## Tackling Child Poverty in Midlothian

#### Midlothian Citizens Advice Bureau Services for families. 1.04.2022 to 31.03.2023

The data for these figures is extracted from the Citizen Advice Service's electronic case recording system, CASTLE, using the parameters of recorded client profiles. Not every CAB client agrees to having their profile data recorded (only 60% recorded) and the outcome of assistance provided is not always known. Therefore, these figures are a significant under recording of the help provided.

The data indicates that families contacted the CAB service on average 4.5 times in the year.

| Number of Midlothian families assisted |     |
|--|-----|
| Families with disabilities             | 655 |
| Ethnic minority families               | 38  |
| Single parent families                 | 319 |
| Families with 3 or more children       | 118 |
| Families with a child under 1          | 96  |
| Family with a mother under 24          | 84  |
| Families with 1 or 2 children          | 390 |
|  |     |

#### Known client financial gain for families

| Total                     | £1,515,254 |
|---------------------------|------------|
| Family 3 or more children | £88,939    |
| Family 1 or 2 children    | £675,760   |
| Single parent             | £750,555   |

# Number of families assisted to successfully claim the following child/family benefits

| Best Start foods             | 20 |
|------------------------------|----|
| BSG early learning payment   | 8  |
| BSG Pregnancy & Baby Payment | 12 |
| BSG School age payment       | 8  |
| CDP care                     | 28 |
| CDP mobility                 | 22 |
| Kinship care allowance       | 2  |
| Child Benefit                | 42 |
| Scottish Child payment       | 83 |

#### Service delivery

The Midlothian CAB service takes a holistic approach to income maximisation. The CAB service delivers holistic advice on a range of subjects in addition to benefits and debt. Issues around employment, utilities and housing are frequently interconnected with, and impacted by, benefit and debt advice.

The two Midlothian Citizen Advice Bureaux (CABx) deal with large numbers of complex enquiries and are centres where local volunteer advisers can be trained and supported to deliver advice to their local communities. The two CABx are also able to each receive considerable individual project funding via Citizens Advice Scotland and work together to provide the oversight, quality control and administrative hubs for all the Midlothian CAB services, without unnecessary duplication.

Whilst demand for advice at the CAB offices remains at its increased level, the network of communitybased outreach provision located at local "touch points" has also increased. The development of the network of outreach clinics provides a cost-effective local service to meet the needs of our Midlothian families within their own communities. Local delivery removes the cost of travel, reduces environmental impact and makes advice provision more accessible. As a consequence, vulnerable and disadvantaged families are more likely to seek, and benefit, from advice.

| Midlothian CAB's community-based advice service provision |   |  |
|---|---|--|
| Delivered by Dalkeith CAB                                 | Delivered by Penicuik CAB                       |  |
| Bonnyrigg Rose FC   | Food, Fact, Friends Foodbank/ Food              |  |
|   | pantry/Community Hub                            |  |
| Gorebridge Library  | Hawthorn Children and Family Centre, Mayfield   |  |
| Gorebridge Hive   | Highbank Intermediate Care Facility, Bonnyrigg  |  |
| Horizons Café   | Lasswade Library/High School                    |  |
| Mayfield Pavilion   | Loanhead GP practice                            |  |
| Midlothian Foodbank                                       | Loanhead Library                                |  |
| Newtongrange Development Trust                            | Loanhead Miners' Welfare                        |  |
| St Johns Church   | Loganlea Centre                                 |  |
| Woodburn Pantry   | Midlothian Community Hospital                   |  |
| VOCAL   | Midlothian Sure Start Family Learning Centres:  |  |
|   | Bonnyrigg, Gorebridge, Mayfield, Penicuik,      |  |
|   | Woodburn,                                       |  |
|   | Royal Edinburgh Hospital (Midlothian residents) |  |

#### **Impact on families**

The Midlothian CAB service relieves stress and improves outcomes for families by

- identifying eligibility for benefits
- supporting families to apply for benefits
- assisting families to appeal benefit decisions
- advising on managing budgets
- providing debt advice and negotiating debt repayment and statutory remedies
- advising on utilities
- assisting with housing issues
- providing employment advice
- providing crisis support

It is estimated that the Midlothian CABx dealt with £2 million of debt for families in Midlothian during 2022-23.

Surveys of families using our services show the link between CAB advice and improved wellbeing. In addition to improved financial circumstances our clients report feeling more able to cope, less stressed, improved confidence, more able to engage in the community and confident enough to go into training or employment.

### Projects delivered by Midlothian CABx targeted at families

**AIM HI.** The **A**ccess to **I**mproved opportunities in **M**idlothian for long term **H**ealth **I**mprovement Project (AIM HI Project) was an NHS HIF funded partnership project between Penicuik Citizens Advice Bureau (CAB), Changeworks, and Sure Start Midlothian. Partners hold complementary expertise/experience in tackling child, fuel and food poverty.

| Face to face               | •holistic advice sessions at 6 Midlothian Sure Start<br>Centres  |
|----------------------------|--|
| Group sessions             | •Group awareness raising sessions to clients and also to different professionals   |
| Telephone advice           | •used during covid restrictions but effective for clients who have difficulty engaging   |
| Referrals                  | <ul> <li>Supported referrals from professionals</li> <li>Creation of e mail referral route for midwives, health visitors and family support workers</li> </ul> |
| Community drop in sessions | •Working in partnership with other agencies to provide sessions at a variety of targeted community locations   |
| Home visits                | <ul> <li>In partneship with support workers</li> <li>Visits by home energy adviser to instruct client on use of heating controls</li> </ul>                    |

After using the service:

- 43% stated they felt more relaxed
- 57% said they were now coping (86% reported not coping before receiving help)
- 100% were more confident about using heating controls and about speaking to supplier
- 67% had a better understanding of ways to save money on energy bills

When surveyed professionals referring to the service all stated that they thought the service was either extremely or very helpful:

"I think this service is beneficial to the families of Midlothian. There is a clear need for it. The families I support would not be able to move forward, breaking down barriers that Viv has helped them do. Feedback is always really positive. The service is a lifeline. If it wasn't there this would have a detrimental effect on families"

"This is a very useful service for all our service users, the support is fantastic to our families to resolve all their issues in regards to housing, financial gain and daily living"

Income maximisation Project at Hawthorn Children and Family Centre, Mayfield.

The aim of the project is to improve the financial circumstances of the families supported by Hawthorn Children and Family Centre and improve the outcomes for the children.

Client group:

- Families with children with placements at Hawthorn Children and Family Centre
- Parent's attending family group work at Hawthorn Children and Family Centre

The project will work with and receive referrals from Hawthorn Children and Family Centre and link with mental health projects, family support and Penicuik CAB's specialist debt worker to develop a wraparound service to increase household income and improve quality of life for the family.

#### GIRFEC Income Maximisation Project.

Its aim is to improve the financial circumstances of the families supported by Midlothian Council's Children and Families Social Work teams and improve the outcomes for the children.

The client group is:

- Families with children on the Child Protection Register
- Families with children subject to a supervision order at home.

The project works with and receives referrals from Children and Families Social Work Department and links with mental health projects, family support, Sure Start and Penicuik CAB's specialist debt worker to develop a wraparound service to increase household income and improve quality of life for the family.

**VOCAL.** Income maximisation for carers many of whom are families with children.

#### Case studies

1. The client has two sons aged 3 and 6 who both have challenging behaviour. The client is in receipt of child tax credits and child benefit but was struggling financially.

Adviser discussed the needs of her children and advised applying for Child Disability Living Allowance (DLA) - now replaced by the Scottish Child Disability Payment for new claims. The client had heard of DLA but did not feel confident about filling out lengthy complex forms.

- Child A is unable to communicate verbally and is unable to understand verbal instructions on how to behave and puts himself and those around him at risk of injury.
- Child B has Attention-deficit hyperactivity disorder (ADHD) and requires extra support at school to manage his behaviours. He requires constant prompting, assistance and supervision to ensure his wellbeing and safety for his safety and those around him.

The adviser completed an application for each child.

- Child A was awarded higher rate care component of DLA (£92.40 a week)
- Child B was awarded middle rate care component of DLA (£61.85 a week)

The client was also assisted to claim: Carers Allowance (£69.70 a week) and Scottish Carer's Allowance Supplement (£245.70 twice a year) and a Best Start grant (Early Learning payment £250). A total annual increase in income of **£12,386.80**.

The award would also passport client to other assistance.

2. The client was in receipt of Statutory Maternity Pay and her partner was employed for 24hrs a week, and earnt between £700 and £900 per month. They lived in a mortgaged property, the mortgage is £296.76 pcm and Council Tax was £181 pcm. The client suffered from asthma and Diabetes Type1, and was under care of a consultant and Diabetic Nurse.

Client and partner didn't claim any benefits. Client stated that they had tried to claim Child Benefit a few times but received a reply stating they were not eligible for it.

Client had Council Tax arrears as they just could not manage on the income levels coming into the household.

Following a benefit check the following benefits were identified:

- Universal Credit
- Child Benefit
- Scottish Child Payment
- Pregnancy and baby payment
- Best start foods
- Council tax reduction

Staff member spoke to Child Benefit (CB) office and confirmed that they have the client's application & were dealing with it.

Client received her Child Benefit notification within 6 weeks. The Universal Credit payment took 2 months.

The total Client Financial Gain for one year for the client was: £ 6162.96