



Queens
Cross
Housing
Association

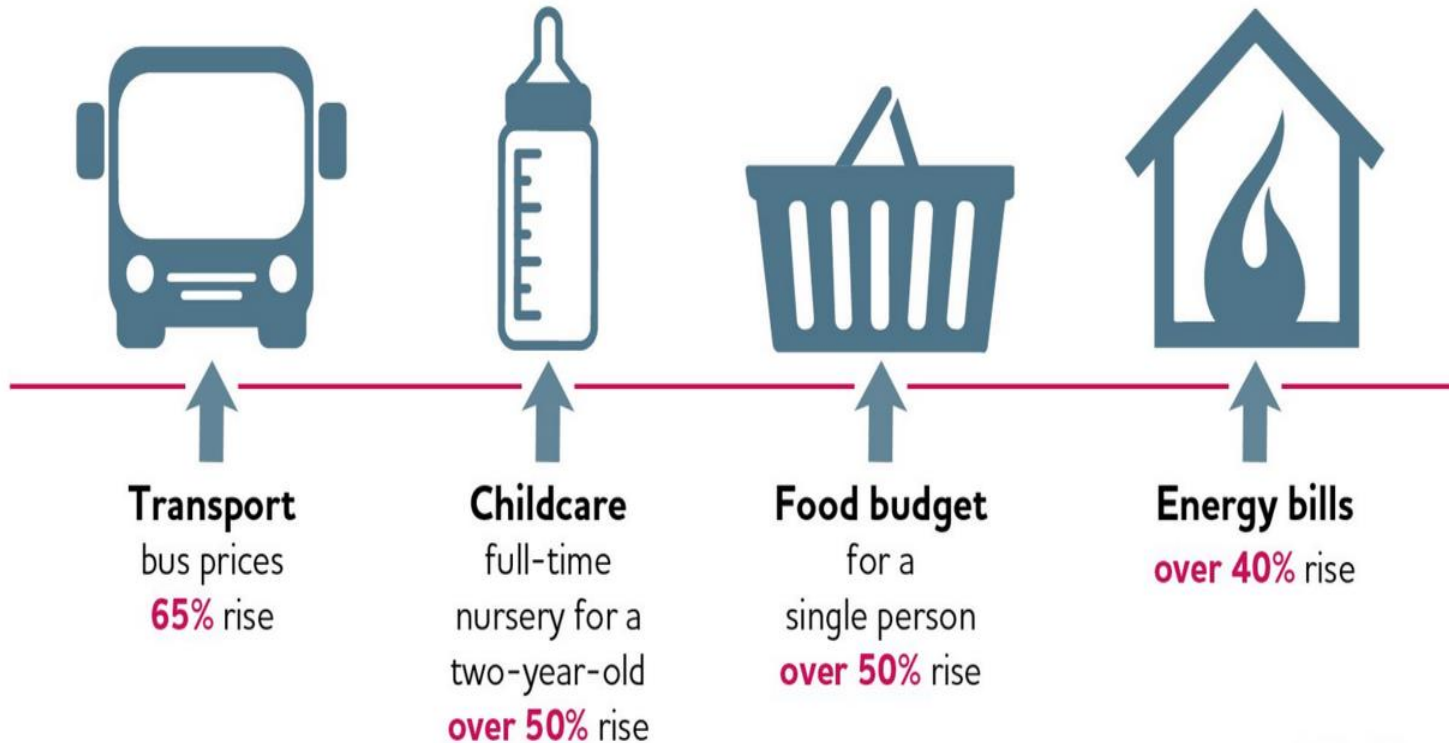
Poverty: The Impact on Families, your community and what we can do.

Shona Stephen – CEO – Queens
Cross Housing Association

Poverty in Scotland

- 1 in 5 people in Scotland were living in relative poverty after housing costs in 2015-2018
- Nearly 1 in 4 (24%) children in Scotland were living in relative poverty
- Child poverty had been falling over many years but has started to rise again
- 65% of children in relative poverty were living in working households.
- Relative pensioner poverty has started to rise again (15%) after a long decline

Over the past decade the pressure on household budgets has increased due to the **rising costs of essentials**

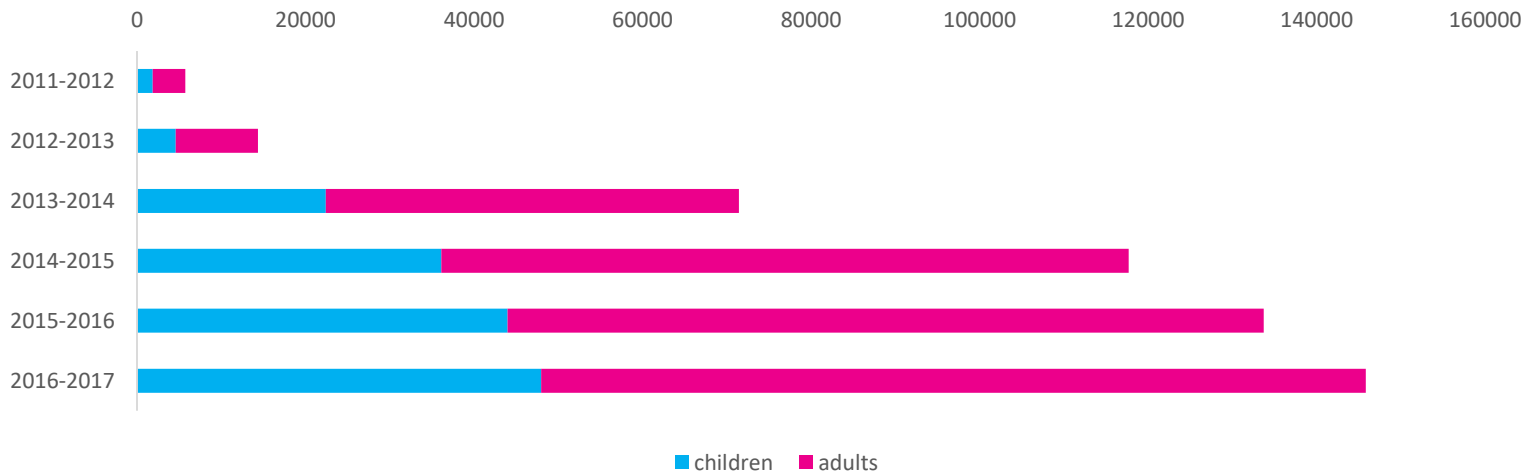


 @jrf_uk #livingstandards

JRF JOSEPH ROWNTREE FOUNDATION

Increase in foodbank use

Number of people provided with three days emergency food by Trussell Trust food banks in Scotland



FAMILIES WITH CHILDREN ARE HARDEST HIT BY THE CUTS TO UNIVERSAL CREDIT



*average change in annual income across the population from changes to universal credit since 2013

Tax and welfare reforms

Even within households income is not evenly distributed – mothers go hungry so that children can eat. Welfare and tax reforms who have been hit hardest?

- disabled people - households with at least one disabled adult and a disabled child are projected to lose over £6,500 by 2021-22
- lone parents face an average 15 % loss of income (the losses for all other family groups are between 0 and 8 per cent), a disabled woman lone parent will lose over £10,000
- women on average will suffer a £940 annual loss (more than double the loss for men)

Child Poverty Act 2017

- Introduces statutory targets for reducing child poverty
- By 2030, of children living in Scottish households:
 - less than 10% should be living in relative poverty
 - less than 5% should be living in absolute poverty
 - less than 5% should be living with combined low income and material deprivation
 - less than 5% should be living in persistent poverty

Poverty and Inequality Commission

Established by the Child Poverty (Scotland) Act 2017, and amended by the Public Services Reform (Poverty and Inequality Commission) (Scotland) Order 2018

Commission has three broad parts to its remit:

- Monitoring and scrutinising progress
- Advice to Scottish Government
- Promoting the reduction of poverty and inequality in Scotland

Eight members of the Commission, plus the chair, bringing a wide range of types of experience.

Understanding our tenants

Getting to Know You

Tenant profile surveys

2013 & 2016

1st – Universal postal survey

2nd - Door to door

3rd - Telephone

74% & 67% return rate

2019 underway

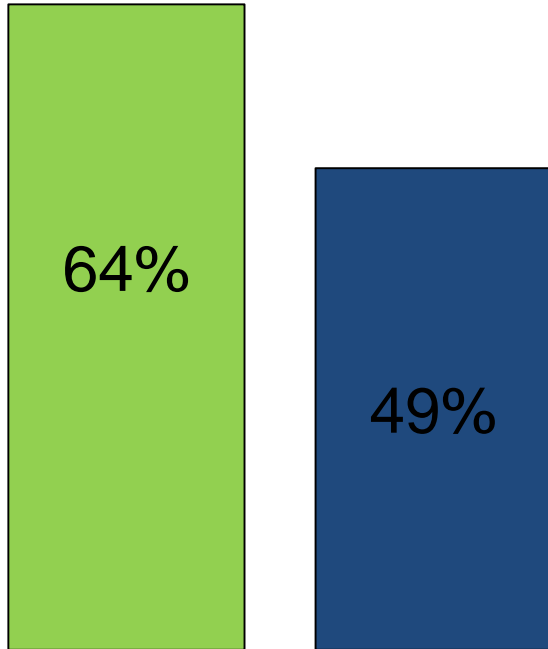


Key Findings- Getting to know you



Internet access increased by 15% since 2013

Respondents with internet
access



2017

2013

Financial inclusion has improved

Bank Accounts

85% (2017)

76% (2013)

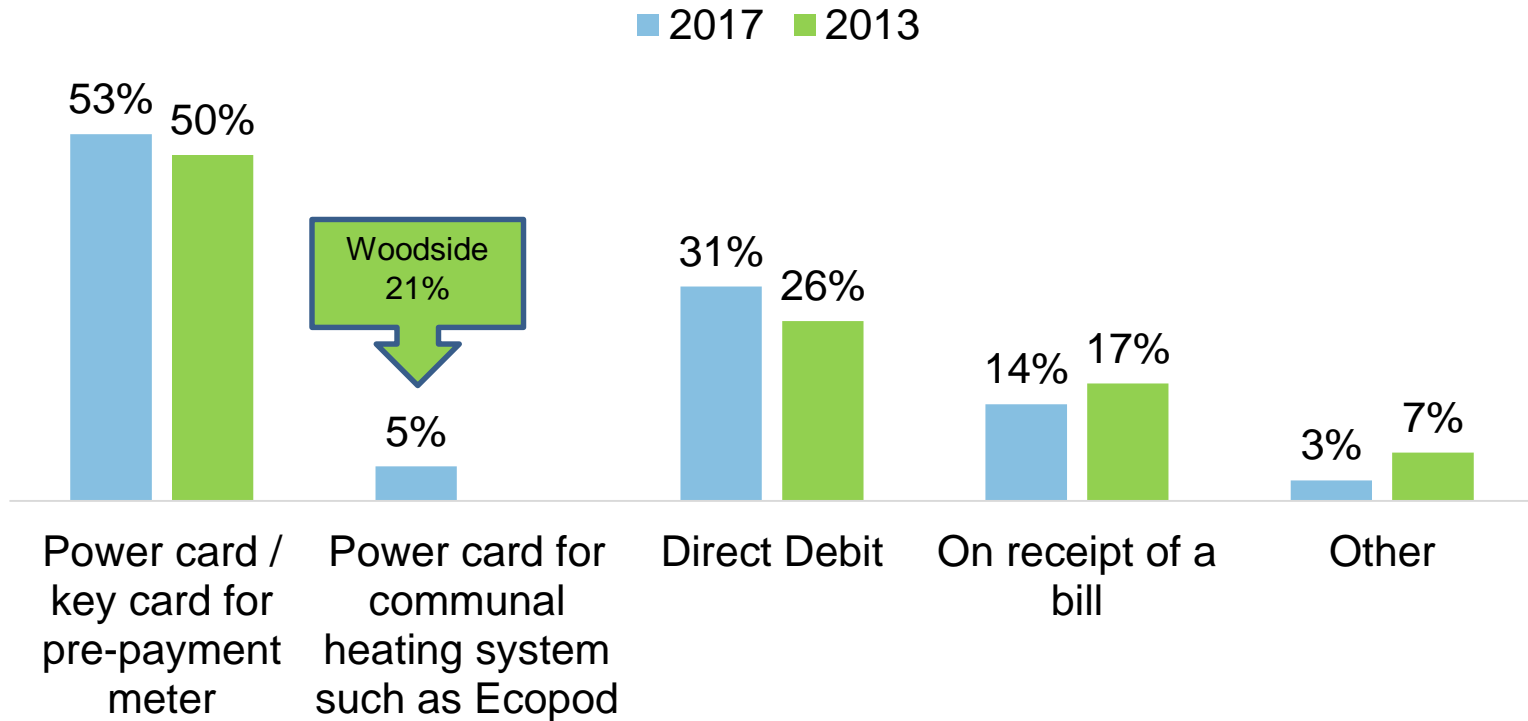
Credit Union
Membership

13% (2017)

11% (2013)

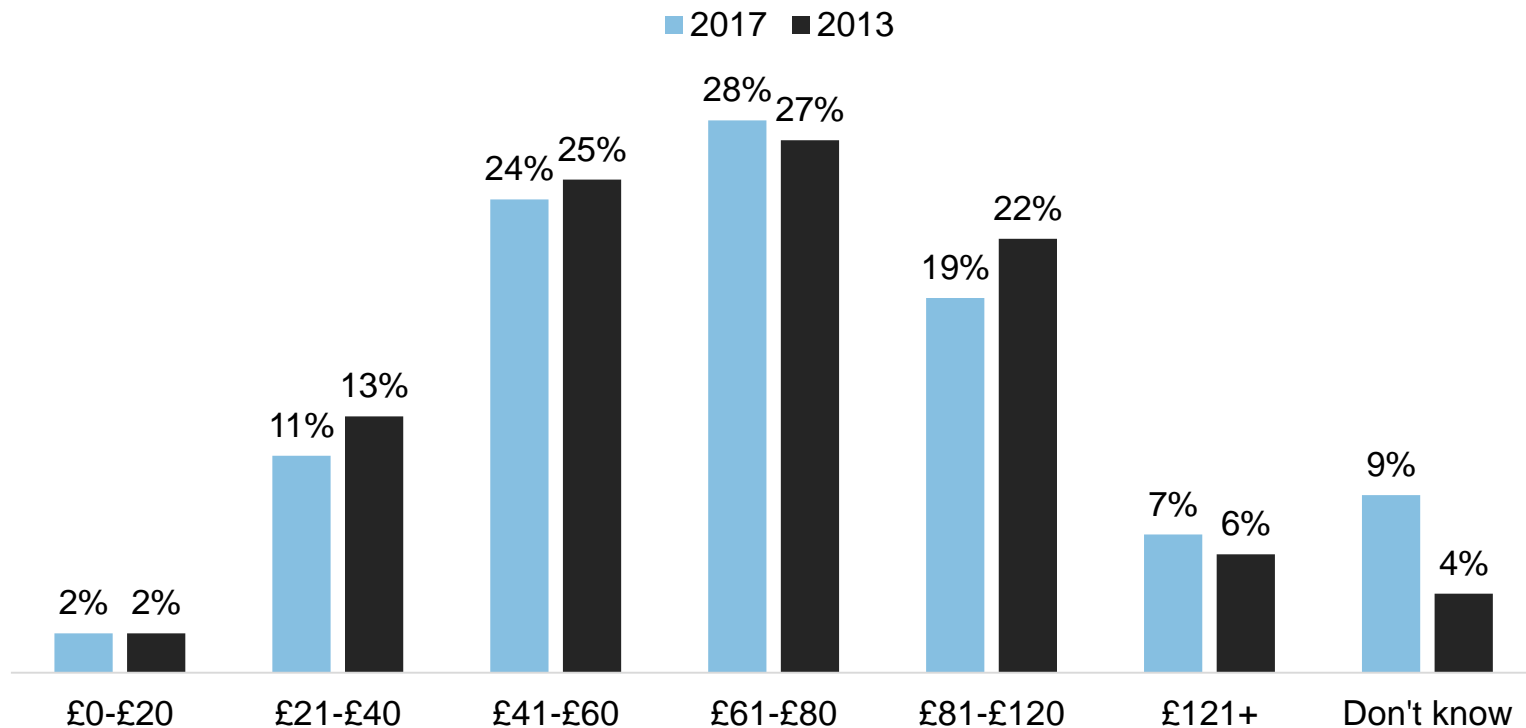
Method of paying fuel bills has changed only slightly

How do you currently pay your fuel bills?



Amount spent on fuel bills has not changed much since 2013

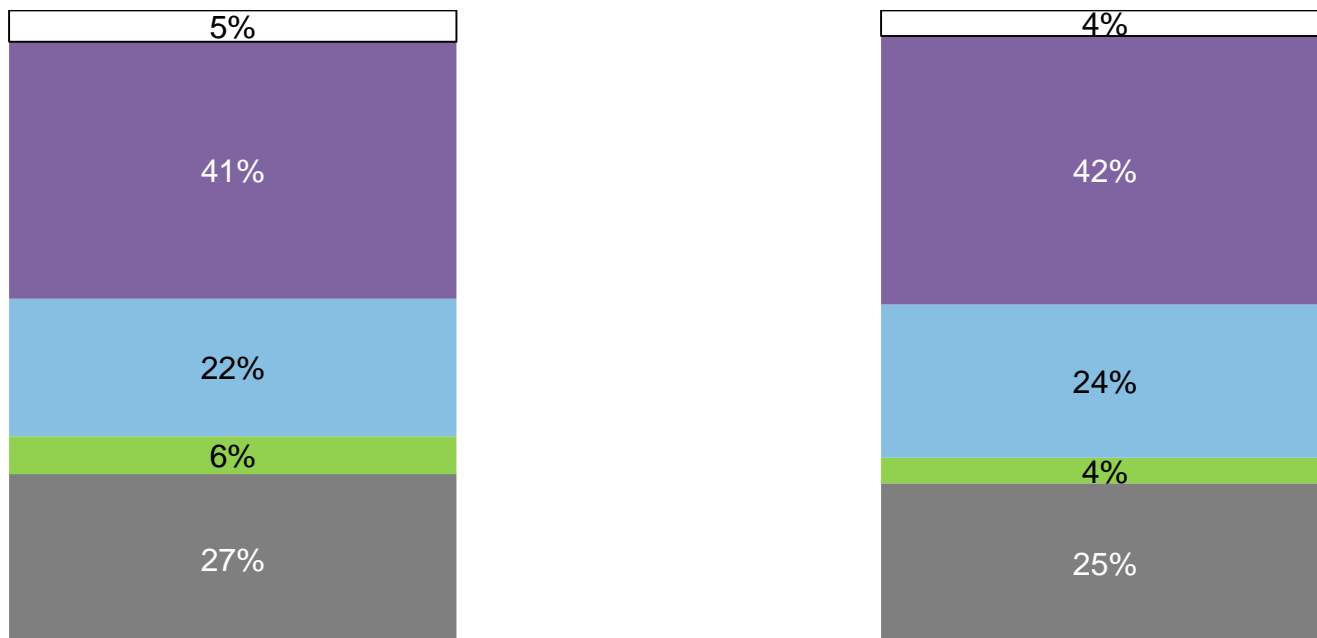
Approximately how much do you spend per month on gas and electricity in your home?



Main income sources are similar to 2013

Which of the following best describes your household's main source of income?

■ Employment ■ Employment and Benefits ■ Pension ■ Benefits □ Prefer not to say



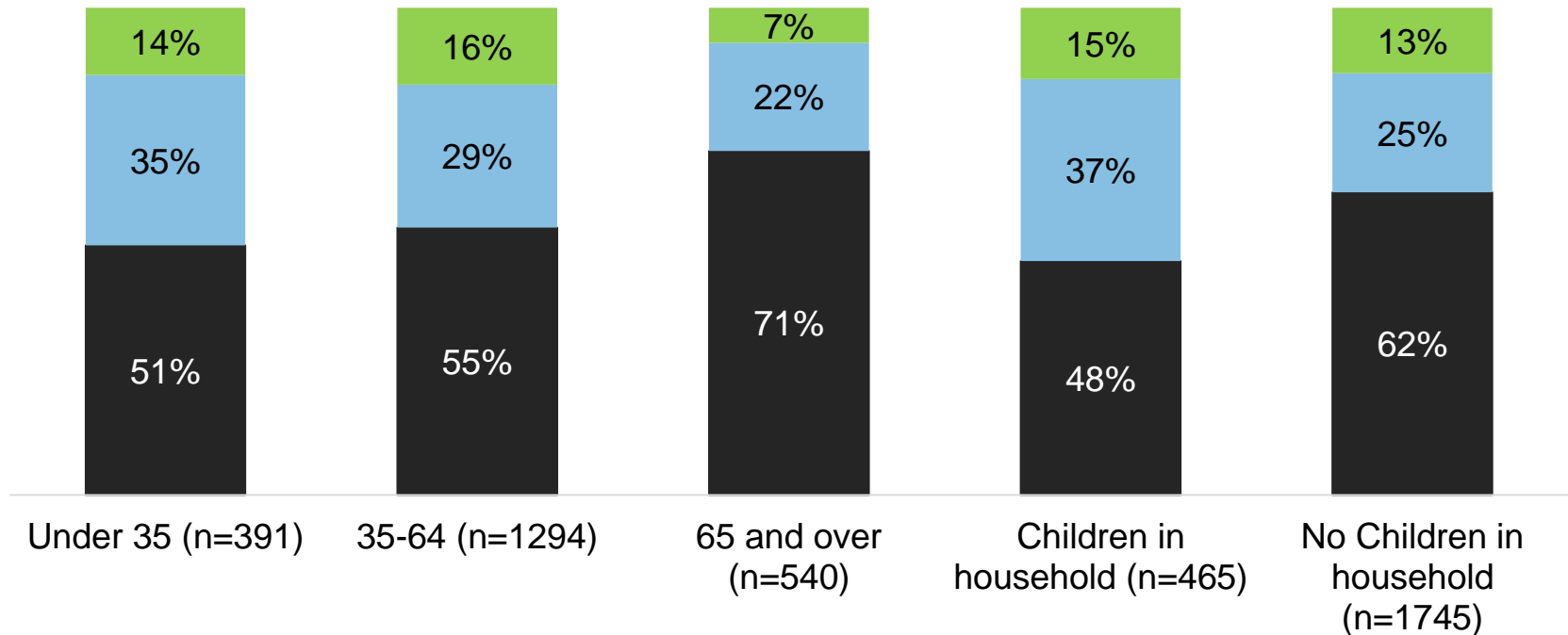
Overall 2017

Overall 2013

Only 58% say monthly income covers monthly expenditure

Would you say your monthly income covers your monthly expenditure? By age and children in household

■ Yes ■ Sometimes ■ No



Affordability

- Where no children in the household, **64%** say monthly income covers monthly expenditure.
- Where children in the household, **48%** say monthly income covers expenditure.
- Those **under 35 least likely** to say their income covers their monthly expenditure (51%).

Affordability

19% of people have chosen to miss meals or eat less because they can't afford to buy food.

Of those:

- aged 16-24 (32%)
- Unemployed (39%-42%)
- Income mainly benefits (28%)

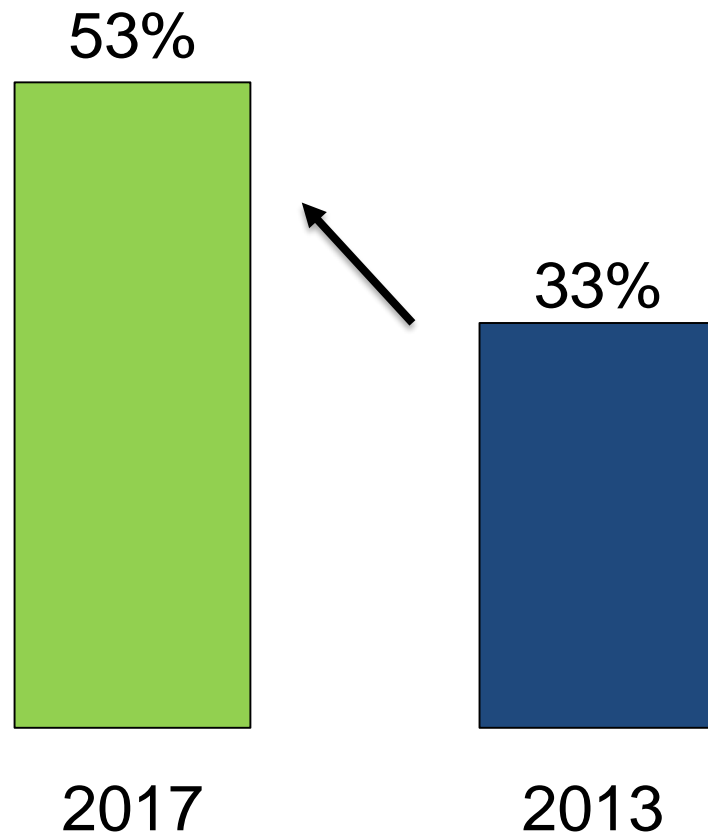
Families

Of households with children, % going without all year/often/sometimes:

- Clothes – 19%
- Shoes – 18%
- Food – 10%
- Hobby or sport – **27%**
- School trip – **28%**
- Family holiday – **37%**
- Pocket money – 25%

Reporting of ill health and disability increased by 20%

% with health condition or disability



Key findings

The diversity of the different QCHA neighbourhoods remains clear and should be considered in all activities

Significant increases in internet usage have occurred and this is likely to continue. Online services should be developed...but not for all

Positive changes have been made in relation to financial inclusion and the financial benefits seen in relation to the Ecopod and other heating systems

However, many QCHA tenants are still struggling financially and choosing not to heat and/ or eat due to lack of money

There has been a significant increase in reporting of health/ disability issues. The support required for these tenants and the implications of this on services should be considered



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Our Responses

Getting to Know You 1 & 2 has made us...

1. Place ourselves in the context of UK and Scottish Government policy.
2. Sharpen our focus on issues such as **health, wellbeing and poverty**
3. Place these at the heart of our Business Plan
4. Compare data across a three year period and beyond

Business Planning

Shaped two business plans
More financial inclusion
support

Context for rent setting and
restructure

Housing services redesign

Challenge of Universal Credit



Reduce Direct Housing Costs

Keep rents affordable

Invest in homes

Build new homes

Reduce fuel poverty



Maximise Income

Living wage employer
Benefits and money advice
Employability programmes
Trainees/apprentices
Volunteering
Co wheels car hire
ESOL classes/community meals



Co-wheels
carclub

Pay As You Go Car Hire
Now Available

£5.50 per hour  £38.50 per day



- ✓ A car when you need it
- ✓ Book online or via the app
- ✓ 24/7 access with a smartcard

Sign Up Using Promo Code
QUEENSC25

£1 Sign Up Fee, £25 Free Credit Plus No Monthly Fees & 25% discount on hire charges for the first 12 months.

Strategic Partnerships

A Charter to Challenge Poverty



Digital Inclusion

Job & IT Skills Clubs

Cyberseniors

F/T Digital Inclusion Co-ordinator

Computer classes for adults/Minecraft

Local Connections history club

Queens Cross App



Young People

- Housing First for Young People
- Community Chest
- Modern Apprenticeships
- Holiday Hunger programme
- Young people's activities – art, sport, homework – all with food.



Queens Cross Community Chest

Grants up to **£150** for children and young people aged 1-25 years

We look forward to hearing from you!

We fund

- Equipment for an event or activity
- Clubs, classes or group membership fees
- Trips and travel
- Evening classes, courses or extra tuition
- Skills development
- Clothing e.g. for job interview, winter coat, shoes

For young people aged 25 years and under living or attending school in Queens Cross Housing Association's area of operation.

Get in touch on:
Tel: 0141 589 7435
Email: communitychest@qcha.org.uk

Garscube Community Foundation
Your needs are our priority

The Community Chest is funded with support from Queens Cross Housing Association and Queens Cross Workspace

 QueensCrossHousing  @QueensCrossHA



SUPPORTING

year of young people
bliadhna na h-òigridh
2018

JRF Tackling Poverty in the UK:
housing providers should

- Create services that are positive and personalised.
- Make tackling poverty an explicit aim in business plans and strategies
- Increase stability and security for people in poverty
- Ensure any proposals to regenerate estates involve existing residents, and link to wider economic development strategies



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Thank you