

Healthier Wealthier Children
H W C



Child Poverty

Background

- In 1999, Tony Blair announced the historic aim of ending child poverty within a generation
- Child Poverty will be eradicated by 2020
(Child Poverty Act, 2010)
- ***"Our vision is for a Scotland where no children are disadvantaged by poverty"***

Background

- 1 in 4 young people in Scotland live in poverty
- Almost half of children in Greater Glasgow & Clyde live in low income households
- Half of all children living in poverty have someone at home who works, in-work child poverty at all time high

(Joseph Rowantree Foundation)

Exercise no 1

Save the Children (2011)

- 90,000 Children in Scotland are living in **SEVERE POVERTY**
- Children living in severe poverty are missing out on things like school trips and hobbies, hitting their educational and social development and leaving them excluded from society.
- Families in severe poverty are getting by on less than £134 per week for a lone parent with 1 child and £240 per week for a couple with 2 children.
- They can ill afford the forthcoming cuts to welfare, nor the recent increases in VAT and inflation.
- Despite the deficit and spending cuts, the allocation of resources and focus of support by the government is a political choice.

What is poverty?

Three current definitions of poverty

(The House of Commons Scottish Affairs Committee)

- **Absolute poverty** is defined as the lack of sufficient resources with which to keep body and soul together.
- **Relative poverty** defines income or resources in relation to the average. It is concerned with the absence of the material needs to participate fully in accepted daily life.
- **Social exclusion** is a new term used by the Government. The Prime Minister described social exclusion as "...a shorthand label for what can happen when individuals or areas suffer from a combination of linked problems such as unemployment, poor skills, low incomes, poor housing, high crime environments, bad health and family breakdown.





LIFE

Policy

- Addressing child poverty is a key Scottish government strategy for improving children's health and wellbeing – underpinned by:
 - **Equally Well**
 - **Achieving Our Potential**
 - **Early Years Framework**

Early Years Framework Aims

- *“Children grow up free from poverty in their early years and have their outcomes defined by their ability and potential rather than their family background.”*
- *“Children have a safe and warm place to stay”*

Impacts of Poverty

- **Poverty** impacts on all areas of an individual's life – Health, Social, Education
- **Poverty** is an indicator of life long difficulties
- **Poverty** is felt on an individual level AND a societal level
- Resiliency doesn't cancel out the impacts of **poverty**

Wealth = Health

- 25% of people living with mental ill health are in debt
- People with long term ill health or disability are more likely to be living in poverty
- Anxiety and stress associated with money worries impairs health and relationships.
- What impact does this have on assessment and intervention?

(The Health Benefits of Financial Inclusion: A Literature Review,
Scottish Poverty Information Unit, 2010)

Isha – what poverty
means



Maximising a families income is key in helping:

- To break poverty cycles
- To avoid falling into poverty traps



2 homes, a speedboat and ?30,000 benefits

Saturday, December 18, 2010, The Sun

CHEAT must repay ?200k after making bogus claims to help buy a second home



What a benefit

Thursday, December 16, 2010, The Scottish Sun

BENEFITS cheat who swindled ?11k in ten months offers to pay it back – over 21 YEARS



A lame excuse

Thursday, December 02, 2010, The Scottish Sun

MAN has community service scrapped – after complaining work shoes made feet sore



Benefit cheat gets 106 years to repay

Friday, October 29, 2010, The Sun

A BENEFITS cheat who ripped off nearly ?50,000 has got 106 YEARS to pay it back



?1m love rat's now a benefit cheat too

Saturday, April 03, 2010, The Scottish Sun

BRITAIN'S biggest love rat is now exposed by The Sun as a brazen jobs benefits cheat

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60,000 Scots cheats to lose sickness benefits

KATE DEVLIN UK POLITICAL CORRESPONDENT

12 Feb 2011

ABOUT 60,000 Scots claiming sickness benefits face being told that they are fit for work, according to the results of two pilot projects, including one in Aberdeen.

The shake-up of welfare payments could save the Tory-LibDem Coalition up to £40 million in Scotland alone.



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Benefits – a lifestyle
choice?



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Rise in child poverty will be 'calamity'

Robbie Dinwoodie

18 Dec 2010

Child poverty campaigners claim a predicted rise in the problem is a "calamity" that must be tackled by both Westminster and Holyrood ministers.

The Institute for Fiscal Studies carried out an analysis of the issue which predicts not only rises in relative child poverty by 2014 but the first absolute rise in the problem for 15 years.

John Dickie, head of the Child Poverty Action Group in Scotland, said: "Every year child poverty rises is a calamity. The UK Government must review the welfare cuts driving the predicted rise and must no longer delay setting up the independent Child Poverty Commission."

He added it is "vital" that Scottish Government and local authority budget decisions protect children.

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Advent Calendar

Impact of welfare reforms on families with children, June 2010

- Reduce eligibility threshold for Child Tax Credit for the full family element down from £50,000 to £40,000
- Freeze on child benefit rates for three years
- Stop Health in Pregnancy Grant and restrict Sure Start Maternity Grant
- Stop Child Trust Fund payments
- Remove the 'baby element' from the Child Tax Credit
- Reduced maximum housing benefit payable
- Forthcoming VAT rise will disproportionately affect people on a lower income

(from CPAG in Scotland presentation, Mark Willis, 2010)

Healthier Wealthier
H W C
Children



Aims of Healthier Wealthier Children

- Target families at 'risk periods'
- Encourage early stage referrals
- Develop health staff expertise of FI services
- Streamline services

Criteria for inclusion

Referral Criteria (Please tick at least one from each box)

<i>1. Family structure</i>	<i>2. Target group</i>
Pregnant	Total household income below £40,000
Child/children under 5	Kinship carer
Child/Children under 19 with additional support needs	Ineligible for benefits due to immigration status

Asking the questions...

- **Recession & current climate**
- “Citizens Advice reports 21% increase in young people seeking help”
- **Coping with Change and Uncertainty**
- Research shows that people are seeking money advice, debt advice and general advice on how to cope.

What can HWC offer?

- Benefit advice
- General money advice
- Signposting to other services

Good news Story 1

- Toddler 2 and half years
- Youngest of 3 children
- Global developmental delay

- Referral from Health Visitor following diagnosis

- Outcome = DLA middle rate care & disabled child element tax credit
- £100 extra per week for family

Good news Story 2

- Couple, home owners, 5 young children
- Dad working 20 hours per week
- Referral from Health visitor support worker

- All benefits in place
- Family entitled to Council Tax Benefit + 3 months backdating
- £943.44 saving per year

Contacts

- carly.mcdowall2@ggc.scot.nhs.uk
- [Local area development workers and income maximisers](#)
- [Healthier Wealthier Children site:](#)
- www.nhsggc.org.uk/hwc

Links:

- Save the Children Severe Poverty 2011
- [www.savethechildren.org.uk/.../Severe Child Poverty_Nationally And Locally February2011.pdf](http://www.savethechildren.org.uk/.../Severe_Child_Poverty_Nationally_And_Locally_February2011.pdf)
- Press Release from the Scotsman
- <http://thescotsman.scotsman.com/scotland/More-than-90000-children-in.3296260.jp>
- The government's response to the report
- <http://www.scotland.gov.uk/News/Releases/2011/02/22143923>
- Employment rates impact severely on child poverty
- <http://www.bbc.co.uk/news/mobile/uk-scotland-12540981>

Suggested Reading

- Achieving our Potential
- Equally Well
- Early Years Framework
- Child Poverty Act 2010
- Child Poverty Strategy (available soon)
- 10 Steps to a society free of child poverty
- Joseph Rowntree Foundation publications