



Newsletter



Welcome to this special PLP Challenge Poverty Week Newsletter.

What is Challenge Poverty Week?

Challenge Poverty Week is designed to highlight that poverty is a problem we can solve and showcase solutions we can all get behind.

The week is an opportunity for us to raise our voices against poverty and unite with others in calling for a more just and equal Scotland.

#ChallengePoverty
#NowIsTheTimeOVID

What's in our newsletter?

- Latest reports on poverty in Glasgow
- The work of the Family Finances Support Project with case studies
- CPW Events
- Money and Pensions Service - Talk Money Week info
- Scottish Social Security Benefits - all you needed to know
- Glasgow Pre-Loved Uniforms
- Lambhill Stables - a community hub
- Issues for disabled people during COVID.

The Poverty Leadership Panel's vision is that poverty is made a thing of the past. We want all of us across Glasgow to contribute to significantly reducing poverty and exclusion, by acting now.

We want Glasgow to be a place where everyone agrees that poverty is an outrage, and where every person feels that they can be a part of Glasgow.

Latest reports

Here are the links to the latest reports that relate to poverty in Glasgow.

Glasgow's Summary Local Child Poverty Action Report 2020/21

The 2020/21 Summary Report was delayed due to COVID -19 and was agreed and approved at the Council's City Administration Committee meeting on 2nd September 2021.



Click here to view



Glasgow's Year 3
Summary LCPAR 202

Financial Inclusion Support Officer (FISO) Update report

The latest FISO report presents the level of financial support provided to those families with children at the 4 secondary schools selected as part of our pilot programme. Details of phase 2 of the programme are included in this update.



Click here to view

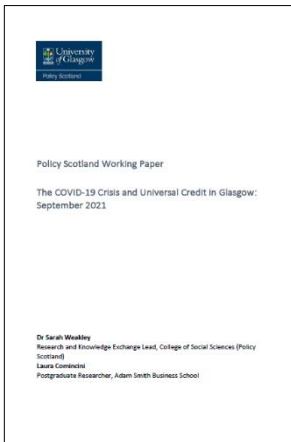


FISO Update Oct
21.pdf

In-Work Poverty

Having a full-time job used to mean that you were financially sound and could plan for the future. In-Work poverty is now more common than ever and has increased considerably as a consequence of the Covid pandemic.

A report by the University of Glasgow Policy Division “The COVID-19 Crisis and Universal Credit in Glasgow: September 2021” stated that “the COVID-19 crisis has created higher rates of in-work poverty, brought about by the combination of lower earnings (mostly from fewer hours worked) and higher household costs.



Click here to view 



TheCOVID19CrisisAn
dUniversalCreditInGla

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Family Finances Key Workers Approach – supporting families to increase their income through employment and improve financial capability

Glasgow Life launched the Family Finances Key Workers Approach in August 2020. This service provides free and friendly support to help families to increase their income through employment and to improve financial resilience and wellbeing. It offers one-to-one advice to parents and kinship carers to assist them with accessing better paid employment, free training and education opportunities, and gain control of their household finances.

The graphic features a pink header with the Glasgow Life logo and the text 'FAMILY FINANCES SUPPORT'. Below this, an illustration shows a woman sitting at a desk with a laptop, talking to a young girl. Another woman sits at a desk with a laptop, and a man stands next to her. A speech bubble from the woman with the girl says 'NEED HELP?'. To the right, the text asks 'Are you a parent or kinship carer?'. Below the illustration, a pink box contains the text 'The Family Finances Team can help you:' followed by a list of four bullet points: 'Move on to better paid employment', 'Start your career', 'Access FREE training and education', and 'Gain control of your household finances'. Below the list, it says 'Get FREE 1:1 advice and support from a family finances key worker.' and 'Supporting parents and kinship carers to increase their income through employment.' At the bottom, there are logos for Glasgow City Council and the Scottish Government, along with contact information: 'For more information, call or text us on: T: 074 43 814 190 • 07584 773 328 E: financialcapability@glasgowlife.org.uk'.

Glasgow Life **FAMILY FINANCES SUPPORT**

NEED HELP? **Are you a parent or kinship carer?**

The Family Finances Team can help you:

- Move on to better paid employment
- Start your career
- Access **FREE** training and education
- Gain control of your household finances

Get **FREE** 1:1 advice and support from a family finances key worker.

Supporting parents and kinship carers to increase their income through employment.

  Scottish Government
Riaghaidh na h-Alba
gov.scot

For more information, call or text us on:
T: 074 43 814 190 • 07584 773 328
E: financialcapability@glasgowlife.org.uk

Parents are paired with a Family Finances Key Worker who will work with them and in partnership with other organisations to help identify and achieve their goals. The service is free, and delivery is at a time and place that suits the needs of the family.

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The Family Finances approach will;

- Provide 1:1 coaching, to help navigate the support available across Glasgow.
- Work with the entire family to find the right support for their needs and at the right time
- Work in partnership with support services across the city to help families achieve their goals.

Here are a couple of case studies that highlight the work of the team

Case study 1

John is a 34-year-old single parent from Glasgow with a 5-year-old daughter. Although he had built up good workplace skills, he struggled to maintain employment and his mental health was poor. He was also struggling to keep up with his financial obligations. The Family Finances (FF) project was able to support John to improve his mental health, employment and income.

At the beginning, John was struggling to see how he could afford his bills at the end of the month, he had been off sick with Covid and lost out on some of his income. A Scottish Welfare Fund of £200 was enough to alleviate this temporary pressure.

He was also referred onto One Parent Family Scotland where he enjoyed talking about his progress and it helped to put his progress with mental health into perspective.

Through FF mentoring we were able to improve John's confidence by listing and evidencing his skillset.

John was linked up with a Jobs and Business Glasgow (JBG) advisor shortly after registration for support, who worked with John to produce his 1st CV. John was also mentored on interview skills provided by the Reed employability agency.

John was supported into new work as a supervisor in a fast food restaurant, which he enjoys. He estimates that his monthly income has increased by £1,200 compared to his unemployment benefits.

"I've been kept down for so long and it's time to build myself back up. I felt miserable when I lost my job, but you've made me realise it's an opportunity to move on and be appreciated elsewhere."

"When my new job didn't work out, I knew you'd still be there to keep up the momentum and keep the progress going."

"I'm not really used to asking for help and its always been a headache when I've tried. It's nice to just have one person I know to keep it on track."

Case study 2

Joanna is a 47-year-old single parent and night time cleaner from Glasgow, with two teenaged daughters. She has lived on a low income for a few years and has struggles with catalogue debt and has found it hard to ask for help. Joanne wants to work in childcare but doesn't have the necessary qualifications.

The Family Finances (FF) project has supported Joanna with employment, education, digital skills, financial improvement and training.

Joanna was referred to Jobs and Business Glasgow (JBG) by FF who provided CV writing assistance and prepared her for job interviews and mentored her. Joanna was provided with a £100 back to work payment by JBG. Joanna was offered a job in a care home and although initially anxious, she accepted after having some mentoring by the FF team. Joanna has increased her income by £1,100.

Joanna also received one-off financial grants from the Aberlour family assistance fund and Megafund fuel vouchers. These grants totalled £831 and allowed her to clear 3 months of housing debt and afford a separate bed for her daughter. She has also received advice on her remaining debts and a benefit application.

As a result of the support to explore education options from FF, Joanna has secured a funded place to progress into a childcare career, which was her initial goal, she is also currently undertaking an SVQ accredited course in counselling on the weekends.

“The support has helped immensely- in terms of debt, career, kids- so much! Without your guidance and support I don't know how I'd have stayed motivated.”

“Even on the phone, you were so friendly, and I felt like I could ask you about help with anything that was worrying me and be taken seriously.”

“I had been sort of stagnant and now that I've increased my working hours with your help, I can finally feel myself getting back on my feet. Every day, I'm waking up without the same stress I had before.”

To find out more, please phone, text or email us:

T: 07443 814 190 or 07584 773 328

E: financialcapability@glasgowlife.org.uk

CPW events:



WORKING TOGETHER TO COMBAT POVERTY

Poverty Alliance events in October

With Challenge Poverty Week fast approaching we wanted to let you know about a couple of great events the Poverty Alliance are organising during the week...

Challenge Poverty Lecture: Baroness Ruth Lister

5th October, 6.30pm

Across a distinguished career as a campaigner and academic Baroness Professor Ruth Lister has explored how we understand and conceive poverty, and how these understandings impact both the experience of poverty and our responses to it. Recurring themes in her work include the connection between poverty and human rights; the differential experiences of poverty; discourses of poverty, in particular the experience of 'othering'.

For the Challenge Poverty Lecture 2021 Professor Lister will explore these themes and what they mean for addressing poverty in Scotland during and after the pandemic.

This year's lecture will take place online. For more information and to register please [click here](#)

Rights in Recovery: Protecting Rights and Tackling Poverty After Covid

Poverty Alliance Annual Conference

8 October 2021, 9.45am-2pm

As we now look forward towards a period of recovery from the pandemic, this conference will consider how we can both tackle poverty and ensure that the human

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rights of those who have been most affected can be protected and extended. The discussions at the conference will be used to feed into the development of the Scottish Government's Child Poverty Delivery Plan, as well as the informing the new Human Rights Bill.

Speakers include **John Swinney MSP**, Deputy First Minister and Cabinet Secretary for Covid Recovery Plans, **Professor Olivier de Schutter**, UN Special Rapporteur on Extreme Poverty and Human Rights, **Judith Robertson**, Chair of the Scottish Human Rights Commission, **Bruce Adamson**, Children and Young People's Commissioner for Scotland, and **Moira Tasker**, CEO of Inclusion Scotland.

For full details and to register [please click here](#)



Look out for:

Councillor Ricky Bell's short film during Challenge Poverty Week, it will be on the council and PLP's social media.

For Council staff there will also be a short film where John Sherry, Manager of the Transformation & Tackling Poverty Team will talk about Challenge Poverty Week and what we as council staff can do.

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One for the future:


[ABOUT US](#)
[OUR WORK](#)

coming on 8-12 November.

Want to talk about money in your organisation? Use our participation pack to help you kickstart a conversation in any walk of life, including:

- in your workplace
- at home with friends and family
- in financial services
- in local authorities and housing
- in education
- in the third sector
- in healthcare
- on social media, at events and in the press.



Go to the MAPS webpage to download their participation pack -

<https://maps.org.uk/talk-money-week/participationpack>



Scottish Benefits

Andy White, Senior Officer, Welfare Rights and Money Advice, Glasgow City Health and Social Care Partnership gives us a comprehensive overview on benefits available in Scotland.

The Scotland Act 2016 devolved a package of additional social security powers to Scotland. This has meant that a new agency - Social Security Scotland has been set up to deliver a range of benefits for the Scottish Government. Some of the main benefits and their purpose and criteria are briefly summarised here. It is important to note that most working age benefits like Universal Credit remain reserved to the UK Government. This is also true for state pension, new state pension and pension credit.

Best Start Grants

This is a major change from DWP's Sure Start Maternity Grant. The Scottish alternative is made up of three different payments.

A **Pregnancy and Baby Payment** of £603 for the first child and £303 pounds on the birth of subsequent children. There is also an additional £303 for multiple births. An **Early Learning Payment** of £252.50 for each child. And a **School Age Payment** again worth £252.50 for each child. If you are under 18 you do not need to be in

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receipt of any other benefits to be entitled. For those 18 years and over you need to be in receipt of one of the following qualifying benefits: Universal Credit, Income Support, (income based) Job Seeker's Allowance, (income related) Employment and Support Allowance, Pension Credit, Housing Benefit, Child tax credit or Working tax credit.

Best Start Foods

Best Start Foods is a credit given on a pre-loaded payment card. It is paid to help buy health food for a baby and the baby's parent/carer. Eligibility can begin from start of pregnancy to child's 3rd birthday. It is paid at £18 every 4 weeks during pregnancy. The rate changes to £36 every 4 weeks from birth to 1st birthday then to £18 every 4 weeks from 1st birthday to 3rd birthday

The credit on the card can be used to pay for milk, formula milk, fresh, frozen or tinned fruit or vegetables also pulses and eggs

The qualifying conditions are similar to the Best Start Grants.

Carer's Allowance Supplement.

This is a payment made to carers in Scotland who are in receipt of Carer's Allowance. This supplement tops up the level of Carer's Allowance to the level you would get on Jobseeker's Allowance. It means that carers in Scotland are paid more than those south of the border.

The Scottish Government are also taking on responsibility for Carer's Allowance and will convert it into a new benefit called Scottish Carers Assistance.

The Carer's Allowance Supplement is £231.40 paid twice yearly. In addition, the payment due in December is to be doubled as a bonus to assist with the financial pressures caused by COVID19.

Child Winter Heating Assistance

Is a payment of £202 for children and young people up to the age of 18. To get the payment they must meet two criteria on at least one day in the third full week of September (called the "qualifying week"). On that day they must:

- get the highest rate care component of Disability Living Allowance for children
- be resident in Scotland

You do not need to apply for the payment if the child currently lives in Scotland. It will be made automatically into the same account that your Disability Living Allowance for children is paid into.

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Funeral Support Payment

You must be in receipt of a qualifying benefit, you or your partner are responsible for the funeral and it is reasonable for you to accept responsibility for the funeral costs.

Qualifying benefits are Child Tax Credit, Universal Credit (UC), Income Support, Pension Credit, Working Tax Credit (disability or severe disability element), Housing Benefit, Income-based Jobseeker's Allowance (JSA), not contribution-based JSA, income-related Employment and Support Allowance (ESA), not contribution-based ESA

Funeral Support Payment will not usually cover the full cost of a funeral. The average total payment is £1,700, but the amount you get will depend on several factors.

It can help pay towards burial or cremation costs, funeral costs, travel costs, transport to move the person who died, document costs, medical costs.

Job Start Payment

The Job Start Payment is a new benefit to help with the costs of starting a new job.

You can apply for Job Start Payment if you're a young person who's out of work. Young Person is defined as 16 -24 years old or 16-25 if a care leaver.

You can get a one-off payment of £252.50, or the higher rate of £404 if you're the main carer of any children. If you have been in receipt of JSA, IS, ESA, UC for six months or more (unless care leaver) and been offered a job in the last three months.

Scottish Child Payments

This is a payment of £10 per week paid 4 weekly and scheduled to apply to all children (of eligible families) under 16

Payment for children under six started 15 Feb 2021. By the end of 2022 payments will be extended to all children of eligible families under the age of 16

To qualify for a you must live in Scotland, be in receipt of certain benefits and be the main person looking after the child. The qualifying benefits are Universal Credit, Child Tax Credit, Income Support, Pension Credit, Working Tax Credit, income-based Jobseeker's Allowance (JSA), income-related Employment and Support Allowance (ESA).

The Scottish Government also intend to double the payment to £20 "as soon as possible" within this Scottish Parliament term of office.

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Young Carer's Grant

Is a yearly payment of £308.15 for young carers in Scotland. You must be 16, 17 or 18 years old and have been caring for 1, 2 or 3 people for an average of 16 hours a week for at least the last 3 months. If you care for more than one person, you can combine the hours of the people you care for to average 16 hours a week.

You will not be able to get Young Carer Grant if you're already getting Carer's Allowance (so apply for YCG first).

Disability Benefits

DWP disability benefits (Attendance Allowance, Personal Independence Payment and Child Disability Living Allowance) will become the Scottish Government's responsibility by 2025.

They will be known as Pension Age Disability Assistance, Adult Disability Benefit and Child Disability Payment.

Already there have been some welcome reforms around terminal illness rules, ban on private sector assessments and a dignity, respect and fairness approach to claimants.

Currently, as a start, the new Child Disability Payment is being trialled in Perth & Kinross, Dundee and Western Isles for new claims. It will then be introduced by Autumn 2021 for new claims from across the country.

There will be a managed process of Disability Living Allowance to Child Disability Payment for existing claimants that is planned to be finished around winter 2023.

More detail is available on the Social Security Scotland website <https://www.socialsecurity.gov.scot/> and by seeking advice from Welfare Rights and other advice agencies.

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Glasgow's Pre-loved Uniforms provides school uniform to all families who need it, ensuring that children and young people can wear warm school uniform, shoes and jackets regardless of their family's financial situation.

Donna Henderson (above) and founder of Glasgow's pre-loved uniforms describes the amazing work she and her volunteers do for the families of Glasgow. Donna is also a member of the Poverty Leadership Panel's Community Activist.

We continue to grow, working with more schools and now more are looking to partner up with us. As well as passing on uniforms to our partner schools through the rails, we have helped out other schools too.

We have supported families through new links with other organisations as well as our usual support workers, social work and health visitors.

School bags and school shoes were in huge demand during the summer period for both boys and girls in both primary and secondary ages, along with high school blazers. Unfortunately demand outstripped our supplies.

However, there were lots of families we supported passing on thousands of individual items. Most of these were families were really struggling to pay their bills and purchase uniforms. They aren't entitled to benefits as there is either both parents or one parent working and earn just over the threshold by a few pounds.

One family had a parent made redundant due to covid. They had 3 children at primary school and after paying their mortgage and bills were left with very little. The kids knew money was tight but were so happy at receiving uniforms for returning in August and seeing their massive smiles in the photo I received of them going to school makes it all so worthwhile.

During the summer holiday period we helped 169 families. Which might not seem a lot but when you're doing all this mostly on your own it is.

Our donations again during the summer holidays amounted to 893kg. These were all laundered before passing on.

All this was done without any stigmatisation.

Our service is available to everyone operating on a non-referral system and focussing on how we can help the 🌍 by ♻️ and allowing all families save ££s on school uniform.

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If you would like to volunteer or donate to Glasgow's Pre-loved Uniforms you can do so by contacting Donna through Facebook or WhatsApp or go to the website for further information <http://www.glasgowspreloveduniforms.co.uk/>

Lambhill Stables Community Hub



Allan McGinness is the chairperson for Lambhill Stables and a volunteer for the PLP's Community Activist Panel.

Here Allan describes some of the history of this great community hub, based in the north of Glasgow.

Our Vision

Lambhill Stables is a safe, inspiring community hub improving the North of the City for all.

Our Mission

Lambhill Stables, on the banks of the Forth and Clyde Canal is a unique and picturesque setting where we work towards improving the quality of life for all ages and abilities. We provide opportunities for learning new skills, taking part in creative and social activities and caring for the environment.

Brief History

Lambhill Stables is located in the north of Glasgow and was built around 1815 as a staging post in the days when horses pulled boats and barges along the Forth and Clyde Canal.

The then derelict building was acquired by the community in 2007 and has now been transformed into a vibrant and thriving community hub which is open to everyone.

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At the heart of everything we do is the Community we serve, we answer to them and do our best to deliver what they ask us too. Although located in an area recognised as being in the least affluent category, we certainly don't let that make us less ambitious in what we can provide to our Community. For us inclusion and the chance to be a "part of" rather than exclusion and "apart" are the watchwords.

Pre-pandemic

For us before COVID changed the world, Lambhill Stables was a hive of activity, we were flourishing, and our groups and classes were providing our Community with a wide variety of activities and opportunities.

Our lunch clubs, gardening, youth, history and heritage, walking, art and social groups were all thriving, our live music nights and events were hugely popular and most importantly affordable.

Our hugely popular Café was busy from opening to closing and our Bike Hub provided not only repairs and servicing but also recycled donated bikes to offer to our Community at affordable prices.

We were full of new ideas and excited about the future. Then....

March 2020

The arrival of COVID changed our operating environment almost overnight. The week prior to the announcement of the full lockdown announcement we closed the building and set about implementing an operational model to support our role in the provision of emergency food packs. We engaged with the wider North West Glasgow effort in food provision and worked in partnership with other local organisations in responding to the food and other needs of the Community.

We continued operating this service until late September 2020, whilst in the background planning for a phased re-opening when restrictions allowed the re-commencement of activities and services. It is fair to say that there were a number of false dawns whilst we awaited Governmental advice on lifting of restrictions.

For the whole of lockdown we continued with certain permitted and safe activities, for example; our Bike Hub, exempt from lockdown operated throughout the period which included support for key workers, we continued the upkeep of our gardens, we offered a digitised youth programme and set up a parent support group, art classes were also digitised using Zoom, and we responded to requests for assistance from vulnerable people within our own Community and the wider North West area.

Coming Out of the dark

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In the last few months we have finally started to re-open much to the relief of our Community and staff team. We went for a “soft” opening, recognising that it was going to take time for everyone to get comfortable with socialising again. We phased in the return of our groups and made sure that the building was fully compliant with COVID safety requirements.

Going forward into the “new normal” Lambhill Stables is very well placed to meet the challenges of the future.

To find out more about Lambhill Stables go to their website

<https://www.lambhillstables.org/>

Impact of COVID on disabled people



Innocent Jakisa, is a member of the Poverty Leadership Panel’s Community Activist Panel and Co-Chair of the PLP meetings. He is also a member of several other poverty related groups and carries out these duties despite his own disabilities.

In the following graphic he uses his experiences and that of fellow disabled volunteers to highlight some of the issues that disabled people have had to endure during COVID and in many cases continue to endure.

The Glasgow Disability Alliance also produced a detailed report on the impact that COVID had on its members. Attached is the summary briefing, the full report can be viewed at www.GDA,Scot



Supercharged-Summary-Version.pdf

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Impact Covid has had on disabled people

Heightened anxiety

The GDA survey revealed that most disabled people were worried about their physical and mental health during the pandemic. Their anxiety heightened when attending appointments and risk of contracting COVID-19.



Impact on social care

- Social care support had reduced or stopped completely
- 7% of disabled people had their medical appointments and/or routine health services cancelled or reduced.

Social isolation

Some disabled people felt that the pandemic had:

- made their mental health worse
- made them feel lonely
- made them feel they were a burden on others
- no-one to talk to about their worries.

Social distance restrictions imposed on public transport

Disability Equality Scotland reported that restrictions imposed on public transport have had an adverse impact on disabled people because they are more likely to be reliant on public transport. Physical distancing resulted in fewer accessible seats and spaces for wheelchair users, making it more challenging for disabled people to use public transport.

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Compulsory face coverings in public spaces

Regulations to exempt the wearing of face masks for disabled people has exposed them to difficulties when shopping, including verbal abuse with an increase in disability-based hate crime

Access to food and medicine

Inclusion Scotland in their survey reported that most disabled people felt that the Covid-19 pandemic has had a huge impact on getting the food or medicine that they need for themselves or the person they care for.

Money and hardship

A survey carried out in the UK in April 2020 showed that disabled people are more likely than non-disabled people to come out of the pandemic in more debt, so disabled people worried about money and hardship during the pandemic.

Online appointments

Many disabled people found that having online appointments only became a barrier as many are digitally excluded.