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**1-5** What is child poverty?

Defined as a **measure of income** whereby:  
*"household resources are so seriously below those commanded by the average individual or family that they are, in effect, excluded from ordinary living patterns, customs and activities."*

Peter Townsend, Writer and Sociologist, Founder of CPAG

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### Child Poverty Definition

Currently the government defines relative child poverty as  
**"children living in households with needs adjusted incomes below 60 per cent of the median income"**

**£489 per week (BHC)**

**£384 per week (BHC)**

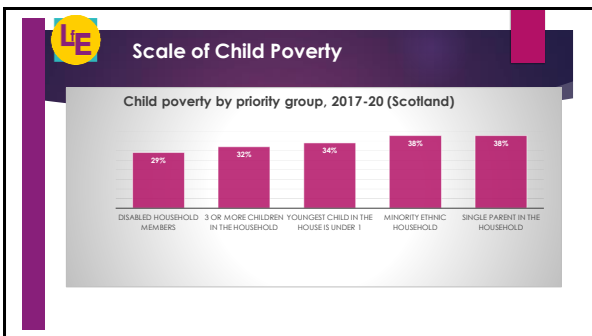
Based on Scottish Government figures for 2013.14 (nsd - current)

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### LE Scale of Child Poverty

	Scotland	Edinburgh	No. of Children in Edinburgh	Edinburgh Targets for 2030 (Interim 2024)
<b>Relative child poverty</b>	26%	19%	16,091	14 % (10%)
<b>Absolute child poverty</b>	23%	Not available	Not available	N/A
<b>Persistent Poverty</b>	16%	16%	2,600	0 %
<b>Destitution (total households over course of 1 yr)</b>	0.76%	0.66%	4,500	0 %
<b>Homelessness</b>	N/A	Not available	2,200 – 20 to 30 per week	Not known

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### Case Study

Scott has 3 children aged 4, 11 and 15. He is a lone parent. When Covid hit, Scott lost his job and now relies on an income from a 0 hours contract where his hours can vary week to week and universal credit. He is worrying about his finances, with bills, food and childcare costs rising and debts to pay. He has a two-bedroomed flat and sleeps in the living room to give his older daughter a room to themselves. The only other adults he sees is his Mum who helps with childcare on a Friday afternoon. Scott's is worried that his oldest child is missing classes and is worried about her mental health. Scott also has concerns over his own mental health and is nervous about looking for support, he worries that services will feel that he is not able to provide for and support his children.

With salaries and benefits he has a budget of £385 a week before housing costs. Local housing claimant amount is £189.79 so Scott must pay £140 per week rent.

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### Weekly Expenses

- Travel £000
- Rent £000
- Bills £000
- Clothing £000
- Household Goods/Products £000
- Food £000
- Birthdays/Christmas £000
- Childcare £000

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### WHAT CAN WE DO?

- Adopt a 'cash first' approach
- Make it ok to talk about money worries when interacting with citizens.
- Know where to signpost citizens for information and support to help with their money worries.

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### Why asking about money is important

- ▶ Stigma surrounding poverty and fear of judgement or repercussions stop people from asking for support.
- ▶ •The social security and grants system is complex and hard to navigate and understand.
- ▶ •Entitled to found that from 2009 (earliest year of published data) up to the recent year of 2022 there has been an estimated £15 billion per year in unclaimed benefits.
- ▶ •Getting help to access financial support and income maximisation when needed can make a big difference to someone's life.

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### Time for reflection...

If you thought that someone was worried about their finances...

- ▶ What might prevent you from asking them about their money worries?
- ▶ What might stop them from asking for help?

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### WHAT STOPS US TALKING ABOUT MONEY?

Talking about money is hard...

- I don't want to interfere in their business.
- Is this part of my role- am I overstepping?
- I don't want them to feel judged or embarrassed and then pull away from me.
- I don't know where I can send them to get the help they might need.
- This person might get annoyed with me for asking such personal information.

Asking for Help can be hard

- They will judge me and think it's my fault.
- They might think I am a bad parent.
- They'll think I am a failure
- What's the point in asking? there's no help anyway
- It's not their job to help me with this and I don't want to waste their time

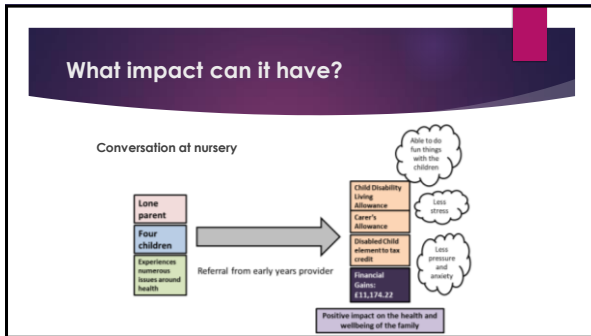
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### TALKING ABOUT MONEY CAN EASE THE BURDEN AND LEAD TO HELP

"Speaking to someone, whether a family member, friend or professional, can help break the money-worry cycle, which can occur when people are concerned about having money conversations, often feeling worse for bottling up their money worries."

Money and Pension Service, Founders of the Talk Money Week Campaign.

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## FRAMING THE QUESTION

- ▶ Listening
- ▶ Using open questions
- ▶ Asking permission
- ▶ Exploring the information
- ▶ Offering up information
- ▶ Not making assumptions and being non-judgemental
- ▶ Asking what will help?

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## ASKING THE RIGHT QUESTIONS

- ▶ The Cost of Living crisis is really worrying. How are you managing your money at the moment?
- ▶ There are lots of people struggling with money at the moment. Would you know where to get support if you needed it?
- ▶ With other clients, we've found they sometimes find it difficult paying all their bills. How are you finding it?"
- ▶ You said you have been feeling very low lately, do you have any money worries that might be causing this?
- ▶ Are you aware of anything that might be causing this anxiety? Is it money worries?"

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## How can I heat my home?

<https://www.edinburgh.gov.uk/cost-living>

- Help if you worried about money
- Support with bills and energy
- Council tax Reduction
- Help with housing and homelessness
- Scottish Welfare Fund
- Free School Meals and clothing grants
- Support with food
- Link to the Warm and Welcoming initiative webpages
- Other Help and map

**Help and support with the rising cost of living**

If you're worried about paying the bills, rising costs or how to make ends meet - there's no need to worry. These worries can have a knock on effect on our mental health and wellbeing. Including on those around us. So, it's important to know that there's help and advice out there.

City of Edinburgh Council | Edinburgh City Council | thehive | EDINBURGH

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## Re-visiting the case study

- ▶ Scott has 3 children aged 4, 11 and 15. He is a lone parent. When Covid hit, Scott lost his job and now relies on an income from a 0 hours contract where his hours can vary week to week and universal credit. He is worrying about his finances, with bills, food and childcare costs rising and debts to pay. He has a two-bedroom flat and sleeps in the living room to give his older daughter a room to themselves. The only other adults he sees is his Mum who helps with childcare on a Friday afternoon. Scott's is worried that his oldest child is missing classes and is worried about her mental health. Scott also has concerns over his own mental health and is nervous about looking for support, he worries that services will feel that he is not able to provide for and support his children.
- ▶ With salaries and benefits he has a budget of £348 a week before housing costs. Local housing claimant amount is £189.79 so Scott must pay £140 per week rent.

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## Support for families in Edinburgh

- ▶ Look up the City of Edinburgh Support for Families webpages  
[www.edinburgh.gov.uk/supportforfamilies](http://www.edinburgh.gov.uk/supportforfamilies)
- ▶ Browse the range of support

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### Support for you


- ▶ Connecting with Parents Motivations Training
- ▶ Solihull 2 Day Foundation Course  
To find out more about the courses above email [supportingparentsandcarers@edinburgh.gov.uk](mailto:supportingparentsandcarers@edinburgh.gov.uk)
- ▶ Mental Health Matters Training (email [growingconfidence@edinburgh.gov.uk](mailto:growingconfidence@edinburgh.gov.uk) )
- ▶ 1 in 5 Raising Awareness of Child Poverty Training (email [childpoverty@edinburgh.gov.uk](mailto:childpoverty@edinburgh.gov.uk))

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### A Final Thought

**Poverty is not an accident. Like slavery and apartheid it is man-made and can be removed by the actions of human beings."**

Nelson Mandela



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