

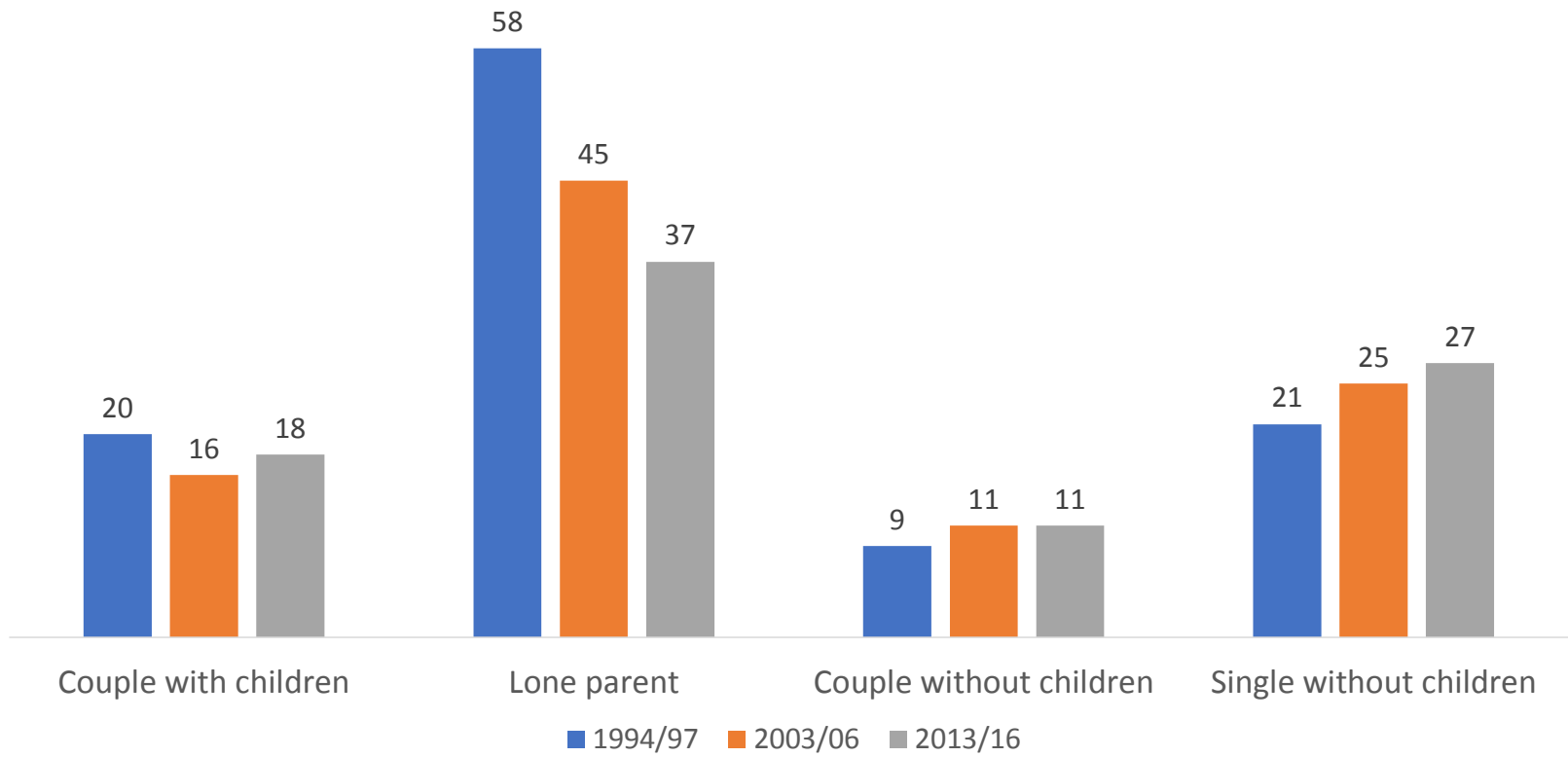
**Solving poverty:
the local contribution**

**North Ayrshire Locality Partnership
Conference - 24 August 2017**

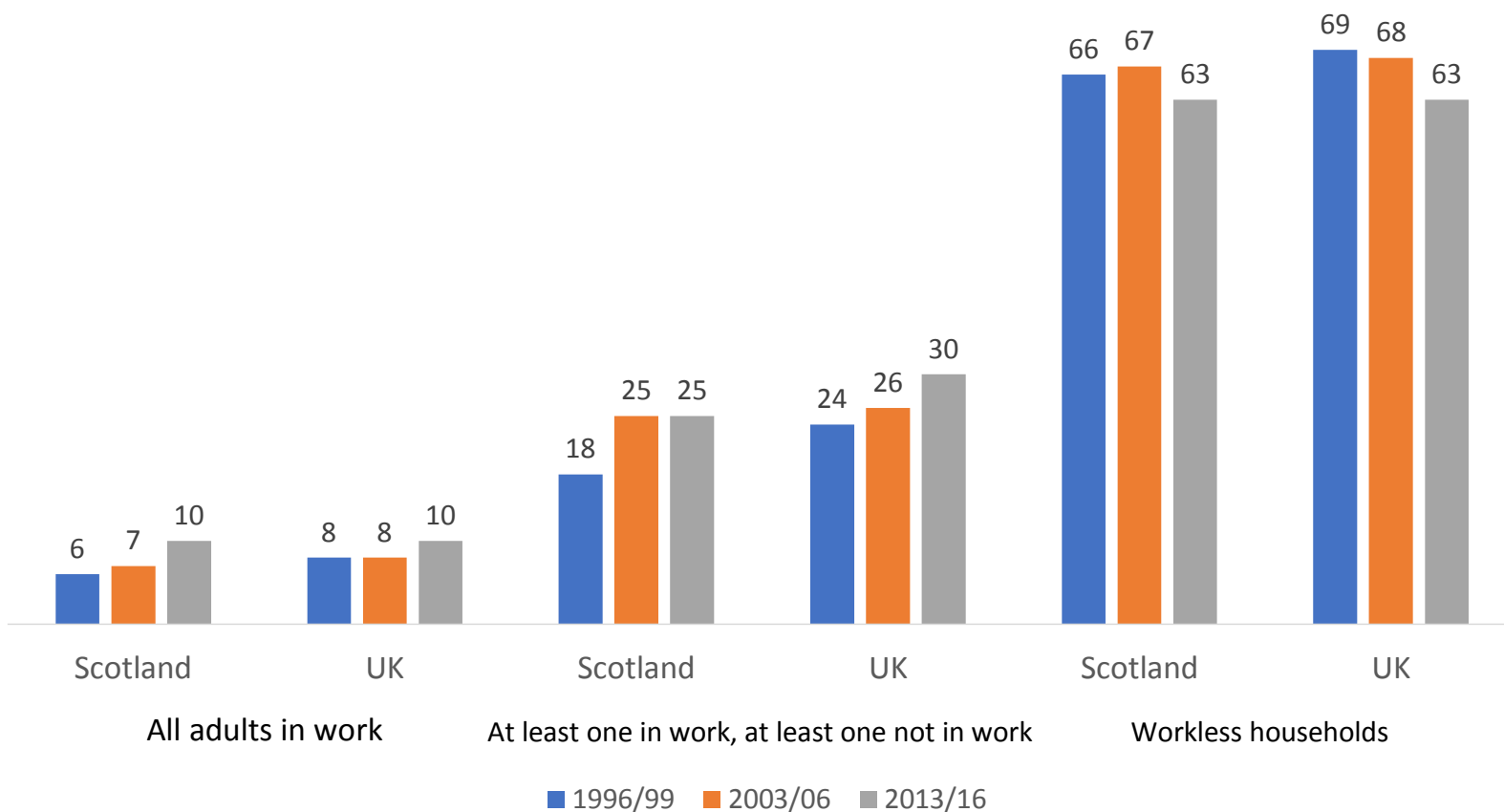
Towards income adequacy



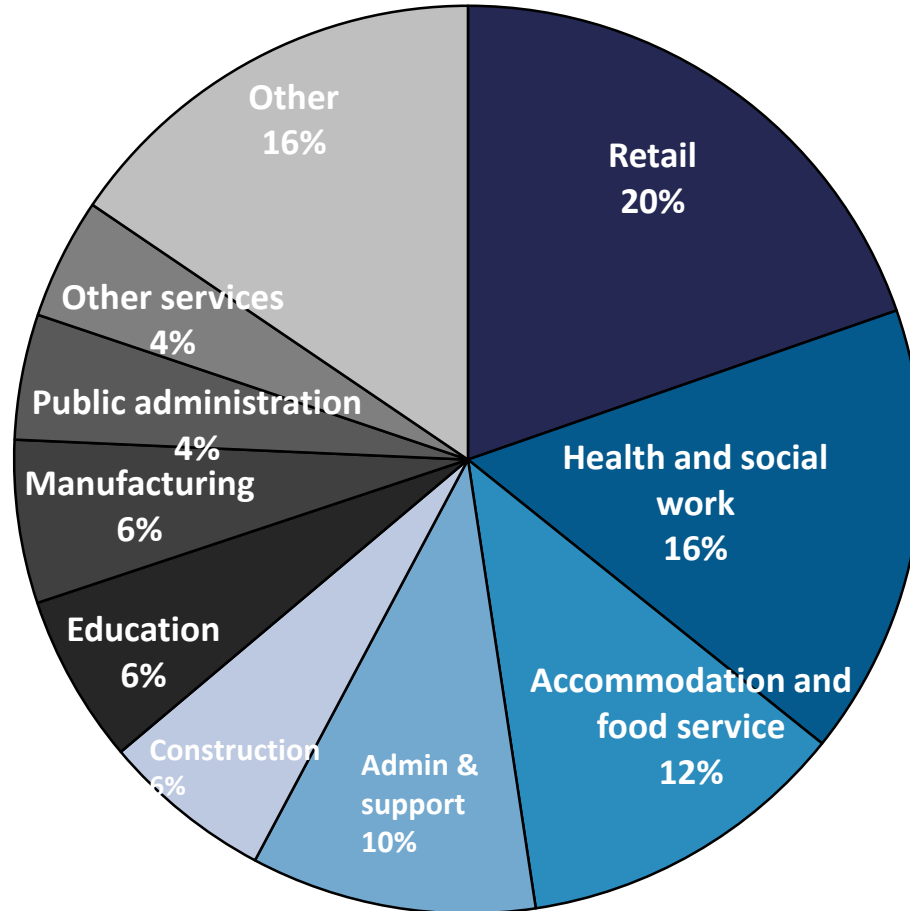
Poverty in Scotland by working age households



Poverty in Scotland by household work status

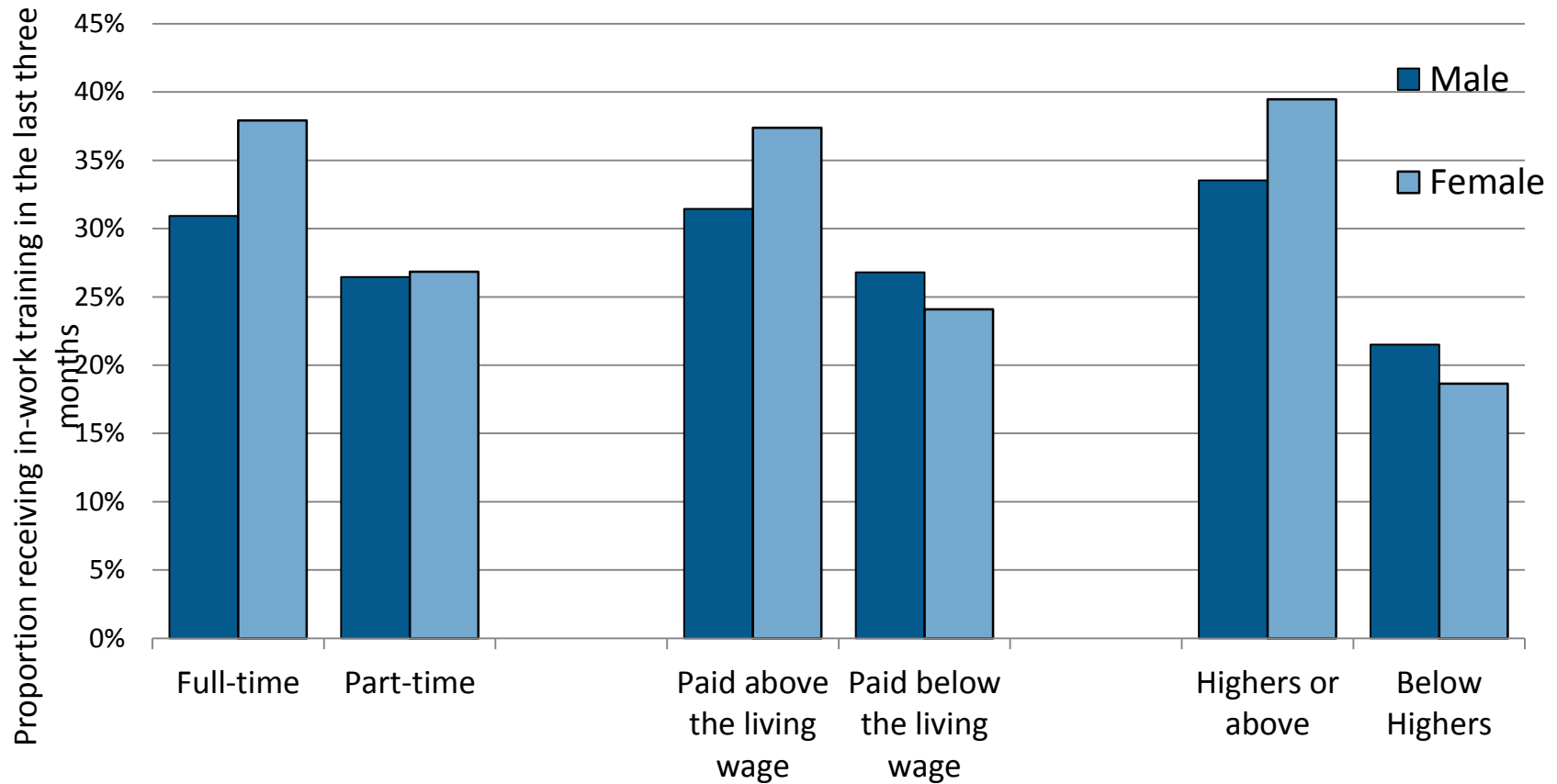


Low pay: almost half of Scottish workers receiving working tax credits are in shops, care, bars/restaurants, hotels



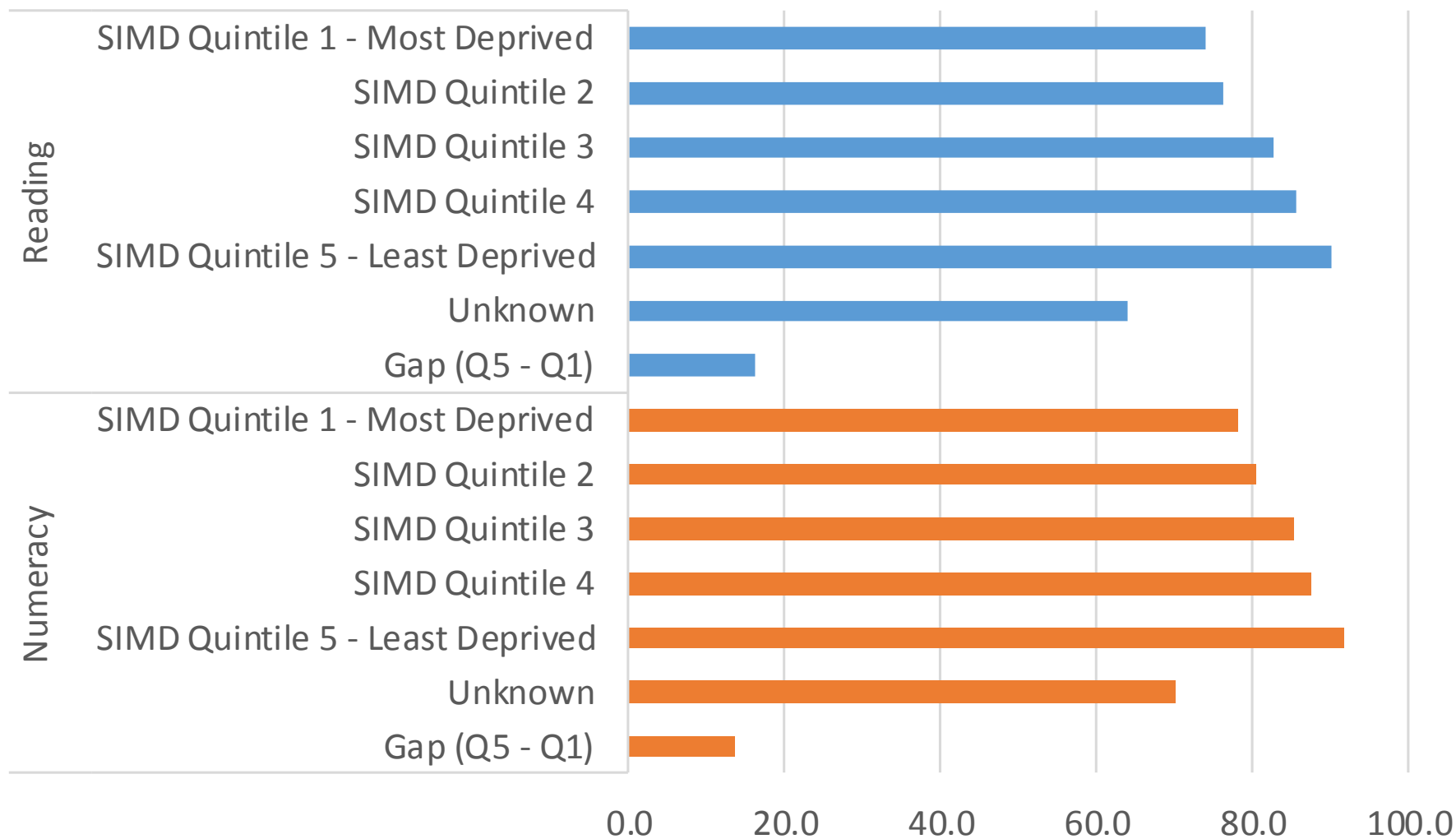
Source: Labour Force Survey, ONS. Data based on four quarter average from Q4 2013

In-work training: access by hours, pay and qualifications

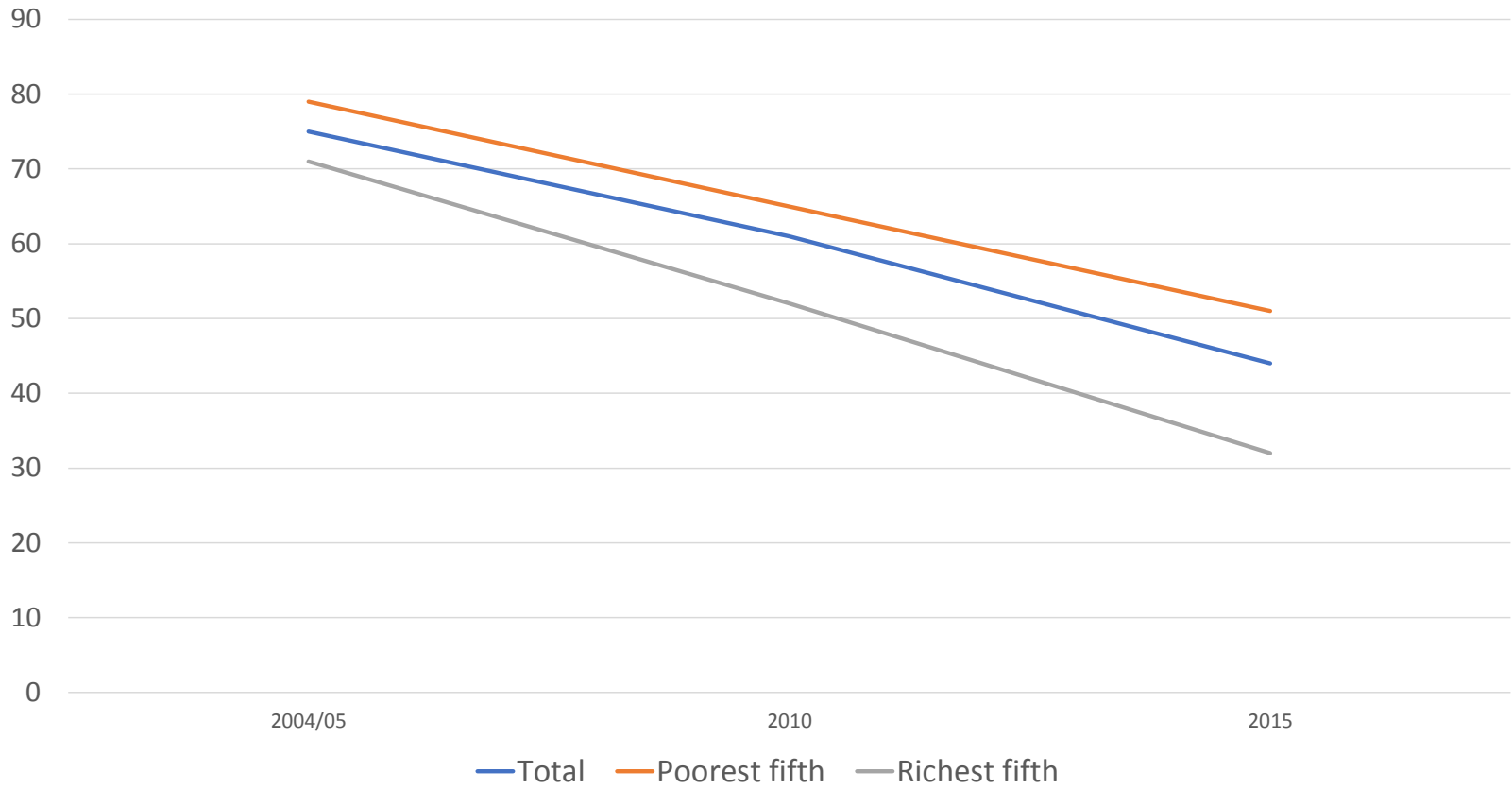


Source: Labour Force Survey, ONS. The data is a four quarter average to Q3 2014.

P1 reading & numeracy by area deprivation (2015)



Homes below SHQ standard



Address the drivers of poverty

5 point plan to **#solveukpoverty**



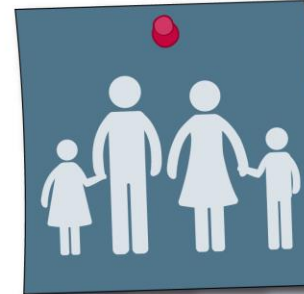
Boost incomes
and reduce costs



Deliver an effective
benefit system



Improve education
standards
and raise skills



Strengthen families
and communities



Promote long-term
economic growth
benefiting everyone

Low income working families have lost out from changes to benefits since 2015

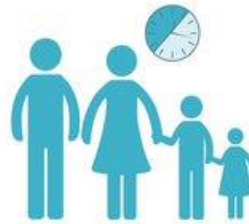
Gains from tax threshold and universal credit taper minus losses from lower than expected National Living Wage, benefits freeze & work allowance cut.



Lone parent with 2 children

working full time on
National Living Wage

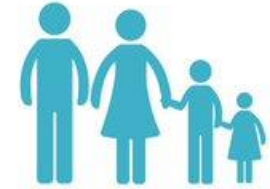
-£2,586



Couple with 2 children

1 working full time + 1 part time
on National Living Wage

-£960



Couple with 2 children

both working full time
earning £25K

-£560

Address the drivers of poverty locally

- **Fairness/Anti-Poverty Commissions:** 30+ across GB
- **Participation:** voices of people in poverty
- **Pockets:** Maximise incomes and reduce costs, Living wage employment, advice & independent advocacy to, Scottish Welfare Fund and CTR, social security
- **Prospects:** Quality of ELC, reduce the attainment gap, quality of careers advice and apprenticeships (equalities), adult skills and progression
- **Places:** Affordable housing, PRS standards, transport and digital, co-location approaches (e.g. Building Connections), Carnegie's *Place of Kindness*

Reduce costs: the poverty premium

- **Boost affordable credit schemes**
- **Target fuel poverty support** towards lower-income households. JRF funding for **Our Power**
- Disrupt the **rent-to-buy market** for white goods and furniture. JRF investing in **Fair For You**
- **Rolling loans scheme** for private landlords to improve energy standards, expand social enterprise letting agencies, extend Housing First approach

@jrf_uk #SolveUKPoverty

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