

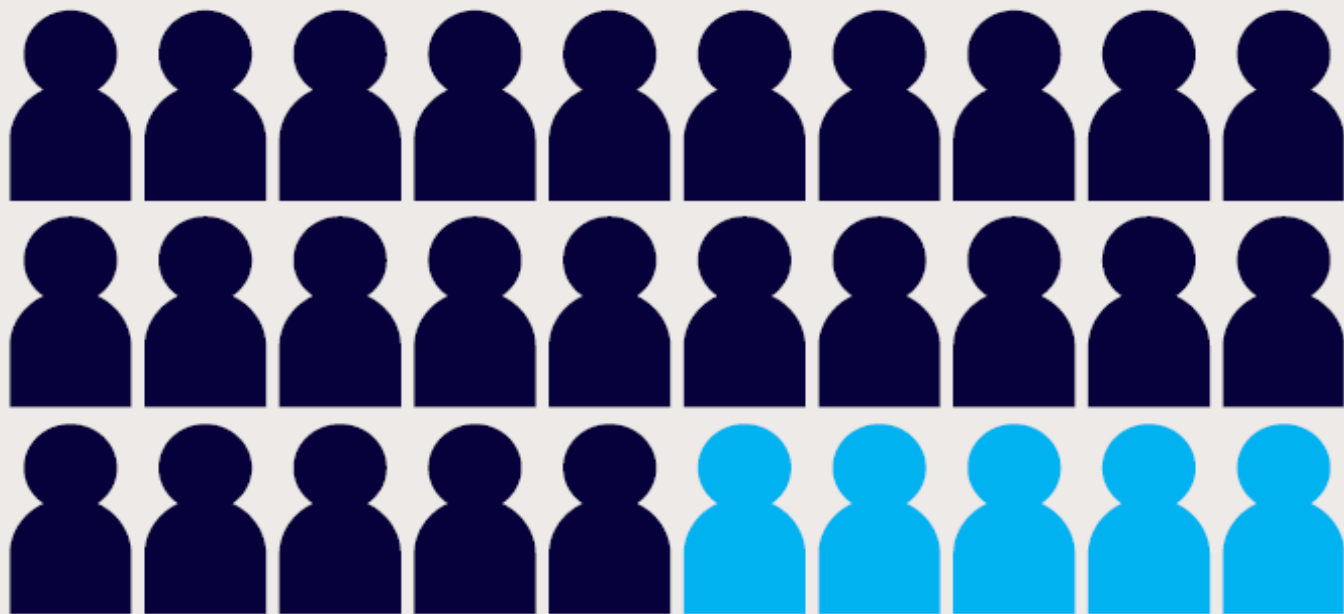
Voluntary Health Scotland Conference



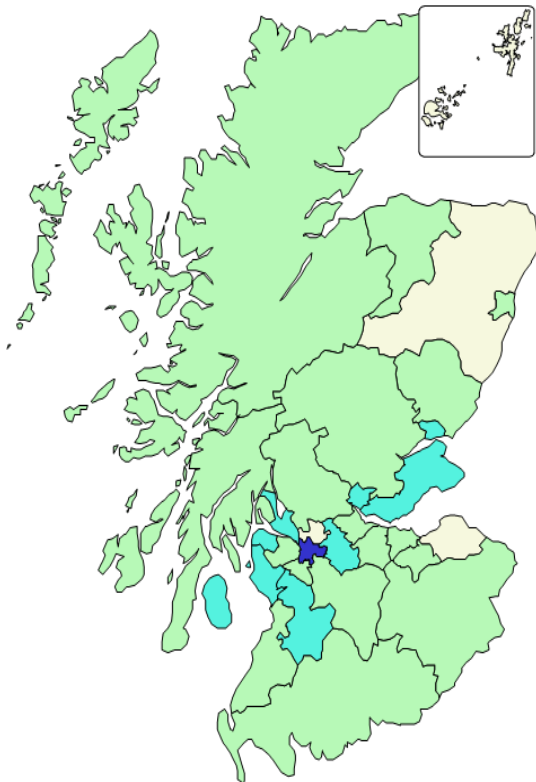
Demand for food banks and averting income crisis

1st June 2016

5 CHILDREN IN AN AVERAGE SCOTTISH CLASSROOM OF 23 LIVE IN POVERTY

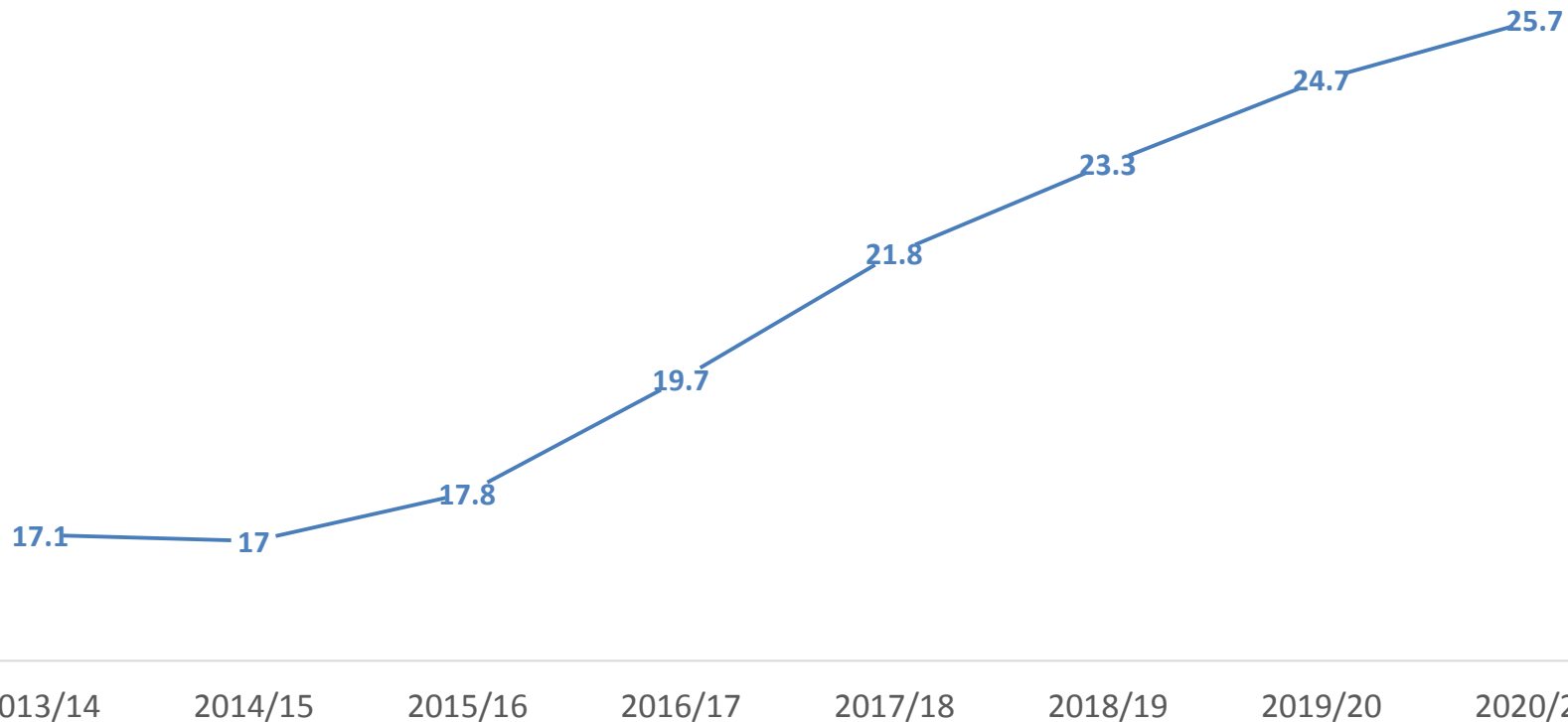


Child poverty rates (AHC)



Stirling	17.46%
Trossachs and Teith	11.03%
Forth and Endrick	12.64%
Dunblane and Bridge of Allan	9.41%
Castle	29.23%
Stirling West	16.63%
Stirling East	21.07%
Bannockburn	23.28%

PROJECTED RELATIVE CHILD POVERTY (%) BHC, UK

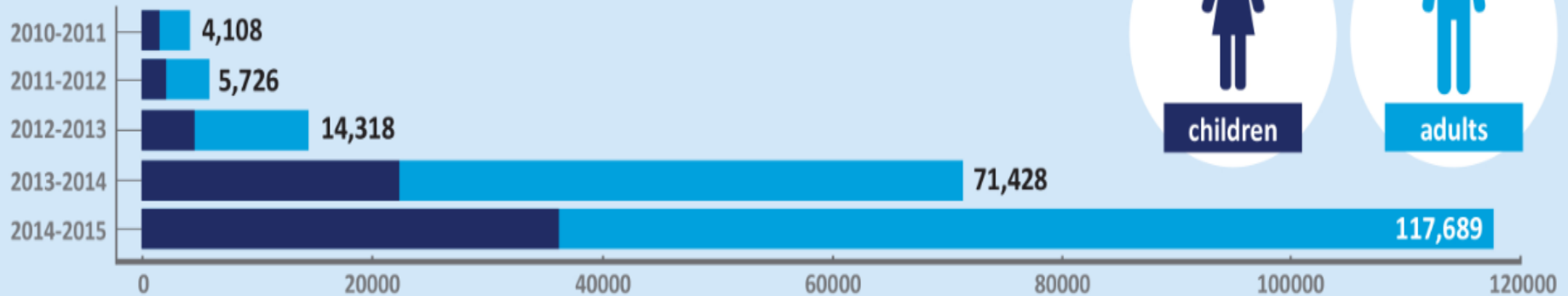


Impact of welfare reform announced (pre-Summer 2015 Budget)

Household Type	Average financial loss £ p.a.
Couple- one dependent child	-£1,430
Couple- two or more dependent children	-£1,480
Lone parent- one dependent child	-£1,770
Lone parent- two or more dependent children	-£1,850
Other- with one dependent child	-£1,410
Other- with two or more dependent children	-£1,500

INCOME CRISIS IN SCOTLAND

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



Emergency Use Only

Understanding and reducing the use of food banks in the UK

Authors: Jane Perry, Martin Williams, Tom Sefton and Moussa Haddad



Key social security triggers to food bank use:

- Benefit delay / suspension – approx. 30%
 - Sanctions – approx. 20-30%
 - Problems with tax credits
- + underlying low income and lack of resilience

Delays and suspensions

DONNA AND HER PARTNER HAVE THREE CHILDREN BUT HER MENTAL HEALTH PROBLEMS MAKE FINDING WORK DIFFICULT,

NOW HER BENEFITS HAVE BEEN SUSPENDED.

“

I had post-natal depression with my first baby... And then I just sink back into it but just now is the worst I have ever been. Everything that is getting flung at us is making it even worse... The fear is they are going to say take the children away from me because they think I'm losing it.

**FOODBANK USE IN SCOTLAND:
THE SOLUTIONS?**

www.cpag.org.uk/hardchoices

**CHILD
POVERTY
ACTION
FOUNDATION**

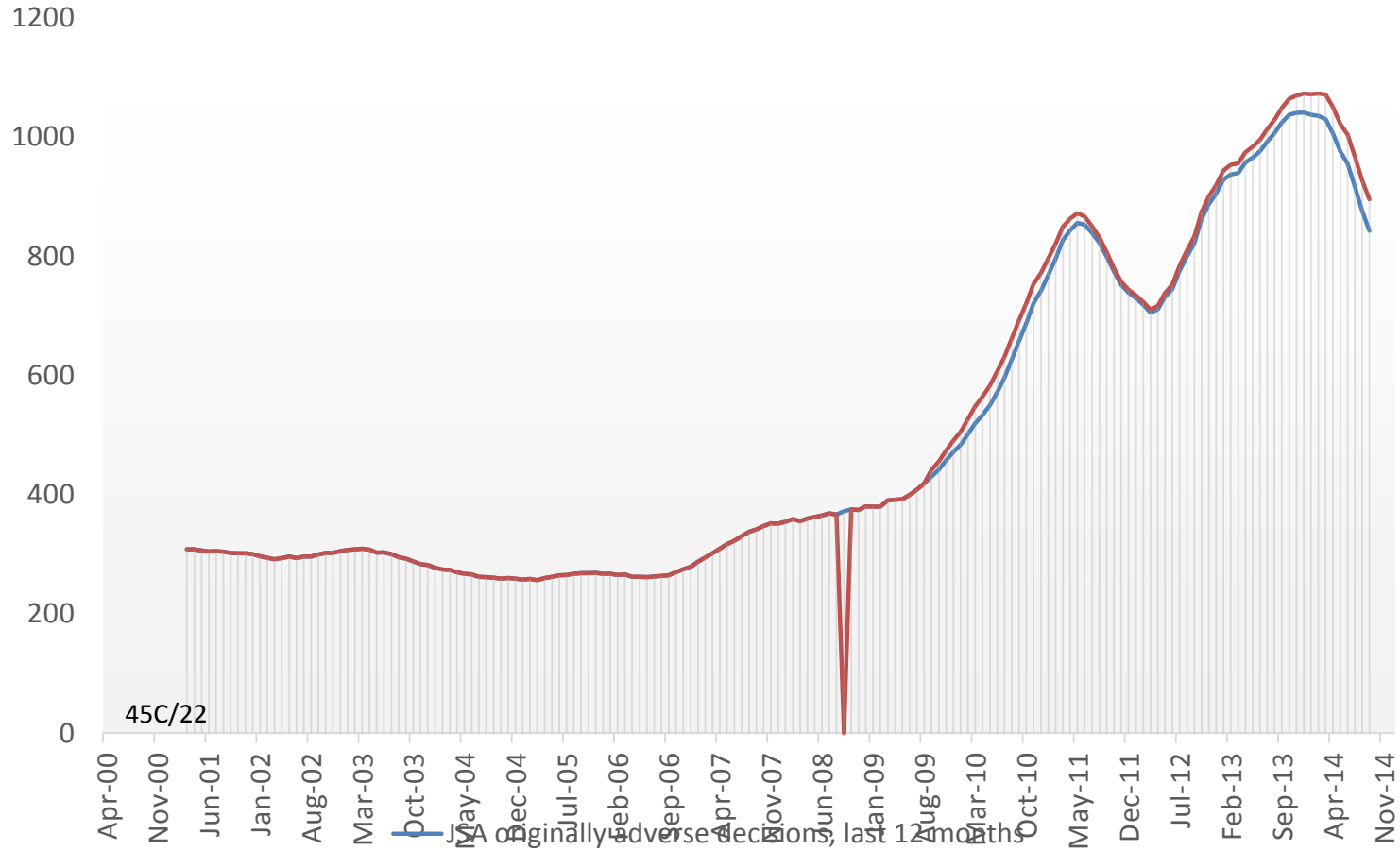
Problems with administration of tax credits

- *“My client was a lone parent and her tax credits stopped as HMRC believed she was in a couple. She appealed the decision but has been without Child Tax Credit for her 3 children for 12 weeks. She has poor health and the family are living off her ESA and have exhausted Scottish Welfare Fund crisis grants. She is currently using food banks.”*

Sanctions

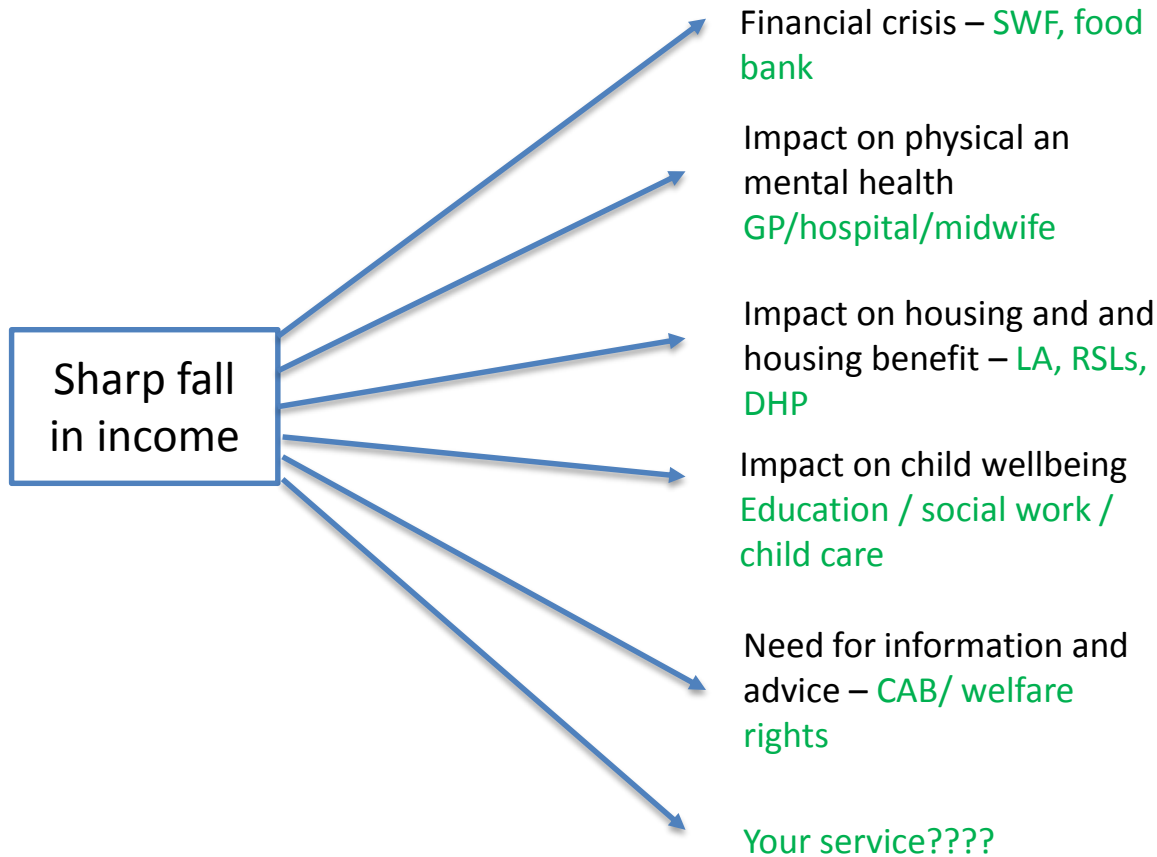
	Amount	Sanction Period
JSA high level sanctions	Your JSA is reduced to nil. See below if you are aged 16/17 or a member of a couple. You may qualify for hardship payments.	13, 26 or 156 weeks
JSA Low level sanctions	Your JSA is reduced to nil. See below if you are aged 16/17 or a member of a couple. You may qualify for hardship payments.	4 or 13 weeks
ESA & IS sanctions	ESA is reduced by £72.40 a week. IS is reduced by £14.48 a week.	Until you take part in the interview or comply with the work-related activity.

JSA and ESA sanctions before reviews/ reconsiderations and appeals, last 12 months (thou.)



45C/22

JSA originally adverse decisions, last 12 months



Is there a role for voluntary health organisations?

- **Being aware of the triggers of income crisis**
- **Providing information and advice (both to individuals and agencies delivering benefits)**
- **Encouraging people to challenge decisions (particularly in relation to sanctions)**
- **Referral to advice and support**
- **Ensuring your service remains accessible to those on zero income**

GETTING HELP

Do you work with clients
who have questions
about **benefits**, **tax credits**
or **welfare reform**?

Advice line for frontline advisers and support workers in Scotland

0141 552 0552

Monday – Thursday 10am – 4pm
Friday 10am – 12 noon
advice@cpagscotland.org.uk

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