



To: **Community Planning Partnership Board**

On: **2 April 2015**

Report by:

Renfrewshire Council, Chief Executive:

**The Findings and Recommendations of Renfrewshire's
Tackling Poverty Commission**

1. Summary

The Renfrewshire Tackling Poverty Commission was set up by the Council to carry out a strategic assessment of the nature, causes and impact of child poverty in Renfrewshire and make recommendations for the deployment of a strategic approach involving Community Planning Partners (CPP) that will mitigate and minimise the impact of poverty in Renfrewshire.

The Commission concluded its work with the publication of the Commission's report on Friday 13 March 2015. At its meeting on 23 March Renfrewshire Council recognised the value of the Commission's call for a partnership response, and agreed to submit the Commission's report to the next meeting of the Community Planning Partnership Board for consideration and ask that the Chief Executive work with community planning partners to agree a cross-partnership response to the findings and recommendations of the Commission and to report back to Council on 25 June 2015.

The purpose of this report is to provide the Board with an overview of the Commission's findings and recommendations and provide an opportunity for the Board to consider and direct the CPP response.

The Commission's report, 'Tackling Poverty in Renfrewshire' is included at Appendix A.



2. Recommendations

It is recommended that the CPP Board:

- a) Acknowledge the significant work undertaken by the Renfrewshire Tackling Poverty Commission and endorse the findings and recommendations proposed by the Commission.
- b) Agree that the Chief Executive lead the development of the CPP response to the Commission's findings and recommendations on behalf of the Board and that an action plan capable of supporting sustainable progress in reducing the causes and impact of poverty across Renfrewshire is made available for consideration by the Board at a special meeting of the Board in June 2015.
- c) Note that the Commission recommends that the CPP Board report annually for the next five years on its progress to tackle poverty in Renfrewshire.
- d) Note that as outlined in Section 7, a resource analysis report is being drafted by the Council and will be made available for consideration at the next Board meeting to support the Board's consideration of the response to the Commission's recommendations.

3. Background

The Renfrewshire Community Plan 2014 – 2023 sets out a challenging target to reduce child poverty to no more than 15% in any area by 2023. As reported to the Board on 19 February 2014, the Renfrewshire Tackling Poverty Commission, the first of its kind to focus on child poverty, was set up by the Council in February 2014 to consider the nature, causes and impact of poverty in Renfrewshire and to make recommendations for the deployment of a strategic and coordinated approach involving Community Planning Partners that will mitigate and minimise the impact of child poverty in Renfrewshire.

The Commission's role was to act as 'critical friend' to the Council and its partners, providing independent and authoritative views on the current approach to tackling poverty, and recommendations for the Council and partners consideration that would form the basis of a new approach to tackling child poverty in Renfrewshire.

The Commission held an initial meeting in April 2014 and throughout the year, the Commissioners, a group of individuals and representatives of organisations recognised for their work associated with tackling poverty, met to consider poverty as it related to themes linked to the outcomes defined in the Child Poverty Strategy for Scotland.

During the course of its work the Commission drew on evidence from published research, heard from academics and other professionals about interventions that have been shown to make a difference, and listened to the views of Renfrewshire people affected by poverty. The Commission also learned about the significant work already being progressed by community partners to tackle poverty.



4. The work of the Renfrewshire Tackling Poverty Commission

The Commission's report includes the terms of reference for the Commission and provides details of the Commissioners who gave of their time and expertise to support the Council and the Community Planning Partners in assessing the causes and impact of poverty in the Renfrewshire context.

Pages 9 and 10 of the Commission's report sets out the Commission's approach to the task set by the Council and its partners. It provides information on the themes considered by the Commission - Maximising household income; Minimising household expenditure; Health and Well-being; Education, attainment and skills; and Housing, Place and Communities and reflects on how these themes are linked directly to the shorthand outcomes of Pockets, Prospects and Places contained within the Child Poverty Strategy for Scotland.

The Commission report provides information on how the Commission, over the course of ten months, considered each theme against five key questions and that this provided Commissioners with a structured way of focusing on the complexity of the issues surrounding poverty :

- How can we **prevent** child poverty?
- How can we **alleviate** child poverty?
- How can we provide families with sustainable routes to **escape** poverty?
- How can we change **attitudes** to families and children living in poverty
- What are the key national policies the Council and its partners shall seek to **influence**?

At its meetings, Commissioners invited recognised experts, including academics and professionals from organisations working in areas associated with poverty, to contribute research and provide updates on the conclusions and impact of their work. A poverty profile of Renfrewshire was developed for consideration by Commissioners, drawing on a range of data and indices linked to the Commission's themes.

5. Renfrewshire Tackling Poverty Commission – Findings

The Commission's report is a summation of the Commission's work and as such, focuses on drawing out the key findings identified during the course of the Commission's work. The report makes reference to the significant body of evidence and testimony collated and analysed by the Commission, all of which are held as matter of public record in a series of appendices to the report in an area of Renfrewshire Council's website reserved for information about the Commission's work.

In the report, the Commission identifies a range of issues that cause poverty and impact on those living in poverty. The Commission recognises that while there is much that the local partners can do to address child poverty, there are also major contributing factors not directly within the control of Community Planning Partners. The Commission specifically highlights changes to welfare provision, including the sanctions regime associated with the increased conditionality requirements for receiving benefits; as well



as the way education resources are allocated by the Scottish Government, and calls on the UK and Scottish Government to bring about a change in policy in these areas.

The key findings of the Commission are detailed in the Executive Summary, shown on Page 4 of the Commission's report, with more detail provided under the theme headings over pages 12 to 22. The findings reflect the conclusions reached by the Commission based on the evidence heard.

The Commission's key messages are shown below:

1. The changing nature of poverty – there are now more households in poverty who are working, than not and that this is a consequence of low pay, inadequate working hours and insecure employment.
2. The welfare system no longer provides an adequate safety net and is causing hardship for those it is designed to support. The Commission's report cites delays and errors in benefit payments and tougher benefit sanctions.
3. Growing up in poverty has a huge impact on a child's future and limits potential. In general, children from poorer families in Renfrewshire do less well at school than their better-off peers. Addressing the attainment gap between children from poorer families and their better off peers is critical.
4. Power should be shared, with communities allowed to set their own priorities, and resources devolved to help them achieve them.
5. Tackling poverty is everyone's responsibility. The Commission calls on the Council, its Community Planning Partners and wider organisations such as employers and housing providers to work in partnership on shared priorities and deliver real leadership around anti-poverty practice in Renfrewshire and beyond.

6. Renfrewshire Tackling Poverty Commission – Recommendations

The Commission's recommendations reflect the change in emphasis and focus that the Commission believes the partners need to make in order to reduce the causes and impact of child poverty in Renfrewshire. The Commission also applies equal weight to the way organisations should work in order to effectively tackle child poverty with community involvement and engagement seen as critical to providing services that support people and address the stigma associated with poverty.

The Board will wish to note that while the Commission has directed a number of its recommendations at specific organisations, the totality of the response is designed to be delivered in a coordinated and cohesive way across the Community Planning Partnership, as this is considered necessary to make the most difference to people directly affected by poverty. The Commission's recommendations are detailed on pages 23 to 25 of the Commission report.



The 24 recommendations are grouped under five priority areas proposed by the Commission. The priority areas are listed below:

- Increase the number of households who can access employment that provides and acceptable standard of living
- Prevent financial crisis and support low income families to make the most of their money
- Improve levels of physical and mental health of children in low income families
- Close the educational gap between children from low income families and their better off peers
- Create neighbourhoods where people want to live and can afford to live

Two of the recommendations recognise that the Community Planning Partnership should seek to influence wider policy in relation to firstly, what the Commission agreed are the punitive aspects of the current sanctions regime by inviting the Department for Work and Pensions to pilot a new approach to conditionality in Renfrewshire and secondly by calling on the Scottish Government to deliver a change in the way education resources are allocated to better reflect deprivation.

Five of the recommendations are directed specifically at Renfrewshire Council, with the remainder addressed to the Community Planning Partnership as a whole, or specific constituent organisations, including NHS Greater Glasgow and Clyde and Skills Development Scotland.

7. Resources

In order to support the Commission in its work, Renfrewshire Council hosted two workshops to develop an understanding of the range and impact of the anti poverty activities underway across the CPP. It is recognised that not all partners were included and that the information provided was incomplete however it highlighted the number and scale of the activities being progressed across the Partnership.

Building on this initial work, further analysis has been undertaken to identify the resources aligned to the activities and to group the level of resource by organisation, by activity and by targeted client group. The details of this initial analysis will be brought to the CPP Board for consideration at the next meeting to provide the Board with an opportunity to reflect on how best to use this analysis of resources in support of the CPP response to the Commission's recommendations.

8. Prevention

Much of the work of the Commission focussed on the interventions that either support people already living with the effects of poverty, or stop people being impacted by poverty. The questions that the Commission asked in terms of prevent, alleviate, escape, attitude and influence (outlined in section 4 above) provided the Commission



with an opportunity to identify and consider interventions that were preventative.

9. Community Involvement/Engagement

The creation of the Tackling Poverty Commission supports a range of Community Plan themes. The membership of the Commission ensured that the Community was represented. The Commission's report notes that it was very important for Commissioners to hear directly from people affected by poverty. The Commission invited individuals, organisations and other interest groups to contribute to a 'Call for Evidence' over the summer months in 2014.

The Commission's report highlights that the submissions received from the 'Call for evidence' offer a real challenge to the way organisations provide services to people and that as a consequence, the Commission considers the way organisations work should have equal weight to the specific actions and initiatives to address poverty.

The Commission recognised that solutions based on meaningful partnerships are generally the most effective at delivering longer lasting change. The Commission asks the Community Planning Partnership to place cooperation between organisations, and the people of Renfrewshire, at the centre of the Renfrewshire response to the Commission's work.

10. Next steps

Tackling Poverty, and specifically reducing the level of child poverty in Renfrewshire is a priority for the Community Planning Partners. The publication of the Commission's report offers the CPP an opportunity to put this work at the centre of the Partnerships future activities.

As outlined in this report, the Commission's recommendations have been developed using evidence on the interventions and activities proven to mitigate and minimise the causes and impact of child poverty. This evidence provides rich information not only in relation to interventions that have been found to make a difference in other areas, but also the positive impact of projects and initiatives already underway in Renfrewshire.

In considering the strategic response to the Commission's report it will be important for the CPP to develop a detailed understanding of the evidence used to support the Commission's recommendations, consider how the recommendations map to the CPP's existing priorities and evaluate the potential resource commitment needed to deliver against the Commission's recommendations.

The Commission recommends that the CPP reports annually, for the next five years, on its progress to tackle poverty in Renfrewshire. The CPP will want to agree to develop a well designed, co-ordinated and effective programme of response measures to support sustainable progress in reducing the causes and impact of poverty across Renfrewshire.

Tackling Poverty in Renfrewshire

Report of Renfrewshire's
Tackling Poverty Commission



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Foreword

Renfrewshire is an area we can be proud of. It has wonderful people living and working in it; thriving businesses and very close-knit communities where people take pride in looking out for each other. The area has a proud past and a promising future. However, we need to nurture and grow our potential; otherwise the deep-rooted deprivation issues which have developed over many decades will persist.

There are local shops here that sell single eggs because families cannot afford to buy half-a-dozen. More than 1 in 5 of our children grows up in poverty. That should shock us all, but more importantly, it should motivate us to do something to change it. Poverty is not inevitable, and that's why Renfrewshire's Tackling Poverty Commission was set up in April 2014 to focus on reducing child poverty.

The Commission was formed from a range of experts in education, housing, the voluntary sector, the economy, and people who work every day with residents who live in severe poverty.

We all shared the view that no child should have to live with the insecurity and discomfort that poverty can bring and believe there is absolutely no reason why in the 21st century what your parents or carers earn should determine your life chances.

No two stories that we heard were the same. Many families who struggle to put enough food on the table have someone in the household who works. Others are single parents who can't afford to heat their homes and don't know where to turn. Many other families have been living in poverty for generations.

Throughout 2014 we have gathered a significant amount of evidence across key themes: Education and Attainment; Health and Wellbeing; Housing, Place and Community; Maximising Household Income; and Minimising Household Expenditure. The evidence is unfortunately clear: children who grow up in poverty face greater disadvantages and fewer opportunities in childhood and later in life.

People who live in poverty told us how it feels to wake up every day and not have the same chances as others and what it's like for their children to go without and to feel different from their friends. They gave us many examples of their day-to-day struggles and their feedback has helped to shape our recommendations.

Supporting people to lift themselves out of poverty won't happen overnight, but this report is the start of the next phase—the journey that now lies ahead to improve the lives of Renfrewshire's children.

Renfrewshire's Community Plan sets an ambitious target of reducing child poverty to no more than 15% in any area, by 2023. Child poverty is predicted to rise, and large reductions in public spending are having a major impact on the resources available; it's never been more important to make sure we set clear priorities and evaluate what really works. This report is the result of the Commission's work and sets out a way forward that we hope can change the lives of those living in poverty, for the better.

Our recommendations focus on local service delivery changes we feel will make an impact, on national policy changes we believe should happen, and on putting how people feel at the heart of how organisations respond to poverty.

Finally I want to thank all of those who gave their time and expertise freely to support the work of the Tackling Poverty Commission – the Commissioners, our facilitator Darra Singh, and all of those who gave evidence and who challenged current thinking. Special thanks are owed to the people who responded to surveys and took the time to attend workshops; their stories were the most compelling evidence of all. Most of all, I would like to thank all of those who go about their lives supporting people to deal with poverty and to move out of poverty – they are often unseen and unheard. Their daily actions make life a little bit better for us all.

Councillor Mike Holmes, Chair of Renfrewshire's Tackling Poverty Commission

Executive Summary

Renfrewshire's Tackling Poverty Commission was set up to assess the nature, causes and impact of child poverty in Renfrewshire, and make recommendations for the introduction of a strategic approach for the Community Planning Partnership. This Commission is the first of its kind in Scotland, and this is what makes the Commission's recommendations different; they are designed to be delivered in partnership, and focused on making a difference at a local level.

The key findings of the Commission are:

- Poverty is changing and our response needs to change. There are now more households in poverty who are working, than not. Low pay, inadequate working hours and insecure employment are now key causes of poverty.
- The welfare system no longer provides an adequate safety net and is causing hardship for those it is designed to support, particularly due to delays and errors in benefit payments and tougher benefit sanctions.
- Growing up in poverty can have a huge influence on a child's future. Addressing the attainment gap in schools is critical to make sure children from low-income families are able to achieve their potential.

Our recommendations focus on both the changes the Community Planning Partnership need to make, and how organisations should be working in Renfrewshire to tackle poverty. Our focus has been on what can be achieved here in Renfrewshire, although we have recommended some key areas where the Community Planning Partnership should influence wider Scottish policy.

"Poverty is costly, wasteful and risky"

Dr Jim McCormick,
Joseph Rowntree Foundation

The Commission has identified five key priorities for the Community Planning Partners:

- Increasing the number of households who can access employment that provides an acceptable standard of living
- Preventing financial crisis and supporting low-income families to make the most of their money
- Improving levels of physical and mental health of children in low-income families
- Closing the attainment gap between children from low-income families and their better-off peers
- Creating neighbourhoods where people want to live and can afford to live

It is not just what the Community Planning Partnership does that's important, it is also how these things are done. The Commission has made an equally ambitious set of recommendations on how organisations should work, which focus on putting how people feel at the heart of Renfrewshire's response to poverty.

"I'm unable to focus on anything other than survival. Opportunity is in another world."

Participant, Star Project

Poverty and Renfrewshire

Child poverty in Renfrewshire is estimated to be 21%, which means more than 7,000 children are living in poverty in Renfrewshire today. Renfrewshire cannot afford poverty. It disadvantages people from cradle to grave, limits people's opportunities and stops people from achieving their potential.

Levels of poverty in key wards in Renfrewshire



of children are living in poverty in Johnstone North, Kilbarchan and Lochwinnoch

of children are living in poverty in Bishoppton, Bridge of Weir and Langbank

Source: Poverty in your area (End Child Poverty, 2014)

The multiple hits of economic recession, austerity measures and negative elements of welfare reform have all combined to make things worse for people on low incomes. People experiencing poverty often face a 'perfect storm' of low paid employment opportunities, a rise in zero hours contracts, cuts to benefits and a harsher regime of benefit sanctions.

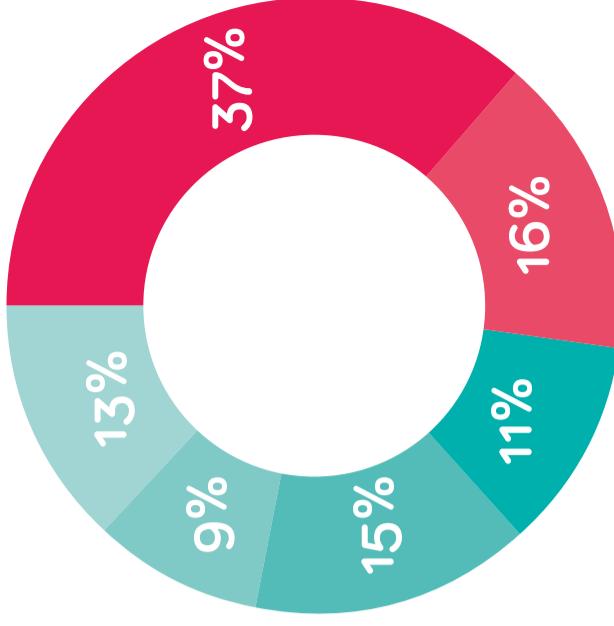
Recent economic growth should not make us complacent. Poverty levels are now rising again, and are predicted to rise again even further. If nothing is done to tackle this rise, more of Renfrewshire's children will be condemned to poor health, education and employment outcomes.

What is poverty?

A child is considered in 'relative poverty' if they live in a household where the income is less than 60% of the national median income. The Commission, along with the Scottish and UK Governments, use relative poverty because it is an effective measure of whether those in the lowest income households are keeping pace with the growth of incomes in the economy as a whole. This provides a way of understanding how many children live in households that lack what is needed to fully take part in society and which the rest of society take for granted. The Commission has also looked at poverty 'after housing costs' which gives a more accurate picture of families' finances.

"Poverty is undoubtedly the result of economic and political choices that we make as a society—it is not natural or inevitable"
Poverty Alliance

Families with children are the biggest group in poverty



Fact:
A parent with two children aged 5 and 14 will be classed as living in poverty if their income (before tax but after housing costs) is less than £269 a week

Measures are only part of the picture of the scale and impact of poverty. People living in poverty struggle to access what others take for granted in terms of household items, food and clothing. Not knowing how to pay the next unexpected bill is a common reality, despite skilful budgeting of very little resources. The stigma and feelings of powerlessness can be all consuming and can lead to social isolation and depression.

The geography of poverty has changed. Poverty is less concentrated in 'deprived neighbourhoods' than it has been previously, meaning some of the area-based ways of looking at poverty, such as the Scottish Indices of Multiple Deprivation, can no longer give us a full picture of where poverty is being experienced in our communities.

People don't tend to stay in poverty forever. Most people who experience poverty will do so only for a short time, or will move in and out of poverty throughout their lives.

Some groups of people are more likely to face poverty. For example, workless households, lone parents, disabled working-age adults, care leavers and people renting their homes are all at higher risk of poverty than others.

Source: Households below average income (DWP, 2014)



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The work of Renfrewshire's Tackling Poverty Commission

Renfrewshire's Tackling Poverty Commission was set up to assess the nature, causes and impact of child poverty in Renfrewshire.

Approach

The Commission was asked by Renfrewshire Council and the Community Planning Partnership to make recommendations for the introduction of a strategic and coordinated approach to mitigate and minimise the impact of child poverty in Renfrewshire.

In its work, the Commission has considered what is under the direct influence of the Council and its partners, but also the other agencies that should be influenced in order to deliver change. The result is a set of recommendations which are ambitious and challenging not only for the Council and its partners, but also for Scottish and UK government policy.

Pockets
maximising the financial resources of families on low incomes

The terms of reference for Renfrewshire's Tackling Poverty Commission can be found at Appendix A.

Renfrewshire

Renfrewshire has a lot to offer both economically and culturally. It is centrally located, next to Glasgow, and in the economic heartland of Scotland which offers many opportunities to its 174,000 residents. Renfrewshire is often described as a microcosm of Scotland; reflective of the country as a whole.

Global employers sit alongside our historic town centres, and the area boasts one of Scotland's biggest retail developments and a major international airport. The Council and its partners have ambitious plans for Renfrewshire, building on the area's location, culture and heritage.

Membership

Chaired by Councillor Mike Holmes, Deputy Leader of Renfrewshire Council, Renfrewshire's Tackling Poverty Commission included experts in a range of areas related to tackling poverty, as well as professionals supporting people within our local communities.

A list of Commissioners can be found at Appendix B.

Prospects

Places
improved life chances of children in poverty

children from low income households live in well-designed, sustainable places

There are a number of areas in Renfrewshire with deep-seated poverty and deprivation, and where people suffer significantly worse outcomes in terms of their health and wellbeing, employment prospects, security and quality of life, compared to more affluent areas.

Pockets

Places
improved life chances of children in poverty

children from low income households live in well-designed, sustainable places

Commissioners met over a series of monthly meetings to consider each theme:

Pockets

- **Maximising Household Income**
- **Reducing Household Expenditure**

Prospects

- **Health and Wellbeing**
- **Education, Attainment and Skills**

Places

- **Housing, Place and Communities**

The Commission identified five key questions when considering the themes, organising its work, findings and emerging recommendations:

- How can we prevent child poverty?
- How can we alleviate the impact of children living in poverty?
- How can we provide families with sustainable routes to escape poverty?
- How can we change attitudes to families and children living in poverty?
- What are the key national policies the Council and its partners shall seek to influence?

Places

- **Housing, Place and Communities**

An additional special meeting of the Commission was held to explore Asset Based Community Development and gave Commissioners the opportunity to consider ways of empowering and supporting communities to achieve better outcomes.

A small group of Commissioners took on lead roles for each of the themes, shaping the agenda by identifying key issues, the evidence base, and expert speakers.

Call for evidence

The Commission agreed it was essential to hear from people directly affected by poverty, as well as organisations and groups of interested parties in Renfrewshire and beyond. A ‘Call for evidence’ was launched over the summer of 2014 inviting citizens, groups and organisations to contribute to the evidence base.

The ‘Call for evidence’ was open to organisations and to citizens, through written submissions, surveys, and facilitated sessions with local third sector organisations. People were asked broad and open questions in order to identify potential priority areas:

- What are the causes of poverty?
- What are the key issues that affect people’s ability to get out of poverty?
- What should the tackling poverty strategy priorities be?
- Can you provide examples of what has been successful in tackling poverty?

The responses received from the ‘Call for evidence’ were varied, and contained powerful stories and testimony from more than 100 people living in poverty. Organisations and citizens gave examples of what works to support people in poverty, and what doesn’t. The stigma experienced by people in poverty was a clear theme, and the powerlessness and anxiety felt by people as a consequence.

These findings offer a real challenge to organisations around not just what services they deliver, but how they can involve people to make sure they deliver services that do not stigmatise or exclude.

The results of the ‘Call for evidence’ were presented to the Commission in September 2014, with representatives from voluntary sector organisations invited to share information about the work they had taken forward to gather views from people affected by poverty.

What would make a difference?

“To be heard, listened to properly and not misjudged or labelled as ‘them’, ‘hard to reach’, ‘unemployable’ etc”

Survey respondent

Findings Maximising Household Income

Getting a job is seen by many as a guaranteed route out of poverty, but the rise of in-work poverty is a major concern. Currently there are more families in poverty who are working than not working.¹

More people in Renfrewshire are now in work than during the worst of the recession, but more now earn less than the income needed to provide an acceptable standard of living. This is caused by the combination of part-time and low paid work, rises in the cost of living, changes in tax credit entitlement and the proliferation of zero hours contracts.

Disabled people, carers and lone parents with very young children may experience additional barriers to employment which mean it is unlikely to provide them with a route out of poverty in the near future.

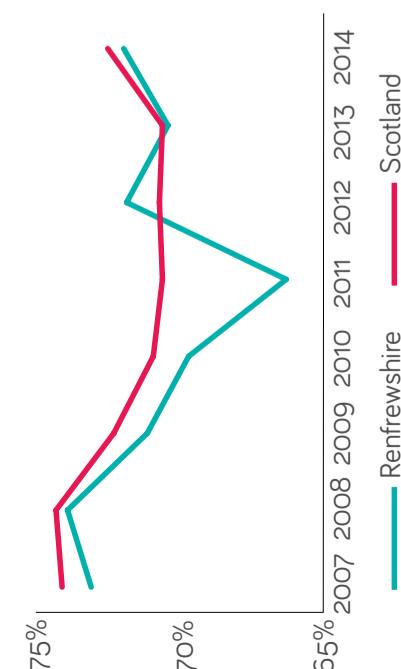
The Living Wage affords people the opportunity to provide for themselves and their families, as it is calculated according to the basic cost of living in the UK. However, it is estimated that around a fifth of Scotland's workforce earn less than the Living Wage. The Living Wage would make a significantly positive impact in the sectors with poor pay such as cleaning, catering, caring and retail. Many employers remain hesitant about adopting the Living Wage, despite concerns about its negative impacts appearing unfounded in evidence.

Paying the Living Wage is a powerful step towards reducing in-work poverty, but for many employers this may not be enough. Employers can also make an important contribution in other ways, for example, making sure staff with fewer skills have access to quality on-the-job training, providing support with costs such as travel and childcare, and contributing towards staff pensions. If adopted by employers, these actions can all make a dent in the risk of poverty—now and in the future.

Renfrewshire employment levels

(in poverty profile) 2007–2014

Source: Households below average income (DWP, 2014)



Youth employment levels are rising across Renfrewshire, but an increasing number of young people who face significant barriers to employment are seeking support. The challenge is now to provide more intensive support for these young people, as well as supporting older adults looking for help to access education and develop the skills they need to access work, or to progress at work.

“People want to go to work but think why when I’m only going to make £10 after paying nurseries, rent, lunch, expenses etc. when I’m spending all that time away from my wean... the nurseries say you’re not a priority... surely if you’re trying to work then you are”

Participant, Childcare First

rationed more than other areas in Scotland and Renfrewshire families are losing out.

A key barrier to maximising family income is expensive and inflexible childcare provision. Childcare has not kept pace with changing work patterns so parents, particularly lone parents, are often unable to move into work, increase hours, or progress at work. Again, the way that benefits interact with paid employment means that paid work can leave parents worse off.

Case Study: Sanctions

Stephen is a father who was sanctioned for being 15 minutes late for an appointment with the Jobcentre. His income was reduced by £73 per week, for 13 weeks. He only received two hardship payments of around £44 each during the 13 week sanction period because he was not informed that he still had to sign on every two weeks to access them. His sanction led to him becoming homeless, at first sleeping on a friend's floor and then sleeping rough. He was assaulted and hospitalised during this time and has had no contact with his children since becoming homeless.

Fact:
Paisley Jobcentre Plus has the highest number of sanctions in the west of Scotland

The impact is especially felt among young adults aged under 25. Poor communications and unsympathetic and remote decision making mean claimants do not fully understand what they need to do and where to go for help.⁶ Sanctions are preventable and early intervention to offer advice and advocacy should be prioritised to support people to avoid being sanctioned.

“Low wages, lack of job security and underemployment mean that for many families work is no longer a route out of poverty”

Poverty Alliance

Access to the locally based Scottish Welfare Fund resourced by the Scottish Government provides a valuable financial safety net for families in crisis. However in Renfrewshire these funds are under increasing pressure. Although Renfrewshire Council is one of the few authorities to top up the fund with Council resources, the evidence indicates that support still needs to be

Findings Reducing Household Expenditure

Poverty is not just about how much money is coming into a household; it's also about having enough money to meet basic needs.

Inflation rates for basic goods and services have risen 50% in the last ten years. This is faster than wages or benefits and tax credits have risen, and even higher for people living in poverty.⁷ In particular, major rises in food and energy prices, rents and childcare over the last few years have made it hard for many to make ends meet. Also, basic needs vary with a person's individual circumstances. For example, disabled people and people living in rural areas may face additional costs. Although the overall inflation rate has fallen recently (especially so for petrol prices), low income households continue to face greater cost pressures than the population as a whole.

Inflation rates

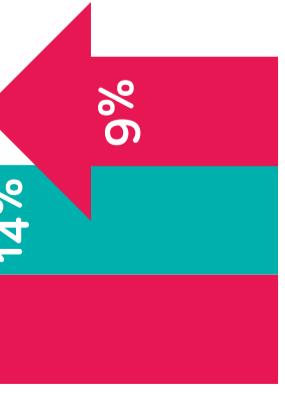
Source: A minimum income standard for the UK (JRF, 2014)

cost of basket of essentials is up 28%

28%

minimum wage is up 14%

average wage is up 9%



"If I can't afford heating I go to bed, we all have an early night—or we sit with blankets around us, the kids think it's funny"

Participant, Star Project

The rise of foodbanks is strong evidence for the growing pressure on household finances. However, it is benefit delays, sanctions and administrative errors that are driving people into crisis, with more than half of foodbank users there as a consequence of the inefficient operation of the

“We estimate the [Poverty Premium] reached an average of £1,639 a year at the end of 2013”

Save the Children

benefits system.¹⁰ People turn to foodbanks as a last resort, often not knowing what crisis support they might be entitled to. While foodbanks are an important part of supporting people in crisis, the Commission does not accept that foodbanks should become readily accepted as a formal provision.

Fact:
Renfrewshire has the third busiest foodbank in Scotland

Improving access to affordable credit is an important part of making sure families are able to manage limited finances.¹¹ Many consumers on lower incomes want to maintain control over their finances, and often value control and security over choice. It is clear support is needed to help people develop their financial capability and make the most of their money, particularly with the introduction of Universal Credit on the horizon. Evidence suggests peer education programmes may be one of the most effective ways to build financial capability.

Credit unions have an important role to play as community-based alternatives to high street banking. They can offer a valuable route to savings and more affordable credit for low income families but are currently limited in their anti-poverty impact by the need to balance lending and collecting savings.

“It’s absolutely shocking that in 2014 we rely on foodbanks”

Participant, Our Place, Our Families

**Case Study:
Recovery Across Mental Health**

Elaine is a lone parent who was suffering from severe anxiety and was referred to the financial literacy service from Recovery Across Mental Health (RAMH) First Crisis Service. She had been off her work as a nurse due to her anxiety for a few weeks and was feeling overwhelmed by financial issues to the point where she felt at risk from suicidal thoughts. She had arrears with her rent, putting her tenancy at risk and owed money to the local credit union, student loans and was struggling to buy food and to travel to and from her son's nursery.

RAMH agreed a plan to support her to liaise on her behalf with the credit union, student loans, and her landlord, to refer her to advice works for benefits advice and income maximisation and the service applied for a travel card to assist with travel costs.

RAMH managed to arrange affordable payment plans for her credit union and student loan debts and applied for a free travel card so Elaine could get her and her son to and from nursery. She felt less anxious and her feelings of hopelessness that were leading to suicidal thoughts were reduced.

Findings Health and Wellbeing

In Renfrewshire, health inequalities have grown significantly.
Renfrewshire has a particularly low life expectancy and a large life expectancy gap between richer and poorer areas.

Fact:
A boy born in Bishopston lives on average 16.4 years longer than a boy born in Ferguslie Park

While having a low-income isn't the cause of these things, it's essential to understand these choices are strongly socially patterned, and can leave a lasting impact.

Austerity policies are having a detrimental impact on mental and physical health, and deteriorating mental health is becoming a central public health concern. Renfrewshire has seen an increase in suicide rates, anxiety, depression and psychiatric hospitalisations. People living in poverty are more likely to suffer poor mental health, and poor parental mental health can have a significant impact on a child's development.

Rates of child poverty are higher in lone parent households. The pressures of living in poverty mean that any family might struggle to cope – and for parents bringing up children on their own, the pressures are often greater.¹³ The mental health and wellbeing of families living in poverty, and particularly lone parents, should become a new priority for Renfrewshire, with specific action to address isolation, maximise incomes and widen opportunities to learn, volunteer and work.

The first years of someone's life have a huge influence on their future. Children's developmental outcomes are affected from before they are born, and throughout their childhood. Poverty has a significant and adverse impact on these developmental outcomes.

Women from low-income families are more like to be in poorer health when pregnant. In Renfrewshire, almost half of low-weight live births come from the most deprived areas. Women in these areas are three times more likely to smoke when pregnant, and less likely to breastfeed.

Young people living in poverty are more likely to smoke, less likely to eat healthily, more likely to have behavioural or emotional problems and more likely to experience teenage pregnancy.¹²

"Not only does poverty and deprivation increase the risk of teenage pregnancy, but experience of teenage pregnancy can result in negative outcomes for both the teenage parent and their child"

NHS Greater Glasgow and Clyde

Case Study: Barnardos Threads

Joanne, 18, approached Barnardos Threads for support for her and her new partner when pregnant with her second child. At the time the young family were facing eviction from privately rented accommodation. With support from her Threads keyworker, Joanne secured temporary accommodation through homeless services and attended a pre-natal group while receiving one-to-one support with her benefits and to secure a permanent tenancy.

Just as the family were ready to move into new tenancy, her partner secured a job with a zero hours contract. This affected the couple's claim for benefits and also added difficulties to their social fund application for furniture. The consistency in hours of work meant the couple were not entitled to Working Tax Credit and therefore survived on Child Tax Credit and Child Benefit alongside whatever he earned from work, which sometimes could be as little as four hours a week.

Joanne's partner was unable to sustain his job due to significant mental health difficulties. The couple made a claim for ESA, which took

Fact:
The rate of delivery of teenage pregnancy in the most deprived areas is almost ten times the rate of delivery in the least deprived areas

a while to process and another period of reduced income, which further complicated housing benefit payments.

After almost a year Joanne's partner left the home, and Joanne had to make another claim as a single person, and Joanne and the two children had another period of two weeks with reduced income.

Joanne was able to buy baby milk and nappies, but needed food parcels from Barnados Thread twice in this period. She was left with significant housing arrears of £1,600, and after paying £900 has the balance as a debt. Threads are supporting her to apply for Discretionary Housing Payments.

Joanne has been prescribed anti-depressants as she feels stressed about her situation and her break-up. She is managing to care for her two children but said she has found the housing arrears and benefits situation too difficult to cope with on her own. Threads continue to work with Joanne with the intention of supporting her to independently manage her finances in the future.

Findings Education, Attainment and Skills

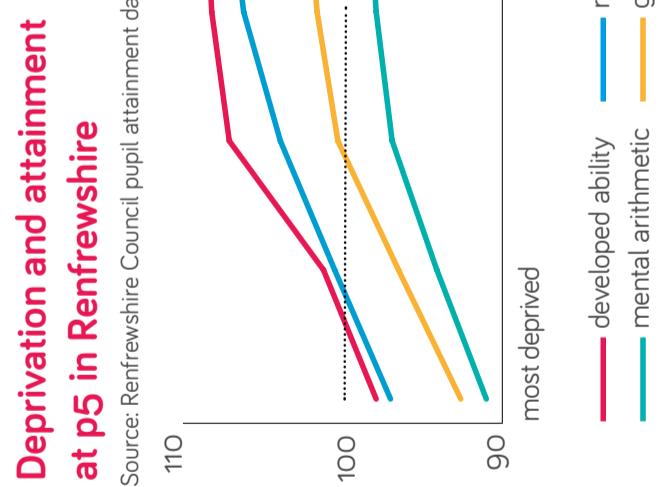
In general, children from poorer families in Renfrewshire do less well at school than their better-off peers.

The gap starts early in life, widens at every stage of school and can have life-long consequences.¹⁵ Young people from poorer families are less likely to go into further and higher education, more likely to be unemployed, work part-time, earn less and be in low-paid jobs.

The attainment gap is an issue for every school in Renfrewshire to tackle, and is not limited to specific schools or areas.¹⁶ This challenge needs to be addressed at Council, school and teacher level.

The Commission heard what works to reduce the gap in educational attainment and that schools need to be able to identify the interventions that are most likely to succeed in their particular school environment, and implement them effectively. While the use of attainment data has improved very recently, teachers need access to enough real-time information to make sure they are able to get the best from their pupils in the classroom.

The evidence is clear that low-income families don't want any less for their children, and young people don't lack aspirations, but they can go off-track.¹⁷ However, the challenge is one for parents too; as parents' involvement can have a huge impact on a child's attainment.



It's also clear the costs of the school day are rising: uniforms, classroom equipment, school trips and charity events are all putting increasing pressure on household budgets. This creates stigma and anxiety for parents and children, and puts up more barriers to attainment.¹⁸

Fact:
The gap between children from low-income families and high-income household starts early. By age five, there is a gap of ten months in problem solving development and 13 months in vocabulary

Parents need the skills and capacity to support their children's learning, and to make home a positive learning environment. Supporting parents to encourage early language development and literacy skills in their child's early years would have a significant impact on narrowing the attainment gap. As children move into their school years, there is a need to re-frame the relationship between schools and parents, identifying the

“The school is always coming up with wee trips and things like that and then you're caught out. It's not very good that they don't give you enough notice. You know, and maybe it's only two or three pound and they don't really see that two and three pounds is a big issue, but when you're struggling it is”

Child Poverty Action Group respondent

Case Study: Cost of the School Day Project

Child Poverty Action Group is currently working with Glasgow's Poverty Leadership Panel on its 'Cost of a School Day' project. The project involves working with pupils and staff in eight Glasgow schools to identify where problems lie for children from low-income households. From uniform, travel and meals to resources, school trips and after-school activities, the project aims to identify how low-income children and young people's participation and experiences are affected by the ways in which schools organise and implement the school day. Early findings suggest that costs relating to travel, completing homework, school trips, uniforms, clubs, snacks and meals can all put additional pressure on low income families. Children are also keenly aware of the stigma that can be attached to poverty.

“It is unacceptable that in the 21st century, how much your parents earn affects how likely you are to do well at school”

**Professor Sue Ellis,
University of Strathclyde**

It is also essential to look at how we invest in adult skills. Poorly skilled adults are less likely to receive investment or support to improve their skills, which can severely limit opportunities for in-work progression and prevent them escaping poor wages or insecure employment. Both employers and community learning need to reflect this disadvantage in the way that they invest in training and development.

Findings Housing, Place and Communities

Good quality, affordable housing has a huge impact on people's lives. People living in poverty generally have less good, less desirable housing and have fewer choices about where they can live. The housing waiting lists of the Council and its housing association partners are packed with people wanting to live in Renfrewshire, while the likelihood of being offered a decent home in a place they want to live is reducing.

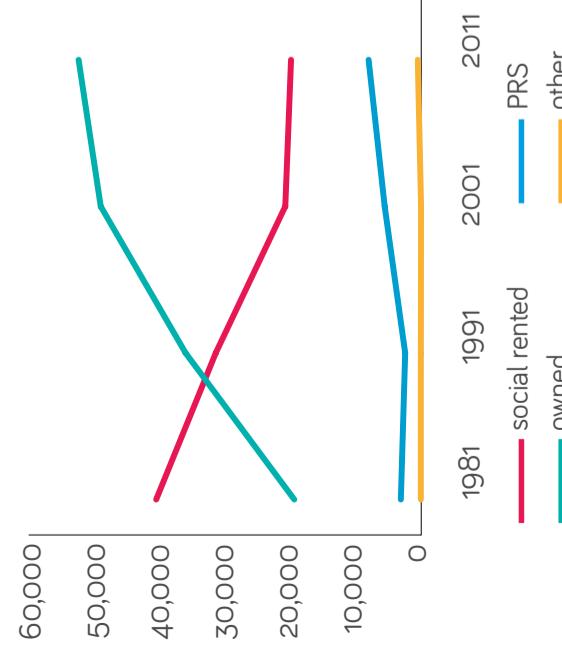
Poor housing can affect the health of a family, and could affect child development, health and learning.²⁰ Settled accommodation is a key requirement for securing and sustaining a job, but it also anchors a family in a community and allows them to invest in that community and build its resilience.

The housing landscape is changing. There has been a slowdown in the building of Council and other social housing and the 'Right to Buy' scheme means there are more owner occupiers, but less Council housing. There are more people renting, both from the private rented sector and from registered social landlords.

Most of Renfrewshire's social housing stock is flats, making it very difficult to meet the aspiration of low income families who want to live in households with gardens and a front-and-back-door. While there has been some local success in improving the housing standards of Renfrewshire's existing housing stock through the Scottish Housing Quality Standard, the Commission heard of significant challenges in developing sites for housing investment. Partnerships with both Housing Associations and other funders will become even more important in order for there to be significant investment in affordable housing.

Housing tenures over time

Source: Renfrewshire Council pupil attainment data (2014)



"You need to be able to travel to stuff and also to know you can afford it when you get there. I just can't afford it and sometimes I feel like I am always saying no and everyone else is saying yes."

Participant, Star Project

Housing costs are the biggest element of household expenditure. The more money people spend on rent, the less disposable income they have to buy other things they need, such as food and fuel. Although evidence shows private renting is relatively more affordable in Renfrewshire than other areas, this growing sector has a range of unique challenges and is a significant part of the changing picture of poverty.

The lack of regulation and standards within the private rented sector means tenants face poorer security of tenure and little protection from escalating rents. In addition, there is concern about the number of private renters who are eligible for Housing Benefit, but not claiming.

Fact:
There has been a £138m investment to ensure all social housing in Renfrewshire meets the Scottish Housing Quality Standard

Supporting people to sustain tenancies and preventing homelessness are essential parts of tackling poverty. When tenancies turnover, it can have a huge adverse impact on the individual

or family involved. It unsettles neighbourhoods and can contribute to the stigma of an area. There are a number of successful programmes in Renfrewshire which show that for vulnerable tenants across a range of tenures, support in areas such as budgeting or employability is what really makes a difference to securing and sustaining a home.

There is a clear link between the social housing that is in 'low demand' and more deprived neighbourhoods in Renfrewshire. Despite significant investment in the regeneration of deprived neighbourhoods, there are evident frustrations about lack of progress that are equally shared between organisations and residents.

Fact:
Private sector rents are estimated to be 50% higher than council rents in Renfrewshire

"We need more people who are for the community (Ferguslie) there used to be wee community centres in the top, middle and bottom end of (Ferguslie) with play schemes and everything every summer and they were run by people in those areas, community minded and the best interest of the people who live there, they made the biggest difference"

Participant, Childcare First

Case Study: No Substitute for Life

Beginning in 2013, 'No Substitute for Life' has been led by volunteers from Ferguslie Park who had personal experience of the impact of suicide, with a number of friends and family having taken their own lives.

The programme aims to raise public awareness of suicide prevention, provide practical support to those affected, and work with range of partners to ensure suicide prevention is 'everyone's business'.

The programme holds an annual memorial football tournament that involves local residents and attracts more than 600 attendees. The tournament acts as a platform for organisations who are working to tackle the taboo and stigma that prevent young people and particularly young men, from talking about mental health and suicide.

"Nothing about us, without us, is for us."

Poverty Truth Commission

Recommendations

The Commission has made two different types of recommendations, which describe not just what the Community Planning Partners should do, but also how organisations should work in order to tackle poverty. We consider these two sets of recommendations to have equal weight.



Increase the number of households who can access employment that provides an acceptable standard of living

The Commission's recommendations focus on what should be the priority areas for the Community Planning Partnership. The recommendations are designed to be delivered in partnership, and really make a difference at a local level.

Our focus has been on what can be achieved here in Renfrewshire, and as such we consider all the recommendations to be within the power of the Community Planning Partnership. We have recommended some key areas where the Community Planning Partnership should influence wider Scottish policy. The recommendations provide scope for partners to implement them in the most appropriate way, and in line with our recommendations on how organisations should work.

Case Study: Our Place, Our Families

Our Place, Our Families was originally established in 2011 by local parents in Moorpark, Renfrew, as a mutual support group which aimed to provide help and advice to local people. With BIG Lottery funding, the organisation now operates in a wider area, has its own premises and employs three part-time members of staff and a large team of volunteers.

The group provides a range of services, with the aim of helping people to become more employable, improving health, getting local young people involved in physical activity and bringing people together in the community.

"Benefit sanctions are inhumane, and can only serve to make a bad situation worse."

Sir Harry Burns,
University of Strathclyde

Local areas are most successful when local people are in the driving seat and where the community have the control to determine and design their neighbourhoods. Services are often structured around the needs of the organisation delivering the service and not the communities they are designed to serve. Public bodies often look at what is missing from an area or its flaws, rather than working with communities to understand their priorities, strengths and capacity.²¹

The Commission has heard about excellent work already under way or planned in Renfrewshire. We have chosen not to restate this within our recommendations, and instead have chosen to focus on the areas that requiring a greater emphasis or shift in focus.

Ensure high-quality, affordable, flexible childcare is widely used by low income families, and is designed to reflect the specific needs of those at highest risk of poverty, such as lone parents and disabled families

Renfrewshire Council

Review feasibility of providing time-limited free public transport to support people to move into work or training

Community Planning Partnership

Work in partnership with employers to prioritise high-quality on-the-job training, with a particular emphasis on supporting lone parents to progress at work.

Skills Development Scotland

Pockets

Prevent financial crisis and support low income families to make the most of their money

Improve levels of physical and mental health of children in low income families

Increase financial capability of low income families by investing in peer-led financial education programmes

[Community Planning Partnership](#)

Use bargaining power to address the ‘poverty premium’ imposed on low-income consumers by lenders and service providers

[Community Planning Partnership](#)

Improve the impact of local advice and advocacy services to focus on empowering people to prevent financial crisis and increasing take-up of welfare benefits

[Renfrewshire Council](#)

Provide access to energy advice for all low-income households in Renfrewshire

[Renfrewshire Council](#)

Build local connections between primary healthcare and financial inclusion, and co-locate primary care with relevant support services where possible

[NHS Greater Glasgow and Clyde](#)

Prospects

Close the educational attainment gap between children from low income families and their better-off peers

Extend the Healthier Children project across all primary care and community services in Renfrewshire

[NHS Greater Glasgow and Clyde](#)

Target sufficient resource to improve the health of mothers and babies living in, or at risk of, poverty through both universal health visiting provision, and dedicated projects such as the Family Nurse Partnership

[NHS Greater Glasgow and Clyde](#)

Develop a cohesive partnership approach to supporting youth mental health, which equips organisations to deliver support, respond to mental health distress and build young peoples’ resilience

[Community Planning Partnership](#)

Provide access to energy advice for all low-income households in Renfrewshire

[Renfrewshire Council](#)

Address the financial barriers to school education, in particular reviewing the ‘cost of school day’ and the support available for the cost of uniforms and school meals

[Renfrewshire Council](#)

Build strong partnerships between education providers and local industry, to improve vocational pathways; to ensure provision of meaningful work experience; and ensure employers play a pivotal role in the skills development of young people and improve the level of recruitment directly from education.

[Community Planning Partnership](#)

Places

Create neighbourhoods where people want to live, and can afford to live

Develop funding partnerships with independent funders that create new opportunities for neighbourhood regeneration

[Community Planning Partnership](#)

Pilot a regeneration programme which is co-produced with local people and enables them to shape resources around community priorities and assets

[Community Planning Partnership](#)

Guarantee the £1.13bn Glasgow and Clyde Valley City Deal delivers real economic benefits for low income households across Renfrewshire

[Renfrewshire Council](#)

Develop a rent setting framework to minimise rent increases across the social housing sector across Renfrewshire and reduce the amount families have to pay towards their rent

[Community Planning Partnership](#)

Build on past successful partnership working with local Housing Associations to enable an increase in the supply of affordable housing for people that need it and in places they want to live in

[Community Planning Partnership](#)

Build strong partnerships between education providers and local industry, to improve vocational pathways; to ensure provision of meaningful work experience; and ensure employers play a pivotal role in the skills development of young people and improve the level of recruitment directly from education.

[Community Planning Partnership](#)

How organisations should work

It is not just what you do that's important; it's also how you do it. Through the Commission meetings, there have been some clear messages about how organisations should act and what good services should look like.

It is clear services designed without people who

have direct experience of poverty often fail to meet their needs. The Commission heard loud and clear that people living in poverty in Renfrewshire often feel stigmatised and excluded from the very services that are meant to help them.

The Commission has seen an extensive amount of evidence relating to poverty, and Renfrewshire needs to start looking at this information more intelligently. This means using what we know about poverty to shape our decisions, but also making sure a lack of information doesn't stop us from making progress.

The Commission recommends the Community Planning Partners put the following principles into practice in both the delivery of the Commission's recommendations, and in their organisations' day-to-day work.

Address stigma

Make sure all staff know that tackling poverty is part of their job, especially on the front line

Understand how the stigma of poverty affects how people access services

Involve people

Create opportunities for peer support and development

Use co-production to design services wherever possible

Remove barriers

Co-locate services, making them easy to access

Provide holistic support through a single, trusted point of contact

Use evidence

Make evidence-based decisions, but understand how much evidence is 'good enough'

Focus resources on what has been proven to work, support what looks promising until we have better evidence about its impact, and start to disinvest in what isn't working

Try to identify families who are likely to struggle, and reach them before they do

Use of resources

Make the best use of combined resources to target inequality, to maximise impact

Set measurable and realistic targets for achieving greater fairness across all areas of our organisations' activity

What happens next?

Renfrewshire's Tackling Poverty Commission has, over the last few months, met to consider poverty in Renfrewshire alongside reviewing the evidence related to poverty both in Scotland and across the UK. It was always the intention that the Commission would have a relatively short life, so its work has concluded with the publication of its report and recommendations.

It will be for the Renfrewshire Community Planning Partnership to respond to the recommendations both as a partnership and as individual organisations. Making the changes proposed by the Commission will need strong leadership, a real desire to make changes and determination to see this through despite major resource challenges.

In setting up the Commission, Renfrewshire Council and the Renfrewshire Community Planning partners agreed to the development of a Renfrewshire Tackling Poverty Strategy. The Tackling Poverty Commission looks forward to the development and implementation of a robust strategy which will deliver on both the recommendations, and the way the Commission have recommended that organisations work.

Tackling poverty is everyone's responsibility. The Commission calls on all named organisations to work in a strong and coordinated way, and invites wider Renfrewshire organisations and community to consider how they contribute to the tackling poverty agenda.

"Get the information right, make sure staff know and share the information with people who can share it with us"

Participant, Star Project

Appendix A

Tackling Poverty Commission—Terms of Reference

Terms of reference

The Tackling Poverty Commission is being established by Renfrewshire Council to make an assessment of the nature, causes and impact of child poverty in Renfrewshire and to make recommendations for the deployment of a strategic and coordinated approach involving Community Planning Partners that will mitigate and minimise the impact of child poverty in Renfrewshire.

The Commission will consider the nature, extent and impact of child poverty in Renfrewshire Drawing as far as possible on published data and reports on the cause and impact of child poverty, the Commission will invite evidence from a range of interested parties across Renfrewshire and beyond and, as required, hear evidence from an agreed cross section of individuals and organisations with experience in the matter area over the course of the work.

The Commission will prepare a report for the Council and its partners that details the causes, impact and nature of child poverty in Renfrewshire and make recommendations to the Council and its Community Planning Partners on the priority actions required to make a direct impact on child poverty in Renfrewshire.

Support

Secretariat, administrative and policy support for the Commission will be provided by Renfrewshire Council.

The Commission will consider evidence of what has worked elsewhere to reduce the causes and impact of child poverty, and may recommend testing of new interventions in the Renfrewshire area over the course of the work.

The Commission will consider the efforts that have already been made by the council, its partners and other key agencies, to mitigate the impact of child poverty in order to understand the effectiveness of these efforts in delivering improved outcomes in Renfrewshire.

Time scale

It is envisaged that the Commission will hear evidence monthly over a 6 month period commencing in April 2014. The Commission will then consider and develop its findings and submit its recommendations to the Council and the Community Planning Board for comment, prior to consideration by the Council of its updated Anti-Poverty Strategy and priorities for 2014-17.

Appendix B

List of Commissioners

- Councillor Mike Holmes, Deputy Leader of Renfrewshire Council (Chair)
Sir Harry Burns, Professor of Global Medicine, University of Strathclyde
John Carnochan, Knowledge Exchange Consultant at the University of St Andrews
Audrey Cumberford, Principal and Chief Executive of West College Scotland
Dr Linda de Caestecker, Director of Public Health, NHS Greater Glasgow and Clyde
Prof. Sue Ellis, Reader in Education, University of Strathclyde
Fraser Falconer, Former National Head of BBC Children in Need
Robert Johnston, Head Teacher of St Benedict's High School
Dr Jim McCormick, Scotland Adviser to the Joseph Rowntree Foundation
Hanna McCulloch, Policy and Parliamentary Officer, Child Poverty Action Group
Ian McLean, Chief Executive of Bridgewater Housing Association
Alan McNiven, Chief Executive of Engage Renfrewshire
Roslyn McVeigh, Renfrewshire Foodbank Manager
Dave Moxham, Deputy General Secretary, Scottish Trades Union Congress
David Nicholls, Head Teacher of Gleniffer High School
Alison Watson, Deputy Director, Shelter Scotland

Facilitated by Darra Singh OBE, Ernst & Young

This report can be found online at www.renfrewshire.gov.uk/tacklingpoverty along with further appendices which detail the supporting evidence considered by the Commission.

Appendix C
List of contributors to Commission meetings

Appendix D
Engagement activity report and responses

Appendix E
Minutes of Commission meetings

Appendix F
Evidence overviews from themed meetings

Appendix G
Slide packs from Commission meetings

Appendix H
Poverty Profile (Summary Version)

Appendix I
Poverty Profile (Detailed Version)

Appendix J
Commission's reading lists

If you would like to request this report in another language or format,
please telephone 0300 300 1422 or email your request to
customerservices.contact@renfrewshire.gov.uk.

Endnotes

- 1 Poverty and income inequality in Scotland: 2012/13, Office of National Statistics (ONS), 2014
- 2 Living Wage research for KPMG, Structural analysis of Hourly Wages and Current Trends in Household Finances, 2014
- 3 Evaluating the economic impact of the Glasgow Living Wage, Employment Research Institute, Matthew Dutton, 2014
- 4 The Local Impact of Welfare Reform: A report for Scottish Parliament, Christina Beatty and Steve Fothergill, 2014
- 5 Sanctioned: what benefit? A report on how sanctions are operating from the experience of Scottish Citizens Advice Bureau, 2014
- 6 Independent review of the operation of Jobseeker's Allowance sanctions validated by the Jobseekers Act 2013, Matthew Oakley , 2014
- 7 Cost of living and poverty evidence review, Joseph Rowntree Foundation, 2014
- 8 The UK Poverty Rip-Off, the Poverty Premium, Save the Children, 2010
- 9 Addressing the poverty premium: Approaches to regulation, Donald Hirsch, 2013
- 10 Emergency Use Only: understanding and reducing the use of foodbanks in the UK, 2014
- 11 Poverty, debt and credit: An expert-led review, University of Bristol, 2014
- 12 Health Consequences of Poverty for Children, End Child Poverty, www.endchildpoverty.org.uk
- 13 Poverty, Parenting and Poor Health, Glasgow Centre for Population Health, 2013
- 14 GP experience of the impact of austerity on patients and general practices in very deprived areas; GPs at the Deep End, 2012
- 15 Closing the attainment gap in Scottish Education, Edward Sosu and Sue Ellis for Joseph Rowntree Foundation, 2014
- 16 Educational attainment in Renfrewshire, Presentation by Robert Naylor, Director of Education, August 2014
- 17 The role of aspirations, attitudes and behaviour in closing the education attainment gap, Joseph Rowntree Foundation, 2012
- 18 Learning Lessons: Young People's Views on Poverty and Education in Scotland, Scotland's Commissioner for Children and Young People & Save the Children, 2014
- 19 Education working for all! Commission for developing Scotland's young workforce final report, 2014
- 20 The links between housing and poverty: An evidence review, Joseph Rowntree Foundation, 2013
- 21 Growing community from inside out to tackle poverty, Presentation by Cormac Russell, September 2014
- 22 Report of the Smith Commission for further devolution of powers to the Scottish Parliament, November 2014

