in lone parent households experiencing poverty

# 63



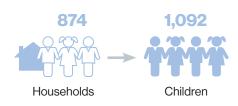
On average these families are £3 per week worse off than before the pandemic

# £110



On average these households are £110 below the poverty line

# **Mothers under 25**



# INSIGHT -



A decrease of 424 children with a mother under 25 experiencing poverty



On average these families are £26 per week worse off than before the pandemic

# £133



On average these households are £133 below the poverty line

# Child under one



# INSIGHT

863



A decrease of 863 children living in a household where there is a child under 1 and are experiencing poverty

# £59



On average these families are £59 per week worse off than before the pandemic

# £127



On average these households are £127 below the poverty line

### Children under six





133



An increase of 133 children living in households where there is a child under 6 and are experiencing poverty £14



On average this group is £14 per week worse off than they were before the pandemic £121



On average these households are £121 below the poverty line

# At least one disability in the household





**570** 



An increase of 570 children living in households where there is someone with a disability and are experiencing poverty £1



On average this group is £1 per week worse off than they were before the pandemic

£71



On average these households are £71 below the poverty line

# **Kinship Care**





# **INSIGHT** -

87



An increase of 87 children living in households where there is someone in kinship care and are experiencing poverty

£11

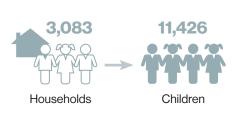


On average families in this group is £11 per week worse off than they were before the pandemic £118



On average these households are £118 below the poverty line

# Large Families (3 or more children in the household)





# INSIGHT -



An increase of 581 children living in households where there are 3 or more children and are experiencing poverty

£31



On average large families in this group are £31 per week worse off than before the pandemic £195



On average these households are £195 below the poverty line Child Poverty: Understanding the Impact of the COVID-19 Pandemic

# Impact of the COVID-19 Pandemic by Ward

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



	The state of the s															
			(	Children in Poverty		Receiving Universal Credit and CTR			Households with no Adults in Employment				Households with at least one Adult in Employment			
Ward No	Ward Name	Total No. of Children	No. of Children in Poverty	% of Children in Poverty	Impact of the pandemic on the No. of Children in Poverty	No. of Children in Poverty	£'s per week below the Poverty line	Impact of the pandemic on the No. of Children in Poverty	No. of Children in Poverty	£'s per week below the Poverty line	Impact of the pandemic on the No. of Children in Poverty	Impact of the pandemic on the Depth of Poverty	No. of Children in Poverty	£'s per week below the Poverty line	Impact of the pandemic on the No. of Children in Poverty	Impact of the pandemic on the Depth of Poverty
	Glasgow	106,745	27,995	26%	2,510 more	13,413	£122	6,914 more	21,203	£122	1,468 more	£10 worse off	6,790	£69	1,040 more	£12 worse off
1	Linn	5,900	1,545	26%	194 more	749	£118	407 more	1,240	£118	106 more	£11 worse off	305	£70	88 more	£21 worse off
2	Newlands/Auldburn	4,555	1,239	27%	121 more	666	£122	349 more	912	£122	82 more	£12 worse off	327	£75	39 more	£26 worse off
3	Greater Pollok	7,245	1,632	23%	196 more	798	£132	399 more	1,192	£133	51 more	£25 worse off	440	£76	145 more	£15 worse off
4	Cardonald	6,285	1,450	23%	83 more	633	£121	301 more	1,123	£126	25 more	£14 worse off	327	£59	58 more	£2 better off
5	Govan	4,550	1,306	29%	110 more	650	£121	330 more	979	£119	87 more	£12 worse off	327	£71	23 more	£9 worse off
6	Pollokshields	4,675	1,008	22%	110 more	440	£132	277 more	594	£144	85 more	£32 worse off	414	£74	25 more	£5 better off
7	Langside	4,455	757	17%	117 more	398	£132	262 more	560	£133	107 more	£26 worse off	197	£67	10 more	£6 better off
8	Southside Central	6,320	2,033	32%	45 more	843	£133	492 more	1,024	£136	91 more	£24 worse off	1,009	£65	46 less	£2 better off
9	Calton	4,830	1,786	37%	176 more	855	£129	441 more	1,412	£128	119 more	£16 worse off	374	£56	57 more	£12 worse off
10	Anderston/City/Yorkhill	1,865	544	29%	69 more	297	£134	167 more	401	£127	49 more	£15 worse off	143	£69	20 more	£11 better off
11	Hillhead	2,410	603	25%	58 more	288	£127	156 more	424	£128	64 more	£16 worse off	179	£76	6 less	£8 worse off
12	Victoria Park	2,410	420	17%	18 more	194	£126	85 more	338	£118	13 more	£8 worse off	82	£60	5 more	£4 better off
13	Garscadden/Scotstounhill	5,870	1,779	30%	151 more	878	£136	418 more	1,332	£137	43 more	£25 worse off	447	£82	108 more	£16 worse off
14	Drumchapel/Anniesland	6,090	1,763	29%	219 more	800	£120	412 more	1,431	£120	154 more	£8 worse off	332	£63	65 more	£9 worse off
15	Maryhill	3,270	914	28%	112 more	503	£120	239 more	716	£118	30 more	£7 worse off	198	£70	82 more	£22 worse off
16	Canal	5,650	1,936	34%	175 more	917	£121	451 more	1,592	£118	94 more	£6 worse off	344	£66	81 more	£22 worse off
17	Springburn/Robroyston	5,265	1,448	28%	167 more	681	£121	372 more	1,147	£120	102 more	£8 worse off	301	£70	65 more	£12 worse off
18	East Centre	5,745	1,637	28%	143 more	771	£132	381 more	1,349	£121	66 more	£9 worse off	288	£85	77 more	£36 worse off
19	Shettleston	4,800	1,140	24%	71 more	598	£121	288 more	968	£116	39 more	£4 worse off	172	£67	32 more	£24 worse off
20	Baillieston	4,245	709	17%	63 more	324	£118	184 more	602	£121	38 more	£9 worse off	107	£59	25 more	£26 worse off
21	North East	5,010	1,264	25%	43 more	597	£121	255 more	1,045	£121	1less	£9 worse off	219	£51	44 more	£17 worse off
22	Dennistoun	3,175	889	28%	26 more	426	£132	189 more	701	£132	6 more	£20 worse off	188	£72	20 more	£16 worse off
23	Partick east/Kelvindale	2,125	191	9%	41 more	105	£121	59 more	121	£118	18 more	£11 worse off	70	£59	23 more	£19 worse off

# A Focus on Greater Pollok

## Ward 2 - Greater Pollok

Located in the South West of the city, Greater Pollok is a diverse area with the largest population of any Glasgow City Council ward. Greater Pollok also has the largest average household size in Glasgow and has one of the largest numbers of children in a ward.

The Greater Pollok ward has had an increase of 196 children living in relative poverty, one of the largest increases in Glasgow, from March to December 2020, highlighting the importance of understanding the current picture of child poverty in this area.



# **PRE-COVID-19**



Total households with children in the ward



Total Children in the ward



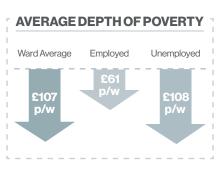
Children in households receiving HB or CTR that are living in relative poverty



Children living in poverty where there is at least one adult in employment in the household



Children living in poverty where there are no adults in employment in the household



# MID-COVID-19



Total households with children in the ward



7,245

Total Children in the ward



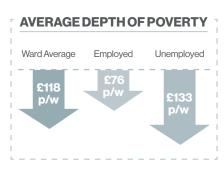
Children in households receiving HB or CTR that are living in relative poverty



Children living in poverty where there is at least one adult in employment in the household



Children living in poverty where there are no adults in emplovment in the household



# INSIGHT



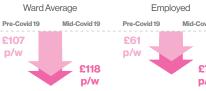
There has been an increase of 196 children living in **Poverty in this** ward since the pandemic began



Children

There has been an increase of 145 children living in households experiencing in-work poverty

# AVERAGE DEPTH OF POVERTY



These households are £11 per week worse off since the pandemic began, meaning they are £118 per week below the poverty line

p/w Employed households are £15 per week worse

off since the pandemic began, meaning they are £76 per week below the poverty line

Unemployed Mid-Covid 19 £108 £133

> Unemployed households are £25 per week worse off since the pandemic began, meaning they are £133 per week below the poverty line

### **Lone Parents**



**942 children** living in Lone Parent households in Greater Pollok are **experiencing relative poverty** 



55 more children are living in poverty than before the pandemic



Lone parent households experiencing relative poverty in Greater Pollok are on average £12 per week worse off since the pandemic began

# Mothers under 25



41 children living in a household where the mother is under 25 in Greater Pollok are living in relative poverty



16 more children are living in poverty than before the pandemic



Households with a mother under 25 that are in relative poverty in Greater Pollok are on **average**£64 per week worse off since the pandemic began

# Child under one



36 children that live in households where there is a child under 1 in Greater Pollok are living in relative poverty



39 less children are living in poverty than before the pandemic



Households where there is a child under 1 that are in relative poverty in Greater Pollok are on average £43 per week worse off since the pandemic began

# Child under six



661 children that live in households where there is a child under 6 in Greater Pollok are living in relative poverty



39 more children are living in poverty than before the pandemic



Households where there is a child under 6 that are in relative poverty in Greater Pollok are on average £26 per week worse off since the pandemic began

# Someone with a Disability



364 children that live in households where someone has a disability are experiencing relative poverty



30 more children are living in poverty than before the pandemic



Households where someone has a disability that are living in relative poverty in Greater Pollok are on **average £13 per week worse off** since the pandemic began

# Large Families



770 children that live in households where there are 3 or more children in Greater Pollok are living in relative poverty

# 106 **\uparrow †Ť†**

106 more children are living in poverty than before the pandemic



Households where there are 3 or more children that are in relative poverty in Greater Pollok are on average £3 per week worse off since the pandemic began

# Kinship Care



32 children that live in households where there is a child in kinship care in Greater Pollok are living in relative poverty



This has remained the same



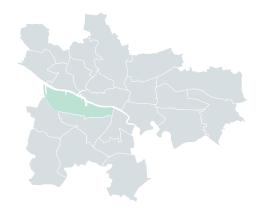
£4

Households where there is a child in kinship care that are in relative poverty in Greater Pollok are on **average £4 per week worse off** since the pandemic began

# A Focus on Govan

### Ward 5 - Govan

Just South of the river, the Govan ward has one of the highest percentages of child poverty in the city, with 29% of the ward's children living in relative poverty. It also has some of the highest levels of unemployment highlighting how important it is to understand this data at a granular level so that any interventions help those who need it most.



# PRE-COVID-19



Total households with children in the ward



Total children in the ward



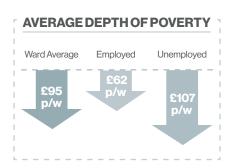
Children in households receiving HB or CTR that are living in relative poverty



Children living in poverty where there is at least one adult in employment in the household



Children living in poverty where there are no adults in employment in the household



# MID-COVID-19



Total households with children in the ward



4.550

Total children in the ward



1.306

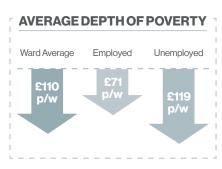
Children in households receiving HB or CTR that are living in relative poverty



Children living in poverty where there is at least one adult in employment in the household



Children livina in poverty where there are no adults in emplovment in the household





There has been an increase of 110 children living in poverty in this ward since the pandemic began

There has been

an increase of

23 children living

in households

experiencing

in-work poverty





There has been an increase of 87 children living poverty in households where there is no adult in employment

# Ward Average

£95 £110

These households are £15 per week worse off since the pandemic began, meaning they are £110 per week

below the poverty line

Employed £62

**AVERAGE DEPTH OF POVERTY** 

**Employed** households are £9 per week worse off since the pandemic began, meaning they are £71 per week below the poverty line

Unemployed £107 p/w £119

Unemployed households are £12 per week worse off since the pandemic began, meaning they are £119 per week below the poverty line

# **Lone Parents**



**789 children** living in lone parent households in Govan are **experiencing relative poverty** 



94 more children are living in poverty than before the pandemic



Lone parent households experiencing relative poverty in Govan are on average £17 per week worse off since the pandemic began

# Mothers under 25



55 children living in a household where the mother is under 25 in Govan are living in relative poverty



36 less children are living in poverty than before the pandemic



Households with a mother under 25 that are in relative poverty in Govan are on average £49 per week worse off since the pandemic began

# Child under one



43 children that live in households where there is a child under 1 in Govan are living in relative poverty



54 less children are living in poverty than before the pandemic



Households where there is a child under 1 that are in relative poverty in Govan are on average £70 per week worse off since the pandemic began

# Child under six



588 children that live in households where there is a child under 6 in Govan are living in relative poverty



This has remained the same



Households where there is a child under 6 that are in relative poverty in Govan are on average £24 per week worse off since the pandemic hegan

# Someone with a Disability



298 children that live in households where someone has a disability are experiencing relative poverty



15 more children are living in poverty than before the pandemic



Households where someone has a disability that are living in relative poverty in Govan are on average £4 per week better off since the pandemic began

# Large Families



480

480 children that live in households where there are 3 or more children in Govan are living in relative poverty



7 more children are living in poverty than before the pandemic



Households where there are 3 or more children that are in relative poverty in Govan are on average £46 per week worse off since the pandemic began

# Kinship Care



23 children that live in households where there is a child in kinship care in Govan are living in relative poverty



3 more children are living in poverty than before the pandemic



£6

Households where there is a child in kinship care that are in relative poverty in Govan are on average £6 per week better off since the pandemic began

# The Scottish Child Payment

### What is it?

A new Scottish Child Payment was introduced earlier 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, can apply and 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?

Each eligible family will receive £10 per week per child, paid every 4 weeks.

### When will payments be delivered?

Applications for households with children under 6 opened in November 2020 with the payments starting in February 2021. applications should be made available 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 4-weekly 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.\*

# Who is now eligible in Glasgow

From the Housing Benefit and Council Tax reduction data it is possible to understand who, in Glasgow, would be eligible for the first wave of the Scottish Child Payment for children under 6. It is also possible to understand the empact that it would have on these families and how many it would lift out of poverty.

# On Housing Benefit and Council Tax Reduction



# In Relative Poverty



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

# In Relative Poverty



# What if the payment was to be raised?

In light of the COVID-19 pandemic there has been some discussion around the effectiveness of the Scottish Child Payment as it is. The Scottish Government have made a commitment to raise payment from £10 per week to £20 per week. Using the data availble, it is possible to understand what impact this would have.



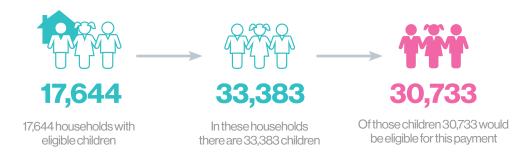
On average this would decrease the depth of poverty from £120 to £100 per week below the poverty line This payment is set to lift 248 households with **586 children out of poverty**  Not only would this increase the number of children lifted out of poverty by **321 but everyone who receives it would be much better off** 



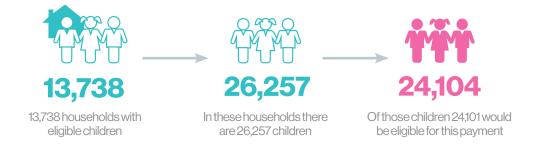
# Who would be eligible for Phase 2

Applications for phase 2 of the new Scottish Child payment, that will see the eligible age raised from 6 to 16, are planned to be rolled out in December 2022. Using the current data we have we can look to see what impact that might have on children living in relative poverty.

# On Housing Benefit and Council Tax Reduction



# In Relative Poverty





# What if the payment was to be raised?

With the intent to raise the Scottish Child Payment from £10 to £20 per week for each eligible child we can forecast what impact this may have when phase 2 of the payment is delivered.









On average this would decrease the depth of poverty from £111 to £90 per week below the poverty line

This payment is set to lift 1,245 households with **3,044** children out of poverty

Not only would this increase the number of children lifted out of poverty by 1,695 but everyone who receives it would be much better off



**INSIGHT** 









Children

Children

Children

Children

This would reduce the number of children living in relative poverty from 27,995 to 24,951

This would mean a decrease of 3 percentage points in the number of children living in relative poverty in Glasgow



# **Conclusion**

Due to the ongoing work of Centre for Civic Innovation to understand child poverty in Glasgow, the council is in the unique position of being able to draw a direct and detailed comparison between the levels of relative child poverty before and during the COVID-19 pandemic. Using this comparison we are able to understand the impact that the COVID-19 pandemic has had on children and families experiencing relative poverty across Glasgow.

Since the start of the pandemic the number of children in Glasgow living in relative poverty has risen from 25,485 to 27,995. This means that there has been a 10% (2,510) increase in the number of children experiencing the effects of relative poverty. Not only are there more children living in poverty, but the depth of that poverty, the amount of money per week they are living below the poverty line, has increased as well. On average, across the city families with children in relative poverty are now £115 per week below the poverty line, which makes them £8 per week worse off than before the pandemic. This means that those families that had very little money to live on before the pandemic now have even less, meaning that they have to work harder to make ends meet.

The COVID-19 pandemic has not only made life more difficult for those who were living in relative poverty before the pandemic. Families that since the pandemic have found themselves in relative poverty for the first time are, on average, initially worse off than those that have been living in relative poverty since before the pandemic. **On average, new families living in poverty are at least £6 per week worse off than the city average.** 

The COVID-19 pandemic has seen a drastic increase in the number of families with children that are receiving Universal Credit in Glasgow, rising from 10,154 to 15,140. This is almost a 50% (4,986) increase in the number of families claiming Universal Credit. Whilst we don't have data on almost half of these families as they are not receiving Council Tax Reduction, we do know that 92% of children that are living in households receiving both Universal Credit and Council Tax Reduction are living in relative poverty. If we had access to the remainder of the data that the DWP hold on families receiving Universal Credit we would not only better understand those families, but we would also be able to identify all families that would be eligible for Council Tax Reduction but aren't currently claiming it.

Lone parent households have seen the largest increase in children living in poverty since the start of the pandemic with an additional 1,650 children identified.

That brings the total number in this category to 17,792 and highlights the critical need to understand this priority group in detail in order to design interventions that will create a sustainable route out of poverty. Families with a child under the age of 1 have been most heavily affected in terms of falling further into poverty. On average, families with a child under 1 are £59 per week worse off than they were before the pandemic, meaning that they are now £127 per week below the poverty line.

Whilst the pandemic has had a huge impact on the lives of all Glaswegians, it is clear that those living in relative poverty have been hardest hit. The council has prioritised our most vulnerable citizens with the introduction of a range of interventions to mitigate that impact in their continued commitment to improving the lives of everyone in the city.

The effectiveness of the Scottish Child Payment during the pandemic has decreased due to many families moving deeper into poverty however, the fact that the Scottish Government have committed to doubling the payment to £20 per week for each eligible child is still a significant increase for families. This impact will be further realised in phase two of the rollout of Scottish Child Payment at the end of 2022. Our data would suggest an additional 3,044 children in the city will be lifted out of relative poverty at that point.

The challenge to reduce child poverty in Glasgow is significant and the COVID-19 pandemic has only helped to amplify the scale of the problem. We need to find new, innovative and effective ways to tackle this challenge. **We need to have people at the heart of everything we do, especially those actually experiencing poverty.** 

Using the data at our disposal to direct our interventions and activity to where it is most needed is key. As it stands, the council has permission to use the data in this study for internal use only but they can't act directly on the insight generated. For real impact to be achieved, the next phase of the data sharing partnership must address this in order for all parties to achieve more positive results with our citizens.

Only by understanding and engaging with all stakeholders, working in partnership and combining experiences, ideas and knowledge can we hope to co-design the solutions that will empower and enable our citizens to make significant and lasting change to their lives.

# **Centre for Civic Innovation**

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# **EUROPE & SCOTLAND**

European Regional Development Fund Investing in a Smart, Sustainable and Inclusive Future