

**Achieving Our Potential:
Tackling Poverty and Income Inequality in Aberdeen City**

2009-12



Contents

Foreword

1. Context

2. What is Poverty?

3. Indicators of Poverty in Aberdeen

4. Experiences of Poverty in Aberdeen

5. Strategic Objectives

5.1 Reducing Income Inequality

5.1.1 Employment

5.1.2 Maximising Income

5.1.3 Making Work Pay - A Living Wage for Aberdeen

5.2 Supporting Those Experiencing or at Risk of Poverty

5.2.1 Fuel Poverty

5.2.2 Financial Inclusion

5.2.3 Advice and information Services

5.3 Tackling the Drivers of Poverty and Low Income

5.3.1 Inequality and Discrimination

5.3.2 Regenerating Disadvantaged Communities

5.3.3 Early Years and Early Intervention

5.3.4 Education and Lifelong Learning

5.3.5 Health Inequalities

6. Infrastructure and Resources

7. Recommendations

Foreword

To be agreed at point of publication following Committee approval for the strategy.

Cllr. Jim Kiddie – Agreed by Corporate Policy and Performance Committee 10/09/09

1. Context

As the energy capital of Europe, Aberdeen is perceived as an affluent city, however this perception masks the growing poverty and disadvantage that exists in our communities. This was evidenced by the relatively large increase in the number of Aberdeen data zones in the most deprived 15% of all Scottish data zones in the Scottish Index of Multiple Deprivation (SIMD). Between SIMD 2004 and SIMD 2006 the number of deprived data zones in Aberdeen rose from 18 to 27. The most recent SIMD was published in October 2009. This initially indicated no overall change in the number of deprived data zones in Aberdeen, which remain concentrated in the priority neighbourhoods – Tillydrone, Middlefield, Torry, Woodside, Seaton, Northfield and Cummings Park. SIMD 2009 has though recently been revised to take account of an error in Income Domain data and Aberdeen now has 28 datazones in the most deprived 15%.

In November 2008 the Scottish Government published 'Achieving Our Potential: A Framework to Tackle Poverty and Income Inequality in Scotland'. This document is a key part of the Government's Economic Strategy and sets an ambitious target to deliver greater solidarity in Scotland by reducing the nation's relatively high level of income inequality. The aim is to reconnect more people to the mainstream economy and provide opportunities, and incentives, for all to contribute to Scotland's economic growth. The framework does not exist in isolation and complements two other key policy drivers, the 'Early Years Framework (Scottish Government/ COSLA 2008)' and 'Equally Well' the report of the ministerial taskforce on health inequalities. The three documents taken together form a coherent approach to addressing disadvantage in Scotland.

Within this context our Single Outcome Agreement with the Scottish Government commits us to the National Outcome: 'To tackle the significant inequalities in Scottish society'. The Scottish Government's National Indicator 14 is to 'decrease the proportion of individuals living in poverty'.

The development of the Single Outcome Agreement between the City Council and the Scottish Government has provided a basis for setting poverty and inequality as a strategic priority. Critical to the delivery of this commitment is the development of an Anti-poverty Strategy that is cross cutting across all policy areas.

Figure 1: Extract from Single Outcome Agreement 2008 - 2011¹

National Outcome	Local Outcome	Relevant Indicators	Frequency/ Type/ Source	Baseline (2006/07)	Local Target & Timescale
We have tackled the significant inequalities in Scottish Society	Improve the quality of life in our most deprived areas	People living in the 0-15% most deprived areas in Scotland	Biennial/ National Data/ Scottish Index of Multiple Deprivation 2006	18,428	Reduction of 10% in 3 years
		Datazones within the 0-15% most deprived in Scotland	Biennial/ National Data/ Scottish Index of Multiple Deprivation 2006	27	25 by 2009/10
		People living in the 0-15% most deprived income domain datazones in Scotland	Biennial/ National Data/ Scottish Index of Multiple Deprivation 2006	14,914	Reduction of 10% in 3 years
		People living in the 0-15% most deprived employment domain datazones in Scotland	Biennial/ National Data/ Scottish Index of Multiple Deprivation 2006	18,584	Reduction of 10% in 3 years
		People living in the 0-15% most deprived education, skills and training domain datazones in Scotland	Biennial/ National Data/ Scottish Index of Multiple Deprivation 2006	20,909	Reduction of 10% in 3 years
		People living in the 0-15 % most deprived health domain datazones in Scotland	Biennial/ National Data/ Scottish Index of Multiple Deprivation 2006	30,940	Reduction of 10% in 3 years

¹ Aberdeen City Single Outcome Agreement 2008-11

2. What is Poverty?

Defining poverty²

Individuals, families and groups in the population can be said to be in poverty when they lack the resources to obtain the types of diet, participate in the activities, and have the living conditions and amenities which are customary, or are at least widely encouraged and approved, in the societies in which they belong.

(P. Townsend, Poverty in the United Kingdom)

Measures of Poverty

The Scottish and UK Governments use two main poverty measures both of which reveal slightly different information about changes in poverty over time. These measures are absolute and relative poverty:

Absolute poverty

Individuals living in households whose income is below 60% of the inflation adjusted UK median income in 1998/99. This is a measure of whether those in the lowest income households are seeing their incomes rise in real terms. In 2007/08 the absolute poverty threshold for a couple with no children was an income of £203 per week.

Relative poverty

Individuals living in households whose income is below 60% of the UK median income in the same year. This is a measure of whether those in the lowest income households are keeping pace with the growth of incomes in the economy as a whole. In 2007/08 the relative poverty threshold for a couple with no children was an income of £236 per week.

Poverty and Income Inequality in Scotland 2007/08³

The Scottish Government publication, *Poverty and income inequality in Scotland, 2007/08* was published in May 2009. It provides estimates of the number of children, working age adults and pensioners living in low income households in Scotland. The key findings are:

- 17% of people in Scotland are in relative poverty,
- a fifth of all children in Scotland are in relative poverty,
- a fifth of all pensioners in Scotland are in relative poverty,
- 15% of working age adults in Scotland are in relative poverty.

In the ten-year period to 2007/08, levels of poverty in Scotland have fallen. The most significant change has been in the level of child poverty, which fell from 30% of all children in 1997/98 to 20% in 2007/08. The proportion of pensioners in relative poverty fell from 24% to 21% over the same period, and there was a slight fall from 16% to 15% for working age adults. Across all age groups, the proportion of Scotland's population in relative poverty fell from 20% of the total population in 1997/98 to 17% in 2007/08.

Scottish Index of Multiple Deprivation

The Scottish Index of Multiple Deprivation (SIMD) is the Scottish Government's official means of identifying the extent of deprivation across Scotland. It is based on the small area geography known as data zones, which enables pockets of multiple deprivation to be identified that could be missed in analyses based on larger areas such as wards or postcode sectors. Aberdeen has 267 data zones. The average population for data zones in the city is 780.

The SIMD is made up of seven 'domains' of deprivation: current income; employment; health; education skills and training; housing; crime; and geographical access to services. Domains are weighted to reflect their relative importance in measuring deprivation.

The most recent Scottish Index of Multiple Deprivation was published in October 2009

² Peter Townsend – Poverty in the United Kingdom: A Survey of Household Resources and Standards of Living (1979)

³ Scottish Government – Poverty and Income Inequality in Scotland 2007/08

3. Indicators of Poverty in Aberdeen

The Research and Information Team have produced a Poverty Profile for Aberdeen, which provides an analysis of the key indicators of poverty in the city. The profile draws extensively on the Scottish Index of Multiple Deprivation 2009 and other key supporting documents. The key indicators are as follows:

- **Income Support Claimants**

In the fourth quarter of 2009, there were 6,120 Income Support (IS) claimants in Aberdeen. These claimants were not evenly distributed across the city's 267 data zones. Twenty three data zones had at least 60 IS claimants, while 123 data zones had fewer than 10 claimants.

- **Incapacity Benefit**

In the fourth quarter of 2009, there were 7,765 Incapacity Benefit (IB) claimants in Aberdeen, accounting for 5.2% of the working age population. These claimants were not evenly distributed across the city. In Middlefield, around one in six working age people were claiming IB. In Cults, Milltimber and Mannofield, less than 1% of working age people were IB claimants.

- **Earnings**

In 2009, the gross average weekly wage of people working in Aberdeen was £544, significantly higher than the Scottish (£456) and UK (£481) averages. However, these relatively high earnings were not evenly distributed. Average female earnings in Aberdeen were significantly less than male earnings, and people in part-time employment were paid below the equivalent Scottish and UK averages. It is also known that many people living in deprived areas of the city have low incomes; in many cases, these are among the lowest income levels in Scotland.

- **Destinations of School Leavers⁴**

In 2008/09, there were just over 1,725 school leavers in Aberdeen. 85% of these leavers went into Higher Education, Further Education, Training or Employment; 15% were unemployed; and the destinations of the remaining 2% were unknown. The proportion of school leavers with 'positive' destinations (i.e. HE, FE, Training or Employment) varied from school to school. Almost all of the Oldmachar Academy leavers had a positive destination, while this was the case for less than three-quarters of St Machar Academy leavers.

- **Free School Meals**

At the time of the 2010 school meal census, 1,846 pupils in education authority primary schools in Aberdeen were entitled to free school meals, i.e. 16% of the total primary roll. In Bramble Brae School, over 60% of the roll was entitled to free school meals and the entitlement rate was over 40% in a further six schools. In contrast, there were seven primary schools where less than 5% of the roll was entitled to free school meals. In secondary schools, 8% of the total roll was entitled to free school meals at the time of the 2010 Census. The entitlement rate at Northfield Academy was 20% and Torry Academy was 25%, compared with fewer than 2% of pupils at Oldmachar Academy and Cults Academy.

- **Adults without Qualification**

At the time of the 2001 Census, over 42,000 people in Aberdeen aged 16-74 had no recognised educational qualifications. This represented more than a quarter of the city's adult population. There were seven neighbourhoods where the proportion of adults without qualifications exceeded 40%. These were Cummings Park, Middlefield, Northfield, Mastrick, Stockethill, Heathryfold and Sheddocksley.

⁴ Skills Development Scotland School Leaver Destination Report 2007/08

- **Homelessness**

There were 2,507 homeless applications in Aberdeen in 2009/10. The number of applications has risen significantly in the five-year period since 2002/03, when there were just over 1,500 applications. In 2007/08, almost 1 in 10 homeless applicants were aged 16-17 years, while over one in three were aged 18-25. The age breakdown of homeless applicants has not changed much over the past five years.

- **Fuel Poverty**

Based on combined data from the 2004/05, 2005/06 and 2007 SHCS, giving a mid-point of June 2006, 21,000 households in Aberdeen were in fuel poverty, i.e. 21% of all occupied households in the city. This compares with 25% of households across Scotland that are in fuel poverty.

4. Experiences of Poverty in Aberdeen

Over a six week period, a qualitative research study was carried out with the aim of engaging with and exploring the experiences of people in Aberdeen who have either direct or indirect experience of poverty. The study *'Talking About Poverty: Discussing Poverty and Social Exclusion With Aberdeen Residents'* was conducted by James Simpson. James is a 3rd year Sociology Student at Aberdeen University.

A summary of the key issues expressed by participants of the study are highlighted below:

- *Children Living in Poverty*

One of the biggest issues for participants was to ensure a better quality of life for children living in their communities. It was highlighted that few families could afford to give their children the standard of living that they would like to on a low income.

"I used to be able to buy new shoes for my kids and now I buy trainers fae Asda, I got the trainers for the eight year old, he had them ten days and the soles were hinging aff and there's holes in the taes. He had to go to school the last two days like that, because I just didnae hae the money to run off to Asda and buy another pair of trainers."

- *Accessing Information*

The study highlighted that a significant number of people were not aware of where to go for help or of their possible entitlement to additional benefit income. In addition participants indicated that many did not know what questions to ask which often meant people received wrong or irrelevant information. The language used by the City Council in correspondence was also said to be complicated and hard to understand.

"I have to get my friend to read my letters from the Council for me now cos I can't bear to look. Sometimes she doesn't have a clue what they mean either!"

- *Public Transport Costs*

Participants felt that the cost of bus travel was very high and given that public transport is, for most people on a low income, the only way of moving around the city, this significantly impacts on their ability to access essential services and recreational and leisure opportunities.

"There are a lot of buses that run, but the problem is that because First Bus run it all, a lot of places are restricted by access to the bus routes.... and the prices are expensive!"

- *Debt*

Many participants expressed concern that young people were more at risk of getting into debt as a consequence of a buy now - pay later culture. This could potentially mean spending the rest of their lives in financial difficulty. It was strongly felt that young people needed to be better educated in relation to life skills so that they could more effectively manage their finances.

"People who end up on benefits can end up on them suddenly. Many have debt already. When you only have £60 income support and £30 for one child, less for a second, per week to live on, if you have existing debt which the minimum payment should be paid monthly – and if you miss this are charged £15-£20 depending on the company – it can become impossible to get by and debt mounts."

- *Negative experiences engaging with statutory services*
Many of the participants reflected that their experiences with front line staff from statutory services had been negative, and had experienced poor standards of customer service. Equally it was reported that information they received had been piecemeal, inaccurate or contradictory. There was a feeling that the likelihood of receiving positive assistance and support was entirely dependent on the personality, attitudes and prejudices of individual staff members.

'They don't have any idea what they are doing. You go to one person then they tell you you've got to see so and so. So you go there and they tell you to go somewhere else, then you haven't got the right form, or you're not eligible, so they tell you to go back to the first person who tells you the person you're supposed to see isn't gonna be there til next week!'

- *The Benefit Trap – barriers to employment and incentives to work*
It was evident from the parents that participated that surviving on a low income or benefits was a trap for the majority of lone parents in particular childcare was a major barrier to improving their financial situation. Many had not or could not go to college or university to gain the necessary qualifications to enter well paid sustainable employment, therefore for these parents it was more practical to reluctantly remain on benefits.

"It's kind of like being in a trap, you know you just canna get out of it because if you manage to find a little bit of income they take it aff yea so you get less benefit. So you're actually no better aff, your worse aff and its soul destroying because it takes away your incentive."

- *Pensioner poverty*
A key concern evident from the research was the variation in experiences and attitudes towards poverty, and people in poverty, between the different generations. There were particular issues raised that were specific to certain ages groups. Most older people interviewed felt that the state pension was only just about enough to live on and no more. They also experienced difficulties in accessing information, and knowing what information to ask for.

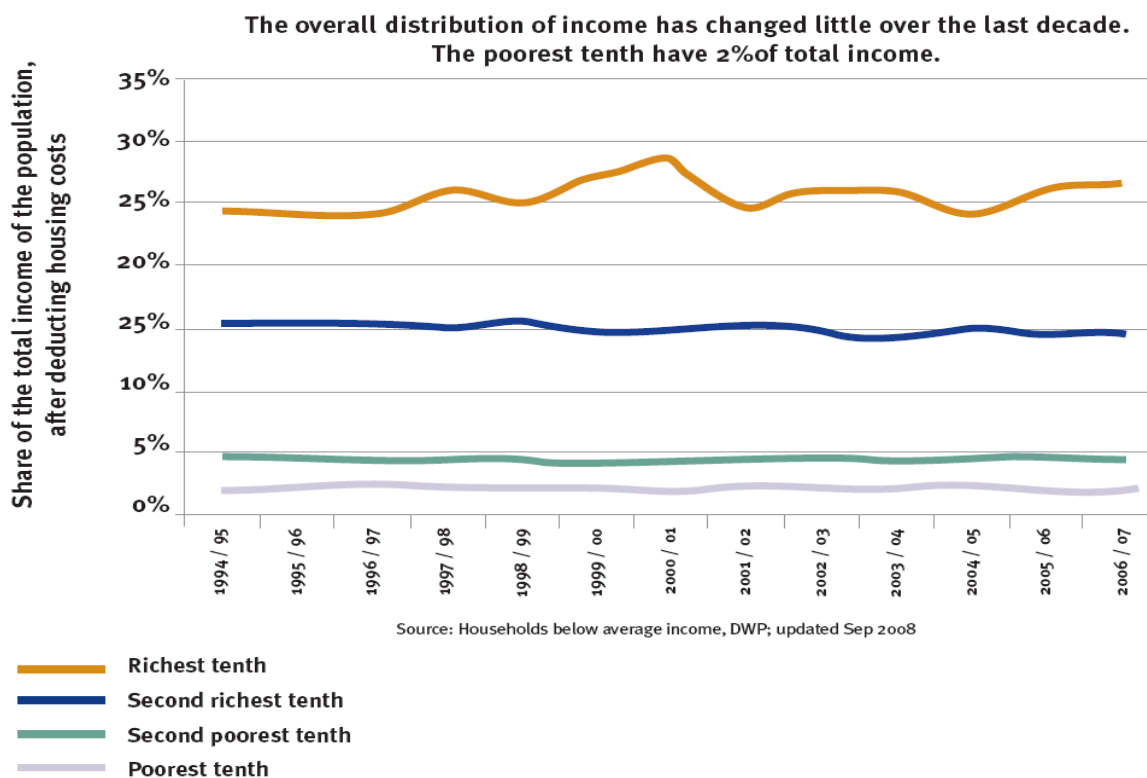
"It's equally hard being a pensioner. I've worked 40 years and I get £87, cos I'm 37 pence over I get nothing.... yeah even if you're a penny over you get nothing. [no pension credit]"

5. Strategic Objectives

5.1 Reducing Income Inequality

The income of the richest 10% of people in Scotland is approximately the same as the total income of the poorest 50%. The overall distribution of income has changed little over the last decade. The poorest tenth have 2% of total income.

Figure 2: Income distribution profile in Scotland 1994 - 2007⁵



5.1.1 Employment

Issue

Getting people into work is a major focus of the Government's national poverty reduction policy. In September 2010, there were 3,214 unemployed claimants in Aberdeen City, equivalent to around 2.2% of the working age population (i.e. 16-64 years of age). That rate was not evenly spread across the city. The Tillydrone and Middlefield neighbourhoods had unemployment rates that were about three times higher than the Aberdeen average.

The City Regeneration Strategy, in relation to the jobs and prosperity theme, recognised the existence of 'considerable and persistent areas of disadvantage and poor economic performance'. However, although the actual numbers and rates of unemployment in the city have fallen over the last two years since the strategy was updated, the relative position of the priority neighbourhoods remains unchanged i.e. the gap between these areas and the rest of the city has not only remained static but has in some instances increased.

In addition it is important to recognise that employment prospects can be particularly challenging for people with disabilities, people affected by substance misuse, mental

⁵ Households below Average Income, DWP, update September 2008

health and those with an offending history. There is a role for the Council's Social Care and Well Being service to work closely with all existing employability services to positively support the employability potential of these groups.

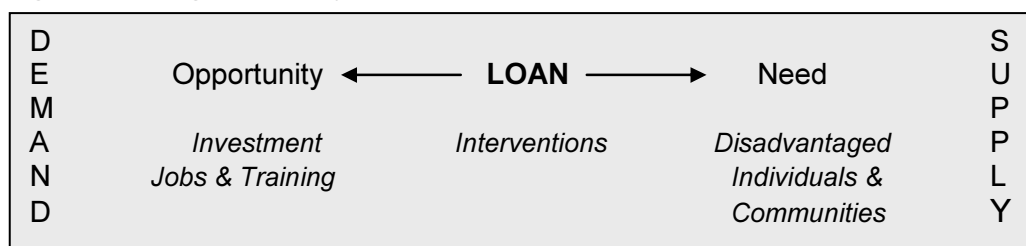
Current Activity

- Aberdeen Works*

In August 2008, The Aberdeen City Alliance established Aberdeen Works – an employability forum focusing on the employability issues, skills gaps and development opportunities within Aberdeen. Partners include Aberdeen City Council, Job Centre Plus, Skills Development Scotland, NHS Grampian, voluntary sector and Higher/Further Education providers. The impetus to pull partners together formally to address the employability issue stems from a report commissioned by Communities Scotland to examine the economic impact of the city's economic success on the poorest areas. The report, titled Connecting Communities, detailed the need to 'Link Opportunity And Need (LOAN)' in the city by establishing a framework for co-ordinated service development and delivery, to make best use of the resources available. Aberdeen Works is responsible for monitoring the employability elements in the Single Outcome Agreement – specifically Outcome 2 and 7 which includes the national target 'To reduce the number of those on unemployment related benefit' (a reduction of one third over 5 years).
- Linking Opportunity and Need (LOAN) Team:*

The establishment of the LOAN Team, funded by the Fairer Scotland Fund, is a major step forward to focusing on the areas with the highest levels of unemployment and those furthest from the labour market. The main task of the LOAN Team is to ensure that the right services are in place to get people back to work. Working with employers and new businesses coming to the city, the Team is addressing the needs of employers now and in the future in terms of their workforce planning and development so that the right training/skills development opportunities are available to potential employees. It is also the Team's intention to support those on low pay to improve their employment opportunities.

Figure 2: Linking Opportunity and Need Concept⁶



The LOAN Team will initially focus on the following sectors:

- Retail
 - Hospitality
 - Care
 - Public sector hard to fill vacancies
- The Employability Pipeline:*

The purpose of the pipeline is to support individuals from their current situation into sustainable employment.

A four stage pipeline has been developed:

- Stage 1 - Initial engagement, assessment and personal development planning
- Stage 2 - Pre-vocational personal development activity

⁶ Linking Opportunity and Need: Maximising the Regeneration Benefits from Physical Investment, Scottish Government 2008

Stage 3 - Vocational skills training and entering employment

Stage 4 - Employment aftercare

Employability access centres have been established in each of the regeneration areas, and act as a recognisable point of engagement for people. A range of service providers have been identified to support individual need within the pipeline stages, and promote progress to work.

Action Required

- Improve co-ordination of Aberdeen City Council employability services by establishing a cross service monitoring group.
- Negotiation of employability clauses with Aberdeen City Council procurement contracts.
- Support the early involvement of the LOAN Team within planning process for major developments to provide effective workforce planning.

5.1.2 Maximising Income

Issue

Income maximisation is about ensuring that an individual's money coming in is maximised, and money going out is controlled, via avenues such as welfare benefits and tax credit claims and budgetary and debt advice. People with inadequate income are likely to experience poorer quality of life. Despite this we know that every year, large numbers of Aberdeen citizens are missing out on their entitlement to means tested and non means tested benefits, or are experiencing problem debt. Without comprehensive advice services and specific activities to encourage people to claim welfare benefits or Tax Credits many people will miss out on their entitlement and a way out of poverty. A number of identified barriers exist which prevent people from accessing benefits including:

- Lack of knowledge and misconception
- Fear of stigma and loss of independence
- Mistrust of government and statutory authorities
- Length and complexity of the application process

Current Activity

- *Housing Benefit and Council Tax Benefit Uptake Campaigns*
The Revenues and Benefits Service is promoting benefit uptake and maximisation of household income, with a view to reducing the level of rent and council tax arrears in the city. It is delivered through existing good practice models, as and includes a poster campaign across key venues, promotional materials which accompany rent cards and face to face contact and support for claimants. The service works closely with other service providers both local and national in encouraging uptake of benefits
- *Cash In Your Pocket Partnership – Community Benefit Uptake Events*
Over the last two years the Cash In Your Pocket Partnership has run a number of benefit uptake events in neighbourhood areas. These include Torry, Woodside, Tillydrone, Mastrick and Kincorth. The events draw together a range of key statutory and voluntary sector agencies that can provide direct support to individuals, and have demonstrated that they are effective in reaching a number of individuals who were previously unaware of an underlying entitlement to benefit. In some instances this has significantly enhanced their household income.

- *Furnished Tenancy Grant Scheme*
This scheme was established in 2006 and provides previously homeless households with basic essential household items to assist them in settling in to their new tenancy. The scheme prevents people from taking on additional debt at a time when they can least afford it. The white goods that are offered are all 'A' rated which contributes to a reduction in fuel costs.
- *Shifting the Balance of Care Activity in Social Care and Wellbeing*
Work in this area is already underway and aims to reduce the proportion of people in residential care. In practice this sees the income of individuals rise from a personal allowance in residential care of £21.90 per week, to a disposable income that is much higher. In addition once out of residential care other forms of government allowance such as Independent Living Fund (ILF) becomes available.
- *Self Directed Support*
SDS is a new system promoted by the Scottish Government aimed at people who are eligible for social care services being more in control of the services they receive. As with Shifting the Balance of Care, people may be able to access other sources of financial support in addition to having the opportunity to creatively arrange their own support. The Department of Health, along with others have shown that increasing income has facilitated individuals to achieve greater community participation including accessing unpaid support.

Action Required

- Continue to support and promote further Cash In Your Pocket as the mechanism for co-ordinated delivery of income maximisation activities and benefit entitlement uptake campaigns.
- The Revenues and Benefits Service continue to promote the uptake of Council Tax and Housing Benefit
- A programme of Poverty Awareness training sessions delivered to front line City Council employees particularly focusing on the needs of the customer.
- Continue to develop Shifting the Balance of Care Activity and Self Directed Support as part of maximising disposal income initiatives through Social Care and Wellbeing Services

5.1.3 Making Work Pay - A Living Wage for Aberdeen

Issue

A minimum standard of living in Aberdeen is about having what you need in order to have the opportunities and choices necessary to participate in society. The significant polarisation of household incomes and high cost of living in Aberdeen, relative to other areas, demonstrates the social and economic need to identify a living wage appropriate to cost of living factors.

The City Council is leading on tackling the levels of worklessness in the city through Aberdeen Works, the forum that brings together community planning partners for employability matters.

However, gaining employment is often not sufficient to lift individuals and families out of poverty. Improving the rates of pay for low paid workers can have a significant impact in tackling poverty, and the City Council can take a lead role.

Research by the Joseph Rowntree Foundation has calculated the living wage for a single working age adult in Britain to be £6.88 per hour. This is higher than the current minimum wage which is currently. The experience of cities who have implemented a living wage for their employees has been as following:

- easier recruitment and retention
- reduction in recruitment costs
- improved attendance, productivity, motivation and morale
- improved quality of service

Aberdeen City Council in recognition of the low pay issue have introduced a minimum wage of £6.72 per hour for Council employee's

Action Required

- Monitor, and if required review, the agreed minimum wage appropriate to cost of living factors, for Aberdeen City Council employees.

5.2 Supporting Those Experiencing or at Risk of Poverty

5.2.1 Fuel Poverty

Issue

The Scottish Fuel Poverty Statement defines a household as being in fuel poverty if, in order to maintain a satisfactory heating level, it would be required to spend more than 10% of income (including Housing Benefit and Income Support for Mortgage Interest on household fuel use.

Levels of fuel poverty are determined by a combination of factors. The most significant of these are low household income and the high cost of fuel. Poor energy efficiency in the home also contributes significantly.

Based on combined data from the 2004/05, 2005/06 and 2007 Scottish Homes Condition Survey, giving a mid-point of June 2006, 18,000 households in Aberdeen were in fuel poverty, i.e. 18% of all occupied households in the city. This compares with 22% of households across Scotland that are in fuel poverty.

Current Activity

- *Combined Heat and Power Scheme*
Since 2003, fourteen local authority multi storey blocks have been linked in to Combined Heat and Power (CHP) district heating networks. Previously all of these blocks had electric storage or warm air heating systems which were expensive to run. As a consequence 70% of the occupants were identified as being in fuel poverty in 2002.
CHP is a very efficient method of producing heat and power simultaneously and so keeping the cost to the end user at a low and affordable level. All the multi storey blocks linked in so far to the CHP district heating networks have been 'fuel poverty

proofed' meaning even someone on the lowest level of income is able to comfortably heat their home without being in fuel poverty. Through monitoring the first 4 multi storey blocks linked into a CHP district heating network in 2003/04, additional benefits were identified, including a reduction in outstanding debt on the rent account for these flats, lower turnover and an increased demand for these flats.

- *Warm Zones*

This initiative targets households in specific geographical areas of the city, taking an income maximisation led approach to tackling fuel poverty. Energy saving measures are also made available to reduce energy costs. This combined approach of increasing household income and reducing fuel costs was successfully piloted in the George Street area in 2008/09, and is due to be rolled out to cover the George Street/Harbour Ward in 2009/10 and 2010/11. The Warm Zone staff are employed by host organisation Grampian Housing Association, as part of the Cash In Your Pocket Partnership's Financial Inclusion Team.

- *Affordable Warmth Scheme*

This scheme has been delivered via a Service Level Agreement with Castlehill Housing Association as the managing agent for Aberdeen Care and Repair since 1999. It aims to ensure that home owners who are in fuel poverty are assisted to have improved, efficient heating systems and insulation measures installed, as appropriate to their home, in order to reduce their fuel bills. The provider assesses what measures are required to achieve affordable warmth, accesses all available grants for the home owner and provides low-interest loan to cover the balance of the costs. Each loan is repaid out of savings made on the home owner's fuel bills and set at a level that does not put the person back into fuel poverty when account is taken of their reduced fuel costs, plus their loan repayment. Approximately 200 home owners are assisted through this scheme each year.

- *Save Cash and Reduce Fuel (SCARF)*

SCARF was established in 1985 as an Urban Aid funded project in Aberdeen. The service is delivered through a Service Level Agreement. The Energy Advisers funded by the Council provide a free, confidential and impartial energy advice and information service aimed at reducing energy costs, increasing income, and making homes warmer and more comfortable, while protecting the environment by reducing carbon emissions.

The increase in fuel poverty in Aberdeen has been reflected in the significant increase in the number of complex fuel poverty related cases SCARF has been involved in providing face to face advice, information, advocacy and support to households in Aberdeen

- From 1st November 2006 to 31st October 2007 SCARF dealt with 9,057 cases
- From 1st November 2007 to 31st October 2008 SCARF dealt with 14,958 cases
- From 1st November 2008 to 31st October 2009 SCARF dealt with 22,739 cases

Action Required

- Increase the number of multi storey blocks converted to a Combined Heat and Power Scheme.
- Implement phase 2 of Warm Zone over 2010/11.
- Ensure continuation of the Service Level Agreements for Aberdeen Affordable Warmth Scheme and Save Cash and Reduce Fuel (SCARF).

5.2.2 Financial Inclusion

Issue

Financial inclusion means access for individuals to appropriate financial products and services. This includes people having the skills, knowledge and understanding to make informed choices. The necessity for prioritising this area of work is increasingly evident as the economic downturn takes effect. The number of people experiencing financial hardship is estimated to increase rapidly, and therefore measures need to be put in place to mitigate the impact on those already experiencing economic disadvantage in our communities. A significant minority cannot access even the most basic financial services, meaning that they pay more to manage their money, find it harder to cope with financial pressures and are more vulnerable to financial stress and over indebtedness. Within this context there are two interlinking strands of activity:

- Improved access to affordable financial services and products
- Improved financial awareness and capability

Improved access to affordable financial products and services

This involves increasing the coverage and capacity of third sector lenders, so that people across the city have access to affordable credit, particularly individuals and families living in the priority areas. There are three Credit Unions in Aberdeen City, providing a range of savings options and methods. St Machar Credit Union and North East Scotland Credit Union are community focused organisations with strong local support. These two organisations work effectively in partnership and have established clear operational boundaries within the city with volunteers operating collection points for savers. Grampian Credit Union is the largest Credit Union, and is mostly public sector employee focused, with the majority of their savers opting for payroll deduction.

Improved financial awareness and capability

Financial learning is about supporting people to develop the skills, knowledge and understanding they need to be able to manage their money more effectively and make informed financial choices. This underpins the work undertaken to increase people's access to appropriate financial products and services, and to effective advice and guidance. Improving financial capability should be based on an explicit understanding of how financial needs and circumstances change at different life stages.

Current Activity

- *Cash In Your Pocket Partnership (CIYPP)*
The Cash In Your Pocket Partnership is the lead forum for tackling financial exclusion in the city and is comprised of key statutory and voluntary sector agencies. The CIYPP Financial Inclusion team funded by the Fairer Scotland Fund are employed by Grampian Housing Association with a remit to establish an effective network of resources, and build the capacity of frontline services. CIYPP have extensive experience of engaging with communities and promoting the uptake of benefit entitlement. CIYPP has also developed a web based single referral system which is used by a number of key organisations who identify individuals who require advice and support. The expertise and experience of the Cash In Your Pocket Partnership is extensive and should be maximised fully.
- *Investment in Credit Union Development*
Additional investment from the Fairer Scotland Fund aims to increase the coverage and capacity of three third sector lenders so that individuals and families across the city have access to affordable credit and savings options, as an alternative to mainstream banking services. Key areas for development are increasing the number and location of volunteer led collection points, developing stronger links with advice services, extending the range of financial services available and encouraging low paid workers to save and borrow with a Credit Union through payroll deduction.

- *Grand Central Savings*

Grand Central Savings was established in Glasgow in 2001, as part of the Big Issue Foundation and provides a basic transactional banking service to financially excluded and vulnerable individuals, particularly the homeless. A feasibility study has recently been undertaken to identify the need for a branch to be established in Aberdeen City. The study has highlighted significant gaps in financial services provision for those most marginalised in the city and recommends establishing a branch in the city.

Action Required

- Support Credit Unions to extend the range of affordable financial products and services provided.
- Work with Credit Unions to raise the profile of their services.
- Support the development of a Grand Central Savings branch in Aberdeen to provide access to basic banking services to marginalised individuals.
- Support the development of a financial education programme as a component of Curriculum for Excellence.
- Deliver financial education through goal orientation programmes at key transition points.

5.2.3 Advice and Information Services

Issue

Citizens of all ages and backgrounds need to be able to access quality advice and information to help them address the often complex issues they may face. To date provision has been inadequate to meet the significant demands that exist, particularly in relation to money advice and welfare rights advice. Additionally evidence from the 'Talking About Poverty'⁷ research study indicates that a large number of people remain unaware of the support services that exist in the city.

The need to improve the accessibility and capacity of the Aberdeen City Council advice and information services has been identified as a high priority in ensuring that individuals and families are supported to maximise their income and deal effectively with financial and other difficulties.

The planned amalgamation of the Aberdeen City Council's money advice and welfare rights services will improve efficiency and the capacity to respond to client demand. Both services have experienced significant pressure to meet the increasing demand for advice and representation. Additional resources should be allocated to support the delivery of the combined service. These services are being reviewed by the Social Care and Wellbeing Services along with other external FIS providers with a view to developing future potential models that meet statutory requirements and are consistent with the Single Outcome Agreement and the Council's strategic objectives.

For Social Care and Wellbeing staff it is recognised that whatever emerges from the FIS review in relation to the more specialist FIS provision, it is essential that this specialist support is wholly backed by placing upon front line staff clear and specific responsibilities to Income Maximise and promote financial wellbeing – including some elements of debt

⁷ Talking About Poverty: Discussing Poverty and Social Exclusion With Aberdeen Residents, James Simpson, 2009

advice and money management – as part of core duties. This will require some development work to be undertaken with staff to improve knowledge of the Welfare benefit system, particularly as it is evolving. This development work will be integrated into the new Assessment & Planning development work for front-line staff.

Current Activity

- *Aberdeen City Council Money Advice Service*
This service is currently based within Trading Standards and provides advice to individuals experiencing financial difficulties. The range of service extends for basic information and signposting to advocacy and court representation. The service is free, confidential and impartial. Demand for the service is high with 760 requests for advice and 170 clients being assisted in 2008/09. The total debt handled by the service in 2008/09 was £4,136,369. The service is the only provider in Aberdeen with Debt Arrangement Scheme (DAS) accredited money advisers.
- *Aberdeen City Council Welfare Rights Service*
This free, confidential and independent service is based within Social Care and Wellbeing. The service provides information, advice and representation in relation to complex benefit and tax credit entitlements. This includes claiming benefits, benefit checks and challenging decisions up to the Social Entitlement Chamber Upper Tribunal. The demand for Welfare Rights assistance is high. The service assisted 2152 clients in 2008/09 and achieved financial gains of £2,576,525.
- *Community Money Advice and Income Maximisation advice*
This initiative is funded by the Fairer Scotland Fund, and is co-ordinated by the Cash In Your Pocket Partnership. The aim is to improve access and enhance the capacity of advice services, to ensure that individuals and families are supported to maximise their income and deal effectively with financial difficulties. Two Money Advice Officers and two Income Maximisation Officers employed by Citizens Advice Bureau are delivering advice and support, primarily in the regeneration neighbourhoods through a combination of home visit, community appointment and surgery sessions.
- *Housing Information and Advice*
This project delivered by Citizens Advice Bureau provides high level information, advice and advocacy on wide range of housing issues including rent arrears, benefit entitlement, mortgage problems and private sector issues. The work undertaken is linked to the City Council prevention of homelessness agenda. The Project is funded through the Homelessness Strategy budget.

Action Required

- Complete Social Care and Wellbeing Review of Financial Inclusion Services
- Implement the planned amalgamation of Aberdeen City Council's Money Advice and Welfare Rights Services to improve service efficiency and capacity.
- Establish internal protocols between key services to deliver earlier intervention for clients, and improve financial efficiency of the Council.
- Provision of outcome focused Service Level Agreements with voluntary sector advice and information delivery partners, e.g. Citizens Advice Bureau linked to the Single Outcome Agreement.
- Establish the Cash In Your Pocket referral and tracking database as the primary tool for monitoring performance of external advice and information providers.

5.3 Tackling the Drivers of Poverty and Low Income

5.3.1 Inequality and Discrimination

Issue

Poverty is not just about money. It is also about not having access to the resources necessary to participate fully in society. Many people in our communities still experience disadvantage and limited opportunities because of their gender, gender identity, race, disability, sexual orientation, religion or belief, age or social background. These equality target groups are disproportionately represented within low income households. This is social exclusion.

Whilst progress has been made in making society fairer, discrimination still exists and institutions, public bodies, private enterprises and voluntary organisations can sometimes conduct their business in a way that may unwittingly disadvantage particular groups of people. The barriers and limited opportunities that arise as a result can lead to poverty and disadvantage.

A significant barrier to progress in tackling poverty is the lack of understanding and awareness of the issue and the needs of the council's customers who are affected by poverty. This frequently leads to stigmatisation of, and negative stereotyping of individuals and families who live on or below the poverty line. Aberdeen City Council has a key role to play in building support and action locally to challenge the misconceptions and cultural biases that exist in our communities.

Poverty Impact Assessment

From a local authority perspective, social exclusion can result as much from decisions taken in regard to roads and transportation policy as from those in regard to housing and social care. In some cases, such policies will have little or no effect on people living in poverty, but in other cases the effect will be significant.

Poverty proofing is a mechanism for assessing policies and programmes for their impact on poverty. The primary aim of the process is to identify the effect of policy proposals on the poor so that this can be given proper consideration in designing and implementing the policy.

Action Required

- Incorporate poverty proofing into Aberdeen City Council planning and performance management, as part of the Equality and Human Rights Impact Assessment.
- A public statement from the City Council outlining our commitment to the eradication of poverty in Aberdeen should be produced and incorporated into the foreword of the strategy.
- Service standards should be set across key services to monitor and evaluate the customers' service experience.

5.3.2 Regenerating Disadvantaged Communities

Issue

The primary purpose is to tackle the social, economic, physical and environmental issues that effect priority regeneration and at risk areas in line with the City Regeneration Strategy.

Neighbourhood Networks have been established in each of the 37 neighbourhoods to plan and deliver interventions which improve the quality of life for residents. Within this context the community working together with statutory services and operational staff have developed Neighbourhood Community Action Plans (NCAP). The NCAP establishes the agreed priorities that will drive service delivery and development for each area. These are regularly monitored and are revised each year. Identified priorities, particularly in the Regeneration areas, include increased employment opportunities and tackling financial exclusion. These community engagement arrangements are currently under review with the resource requirements for provision across all 37 neighbourhoods currently being assessed. However, the importance of maintaining this level of community engagement within priority and at risk areas will be essential.

Current Activity

- *Fairer Scotland Fund Programme*

The Fairer Scotland Fund came into effect on the 1st April 2008, ring-fenced fund from the Scottish Government, and distributed through Community Planning Partnerships. Its purpose is to tackle poverty and deprivation. The Fund enables Community Planning Partnerships to 'tackle area based and individual poverty and to help more people access and sustain employment opportunities'.

The fund replaced seven previous funding streams (Community Regeneration Fund; Community Voices Fund; Working for Families Fund; Changing Children's Services Fund (Social Inclusion element); Financial Inclusion Fund; Workforce Plus; More Choices, More Chances), thereby reducing bureaucracy and administration and allowing Community Planning Partnerships to focus on tackling poverty and deprivation.

In 2010/11 the Fairer Scotland Fund was un-ringfenced and allocated to the local authority through Grant Aided Expenditure. The Council agreed to continue current management arrangements, through the Fairer Scotland Fund Board, with additional reporting to the Corporate Policy and Performance Committee.

The Fairer Scotland Fund Management Board have agreed to allocate funding in 2010/11 to the following themes in line with identified National and local priorities.

- *Employment and Training*

27% of the fund (£680,000) is allocated to this theme, in line with Scottish Government priorities. The programme has been developed by Aberdeen Works, The Aberdeen City Alliance Employability Forum which focuses on the employability issues, skills gaps and development opportunities within Aberdeen.

Funding supports the LOAN (Linking Opportunity and Need) Team to coordinate activities and services supporting those furthest from the job market to take up employment opportunities. A range of organisations are funded to ensure people have access to the support and skills they need to return to work. This involves initial engagement, personal development activity, vocational training, and post employment after care.

- *Income and Financial Inclusion*
15% of the fund (£370,000) is allocated to this theme, and the programme has been developed by the Cash in Your Pocket Partnership, supported by the FSF Support Team.

There are three main strands of activity:

- Improving access to affordable financial services and products
- Delivery of financial education initiatives
- Provision of quality advice and information services

- *Health*
14% of the fund (£350,000) is allocated to this theme, and the programme has been developed by the Community Health Partnership.

The Health theme focuses on three key areas:

- Reducing health inequalities
- Mental health and wellbeing
- Substance misuse

- *Community Safety*
7% of the fund (£180,000) is allocated to Community Safety, supporting anti social behaviour work across the City, as well as addressing the fear of crime for older people, youth diversionary activities, drug related crime, and Grampian Police Body Worn Video Cameras pilot scheme.

- *Literacy*
4% of the fund (£100,000) supports a programme of literacy work. This includes joint working between the Healthwise project and NHS Grampian, providing literacies and ICT work in the Blair Unit, Royal Cornhill Hospital, supporting the Reading Bus, a Family Learning PEER Group Project, work with single fathers and young people, and adding value to current literacies provision to support FSF initiatives.

- *Neighbourhood programme*
28% of the fund (£700,000) is allocated to neighbourhoods, according to the population living within the 0-15% most deprived data zones. This funding supports local projects and initiatives to address the priority areas of Strengthening Communities, Neighbourhood Planning and Quality of Life.

Community Flats/Projects are supported in Cummings Park, Printfield, Seaton and Tillydrone, as well as the Youth Flat in Middlefield. These provide accessible venues for activities, advice and information, and allow a range of agencies to deliver services within the local area. They are also instrumental in delivering the thematic aspects of the programme.

Many of these initiatives provide volunteering opportunities and provide accessible services and support to the most vulnerable people in Regeneration areas.

- *Community Support Fund*
This funding (£70,000) is managed by Regeneration Matters on behalf of the Fairer Scotland Fund Board, and supports community involvement in regeneration issues, training, support to attend meetings, events and conferences, communications and capacity building.

Action Required

- Consider how the Fairer Scotland fund can be aligned to support our commitments within the Single Outcome Agreement in relation to tackling poverty.
- Deliver and invest in the City Regeneration Strategy and associated programmes.
- Undertake an audit of mainstream council funding which is invested currently in addressing poverty and commission further research into the reinvested value of low income households back into the council through rents as a total proportion of income.

5.3.2 Early Years and Early Intervention

Issue

Poverty begins to have an effect on a child's future very early on in their lives.

"Child poverty reduces the quality of childhoods and damages children's ability to fulfil their potential..... While growing up in poverty does not mean a bad outcome for all children, the cards are heavily stacked against them"⁸ (Child Poverty Action Group)

Good early years intervention can help to combat some of these disadvantages. Early years provision which addresses the developmental and educational needs of children alongside the economic, social and emotional needs of families and communities, has been shown in particular to give children from disadvantaged backgrounds, in particular, a better start in life and in school.

Current Activity

- *Aberdeen Early Years and Childcare Partnership*
An Early Years and Early Intervention framework is currently being developed by Aberdeen City Council, in close consultation with partner organisation. The framework which defines early years as pre-birth to 8 years old recognises the right of all young children to high quality relationships, environments and services. These needs have been interpreted broadly and encompass play, learning, social relationships and emotional and physical wellbeing.
- *Free School Meals*
The purpose of free school entitlement is to improve children's health, their readiness to learn and to contribute to eradicating child poverty. Increasing the number of children receiving a free school meal will have a positive impact on all children and families but particularly on those who are economically disadvantaged. Currently parents or carers are eligible to claim for free school meals if they are in receipt of a range of benefits including Income Support Benefit, Income Based Job Seekers Allowance, Child Tax Credit and have an income below £16,040 (10). From August 2009 families in receipt of the maximum Working Tax Credit will also become eligible for free school meals.
- *Out of School Care*
Aberdeen supports the provision of out of school care for working parents including those living in living in disadvantaged circumstances and regeneration areas, and for children with additional support needs. All provision is supported to become sustainable but subsidies are available to all out of school care services that support families on low incomes or for families actively seeking work.
- *Family Centres*
Family centres support and empower the most vulnerable and disadvantaged children and families to improve their circumstances and move towards sustainable engagement with their communities. A range of statutory and voluntary support services working in partnership, contribute to improve family cohesion through the promotion of confidence building and emotional independence. Family Centres also provide support on an outreach basis at times of particular stress to children and families including programmes of activities during the summer.

⁸ Ending Child Poverty – A Manifesto for Success CPAG 2009 p.10

- *Crèche Provision*

Crèche provision in Aberdeen City is a key component in promoting the achievement of the aims of “Vibrant, Dynamic and Forward Looking”, most notably under the headings of Education and Economic Development. In order to enable Aberdeen City Council to continue to work to raise the achievement of vulnerable children and close the attainment gap across the City, high quality childcare provision is vital. It provides significant inputs within the context of a child’s developmental needs and opportunities to learn through play. This is particularly true for those children whose needs are greatest or whose parents/ carers cannot easily access other forms of childcare.

To enable Aberdeen City Council to continue to drive regeneration forward, the participation of individuals in community development, lifelong learning and local democratic activities needs to be underpinned by the provision of high quality crèche provision. Similarly the promotion of training, volunteering and employability initiatives requires the support of such childcare.

- *Family Information Service*

The Family Information Service (FIS) provides comprehensive up-to date information and guidance on services for children and families in Aberdeen, including childcare, education and family support. The holistic support provided by FIS enables parents, carers and families to provide children with a positive start in life.

Action Required

- Implement Aberdeen Early Years and Early Intervention Framework to promote the right of children and young people to high quality relationships, environments and services
- Provide free school meals in line with national policy and local need with the aim of improving child health, their readiness to learn and to contribute to the eradication of child poverty.
- Continue to support employability by providing high quality Out of School Care for those families on low incomes, for parents/ carers actively seeking work and for children with additional support needs.
- Develop the range of services designed to support and empower the most vulnerable and disadvantaged children and families with a focus on the prevention of family break-ups and at periods of particular stress.
- Promote the availability of information on supports and services available to children and families via the Family Information Service.

5.3.3 Education and Life-long Learning

Issue

Children and Young People

A family’s lack of income has a significant impact on the education of their children. Even a good school and committed teachers cannot fully compensate for the stress that living in poverty places on a family or for the social exclusion, poor housing, or a lack of books or a computer at home. This lack of resources means poor children face an uphill struggle just to have the same type of learning environment as their peers. Furthermore, a great deal of informal education takes place outside the school – at home and in the wider community, something disadvantaged children often miss out on. A fundamental element of this

approach is to develop a culture of aspiration and positive expectation in our citizens through high quality education and learning experiences, investment in skills development, expansion of modern apprenticeships and a continued commitment to the More Choices, More Chances agenda, making sure that our young people leave school with positive destinations.

Significantly, the main change between SIMD 2006 and SIMD 2009 is the increased number of data zones in the Education, Skills and Training domain, up from 28 to 40. This is mainly due to the indicator which measures pupil performance on SQA at stage 2. The deprived data zones in the education, Skills and Training domain are mainly located in the St Machar Academy and Northfield Academy catchment areas, each of which has 16 datazones among the most deprived 15% of datazones in Scotland for that domain. The remaining eight datazones are located in the Torry Academy, Kincorth Academy and Aberdeen Grammar School zones.

Adults

In Aberdeen City there are approximately 42,000 adults⁹ who are disadvantaged in their everyday life by limited levels of literacy and numeracy skills. Many people with literacies learning needs face complex difficulties where poverty is compounded by unemployment, lack of qualifications, health issues, housing difficulties and lack of self confidence. Many individuals may never have been employed or have not been in employment for a considerable period. Breaking down the structural barriers that prevent individuals from maximising their potential is at the core Aberdeen City Council's drive to eradicate poverty.

Current Activity

- *Curriculum for Excellence*
Curriculum for Excellence is the new national framework for our schools to ensure that our young people are successful learners, confident individuals, effective contributors and responsible citizens. Wide-ranging action is needed across the education and wider children's services to improve the educational experience of all children, especially those most at risk of disaffection and underachievement and of leaving school with few or no qualifications. Learning experiences have to be transformed to ensure they are tailored to individual needs and are designed to enable every child to develop their potential regardless of their personal circumstances.
- *16+ Learning Choices*
To ensure we support all young people to have more choices and more chances in life it is essential that we encourage all young people approaching statutory school leaving age to stay in learning choices post 16 to support them to achieve long term and sustainable employability where they can reach their full potential and contribute positively to their communities. The Partnership is working with Secondary and Special Schools to ensure that every young person has an appropriate, relevant and attractive offer of learning made to them, well in advance of their school leaving date.
- *3R's Project*
The 3Rs Project is a key step in the regeneration of Aberdeen City Council's schools estate. The initial phase will see 2 secondary schools replaced, 7 new primary schools built and one refurbished, and the incorporation of two special schools within the new developments. The 3Rs Project is being implemented through a Public Private Partnership (PPP) using a Non-Profit Distributing Organisation, with support from the Scottish Government.
All schools will be seen as community schools, and community facilities and other Council and public services will be delivered from the buildings.

⁹ Aberdeen City Adult Literacy and Numeracy Strategic Plan 2006-08

Action Required

- Development and provision of the City Learning Strategy
- Continued joint working between Education Culture and Sport and Social Care and Wellbeing to support the most vulnerable families

5.3.4 Health Inequalities

Issue

Health inequalities are measurable differences in standards of health (e.g. mortality rates) associated with low income and deprivation with the extent of health inequalities across Scotland being well evidenced in the Scottish Index of Multiple Deprivation and community profiles produced by the Scottish Public Health Observatory.

The SIMD 2009 indicated that there are 44 data zones in Aberdeen in the 0-15% most health deprived in Scotland. This is further evidenced by the NHS Grampian Traffic Lights Profile 2009¹⁰. The rates of illness in the most disadvantaged communities in many instances are two to three times greater than the city average. These inequalities are not just due to biological or genetic factors. They are the combined effect of people's lifestyle and life circumstance, such as housing, education, work, income and local environment, all of which can impact on the mental health and wellbeing of individuals, families and communities.

In June 2008 the Scottish Government published Equally Well, the report of the Joint Ministerial Taskforce on Health Inequalities. Equally well sets an ambitious framework for change across the key priority areas of children's very early years, the big killers of cardiovascular disease and cancer; drug and alcohol problems; and mental health and wellbeing. Several key principles underpin the drive for progress in reducing health inequalities:

- Reduce peoples exposure to factors in the physical and social environment that cause stress, are damaging to health and wellbeing
- Address the intergenerational factors that perpetuate health inequalities, particularly focusing on supporting the best possible start in life for all children
- Engaging individuals, families and communities most at risk of poor health in services and decisions relevant to their health.

Current Activity

- *Community Health Partnership (CHP)*
The Community Health Partnership plays a key strategic role in addressing both the causes and consequences of health inequalities. As an integral part of the community planning structure the CHP is well-placed to engage directly with the local community on the design and delivery of health and other services to meet local needs.

- *Fairer Scotland Fund Health Thematic*

The Health theme focuses on 2 key areas:

Closing the Gap

The objective is to not only improve the health of those in the most deprived communities but also to focus on vulnerable groups of individuals. The Fund supports and adds value to activities which tackle the root causes of inequalities, by emphasising the need to support interventions at an early stage. Key areas:

¹⁰ Traffic Lights Aberdeen City CHP Intermediate Zones, NHS Grampian (2009)

- Child health
- Reducing food poverty
- Supporting the further development of food skills, healthy eating and physical activity.

Mental Health and Wellbeing

Although identified as an issue for all communities, particular groups have been identified as requiring specific interventions. They include children, people in poverty and low income families, homeless people, those experiencing domestic abuse and people with addictions. Key areas:

- Delivery of effective early years support for children and young people, taking a preventative approach and allowing problems to be identified earlier and more effectively
- Support the development of skills that increase resilience and promote self esteem so that people are enabled to avoid risk and maintain positive mental health
- Support access to appropriate treatment and rehabilitation

Action Required

- Actively participate in the implementation of the Community Health Partnership Delivery Plan

6. Infrastructure and Resources

The eradication of poverty in the city will require significant co-ordination therefore an appropriate support infrastructure should be developed that is fit for purpose. It is proposed that Aberdeen City Council explore where the opportunities for joint working exist within the restructure of services to more closely align related activities and achieve efficiencies.

Action Required

- Prepare a report for consideration by Finance and Resources Committee outlining the resource implications for establishing an Anti Poverty Unit within Aberdeen City Council.

Summary of Recommendations

Objective	Action	Recommendation	Lead Service
Reduce income inequality	Employment	1. Improve internal co-ordination of ACC employability services by establishing a cross service monitoring group	Enterprise, Planning and Infrastructure Economic Business Development
		2. Support the negotiation of employability benefit clauses within ACC procurement contracts	Corporate Governance Procurement
	Maximising Income	3. Continue to support and promote further Cash In Your Pocket as the mechanism for co-ordinated delivery of income maximisation activities and benefit entitlement uptake campaigns.	Corporate Governance Customer Service and Performance
		4. The Revenues and Benefits service continue to promote the uptake of Council Tax and Housing Benefit	Corporate Governance Finance
		5. Programme of Poverty Awareness training sessions delivered to front-line City Council employees.	Corporate Governance Human Resources
		6. Continue to develop Shifting the Balance of Care Activity and Self Directed Support as part of maximising disposal income initiatives through Social Care and Wellbeing Services	Social Care and Wellbeing Service Adult Services
	Making Work Pay – A living wage for Aberdeen	7. Provide a further report to council giving consideration to a minimum living wage appropriate to cost of living factors, for Aberdeen City Council employees	Corporate Governance Human Resources
Support those experiencing or at risk of poverty	Fuel Poverty	8. Increase the number of multi-storey blocks converted to a Combined Heat and Power scheme	Housing and Environment Environment
		9. Implement Phase 2 of Warm Zone over 2009/10 & 2010/11	Housing and Environment Environment
	Financial Inclusion	10. Support Credit Unions to extend the range of affordable financial products and services provided	Corporate Governance Customer Service and Performance

		11. Work with Credit Unions to raise the profile of their services	Corporate Governance Customer Service and Performance
		12. Support the development of a Grand Central Savings branch in Aberdeen to provide basic banking services to marginalised individuals	Housing and Environment Housing and Community Safety
		13. Integrate financial education into Curriculum for excellence	Education Culture and Sport Schools and Education Establishments
		14. Deliver financial education through goal orientation programmes e.g. at key life transition points	Education Culture and Sport Communities, Culture and Sport
	Advice and Information Provision	15. Complete Social Care and Wellbeing Review of Financial Inclusion Services	Social Care and Wellbeing Service Adult Services
		16. Implement the planned amalgamation of Aberdeen City Council Welfare Rights and money Advice provision, to improve service efficiency and capacity.	Social Care and Wellbeing Adult Services
		17. Establish internal protocols between key services to deliver early intervention for individuals, and efficiencies for the local authority	Corporate Governance – Customer Service and Performance
		18. Provision of outcome focused Service Level Agreement's with voluntary sector advice and information delivery partners e.g. Citizens Advice Bureau, linked to the Single Outcome Agreement	Social Care and Wellbeing Adult Services
		19. Establish the Cash In Your Pocket referral and tracking database as the primary tool for monitoring performance of external advice and information providers.	Corporate Governance Customer Service and Performance
	Tackling the drivers of poverty and low income	Inequality and Discrimination	20. Incorporate poverty proofing into Aberdeen City Council planning and performance management, as part of the Equality and Human Rights Impact Assessment
21. A public statement from the City Council outlining commitment to eradicating poverty in the city			Chief Executive External Communications

	Regenerating Disadvantaged Communities	22. Consider how the Fairer Scotland fund can be optimised to support our commitments within the Single Outcome Agreement in relation to tackling poverty	Corporate Governance Customer Service and Performance
		23. Deliver the City Regeneration Strategy and associated programmes	Housing and Environment Regeneration and Housing Investment
	Early Years & Early Intervention	24. Implement Aberdeen Early Years and Early Intervention Framework to promote the right of children and young people to high quality relationships, environments and services.	Education Culture and Sport Schools and Education Establishments
		25. Provide free school meals in line with national policy and local need with the aim of improving child health, their readiness to learn and to contribute to the eradication of child poverty.	Education Culture and Sport Schools and Education Establishments
		26. Continue to support employability by providing high quality Out of School Care for those families on low incomes, for parents/ carers actively seeking work and for children with additional support needs.	Education Culture and Sport Schools and Education Establishments
		27. Develop the range of services designed to support and empower the most vulnerable and disadvantaged children and families with a focus on the prevention of family break-up and at periods of particular stress.	Social Care and Wellbeing Children's Services
		28. Promote the availability of information on support and services available to children and families via the Family Information Service	Education Culture and Sport Schools and Education Establishments
	Education and Learning	29. Development and provision of the City Learning Strategy	Education Culture and Sport Schools and Education Establishments
		30. Continued joint working between Education Culture and Sport and Social Care and wellbeing to support the most vulnerable families	Education Culture and Sport & Social Care and Wellbeing
	Health Inequalities	31. Actively Participate in the implementation of the Community Health Partnership Delivery Plan	Social Care and Wellbeing

Infrastructure	32. Prepare a report for consideration by Finance and Resources Committee outlining the resource implications for establishing an Anti Poverty Unit within Aberdeen City Council.	Corporate Governance Customer Service and Performance
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