

Child Poverty Action Plan 2023 to 2026

Progress Report 2024 to 2025



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For anyone requiring support with the cost of living, please visit our dedicated [Cost of Living webpage](#) or call 01294 310000.

This year's work has been underpinned by our commitment to a holistic, interconnected and evidence-informed approach, driven by the establishment of our new Child Poverty Strategy Team.



The progress outlined in this report demonstrates our collective, unwavering commitment.

1. Welcome to our 2024 to 2025 Progress Report on child poverty in North Ayrshire.

This report outlines the tangible actions that North Ayrshire Council, National Health Service Ayrshire and Arran and our partners in the Community Planning Partnership have taken to reduce and mitigate the impact of child poverty as we work towards its eradication. Data from End Child Poverty showed that 24.3% of children in North Ayrshire were living in relative poverty after housing costs in the year 2023 to 2024. Whilst this marks a decrease from the previous year's figure of 29.2% (indeed, the reduction of 4.9 percentage points was the largest in Scotland over this time period) it remains a significant challenge, with thousands of children and families in our local area potentially struggling with the costs of daily essentials.

Our efforts are central to the priorities of both North Ayrshire Council and the Community Planning Partnership. The Council Plan 2023 to 2028 has a core mission of 'A North Ayrshire that is fair for all', which is supported by the priority of transitioning to a wellbeing economy to improve the quality of life for local people. This work is a fundamental part of that commitment. Our Council Leader, Marie Burns chairs the Community Planning Partnership Board, demonstrating the highest level of leadership and oversight for this crucial work. The progress outlined in this report shows how we are coordinating action across the Council, the Health and Social Care Partnership, National Health Service Ayrshire and Arran, and our third sector partners.

This year's work has been underpinned by our commitment to a holistic, interconnected and evidence-informed approach, driven by the establishment of our new Child Poverty Strategy Team. The team's role is to provide central oversight and champion systems change, enhancing collaborative working, data sharing, and evaluation across directorates. Crucially, they have prioritised deeply embedding community voice by working closely with our third sector partners to begin co-designing meaningful interventions with individuals who have lived experience of family poverty. This process, funded through the Scottish Government's Fairer Futures Partnerships, ensures our interventions can be truly responsive to the needs of our residents and marks an exciting progression in how we work.

The progress outlined in this report demonstrates our collective, unwavering commitment. You will see how our joint efforts are making a tangible difference across the three key drivers of child poverty: income from employment, reducing household costs, and maximising income from social security and benefits in kind.

Addressing child poverty is a complex, long-term challenge, but we are confident that by continuing to listen to our residents and working together with our communities and partners, we will make further strides towards a North Ayrshire that is fair for all.



Professor Gordon James
National Health Service Ayrshire and Arran
Chief Executive



Sam Anson
North Ayrshire Council Executive
Director of Education

This report outlines the tangible actions taken by North Ayrshire Council, National Health Service Ayrshire and Arran, and our partners in the Community Planning Partnership to reduce and mitigate the impact of child poverty as we work towards its eradication.



We are pleased to report a significant decrease in relative child poverty this year, from 29.2% to 24.3%.

2. Executive Summary

This report outlines the tangible actions taken by North Ayrshire Council, National Health Service Ayrshire and Arran, and our partners in the Community Planning Partnership to reduce and mitigate the impact of child poverty as we work towards its eradication. Aligned with national policy and practice across Getting It Right For Every Child, The Promise and United Nations Convention on the Rights of the Child incorporation, our targeted work recognises the inequalities that children and families encounter when living in poverty.

We are pleased to report a significant decrease in relative child poverty this year, from 29.2% to 24.3%. This represents the largest reduction of any local authority in Scotland during this period, although we know we still have much work to do.

National Indicator	2020	2021	2022	2023	2024
Percentage of children in low-income families in North Ayrshire (relative poverty, After Housing Costs)	27.9% (2019 to 2020)	24.7% (2020 to 2021)	29.0% (2021 to 2022)	29.2% (2022 to 2023)	24.3% (2023 to 2024)

Our progress is of a collective, interconnected, and increasingly evidence-informed approach that prioritises addressing the three key drivers of child poverty:

- 1. Income from Employment:** We have continued to implement a range of initiatives, including our Parental Employment programmes and Community Wealth Building strategy, which have helped parents gain employment and increased the household income of families in our communities.
- 2. Reducing the Cost of Living:** We have focused on practical and immediate support mechanisms, such as the provision of free school meals, our community food larders, and our Active Schools programmes, which have seen participation from 4,978 young people from the most deprived Scottish Index of Multiple Deprivation groups this year.
- 3. Income through Social Security and Benefits in Kind:** We continue to work hard to reduce barriers to accessing financial support that our community members are entitled to. For example, our financial inclusion services, including the newly rebranded Money Smart team, have secured over £27.2 million in financial gains for our residents this year.

This year has seen a renewed focus on systems change and the authentic inclusion of community voice, with the establishment of our new Child Poverty Strategy Team. We have also begun the co-design of meaningful interventions with individuals who have lived experience of family poverty, ensuring our work is truly responsive to the needs of our residents.

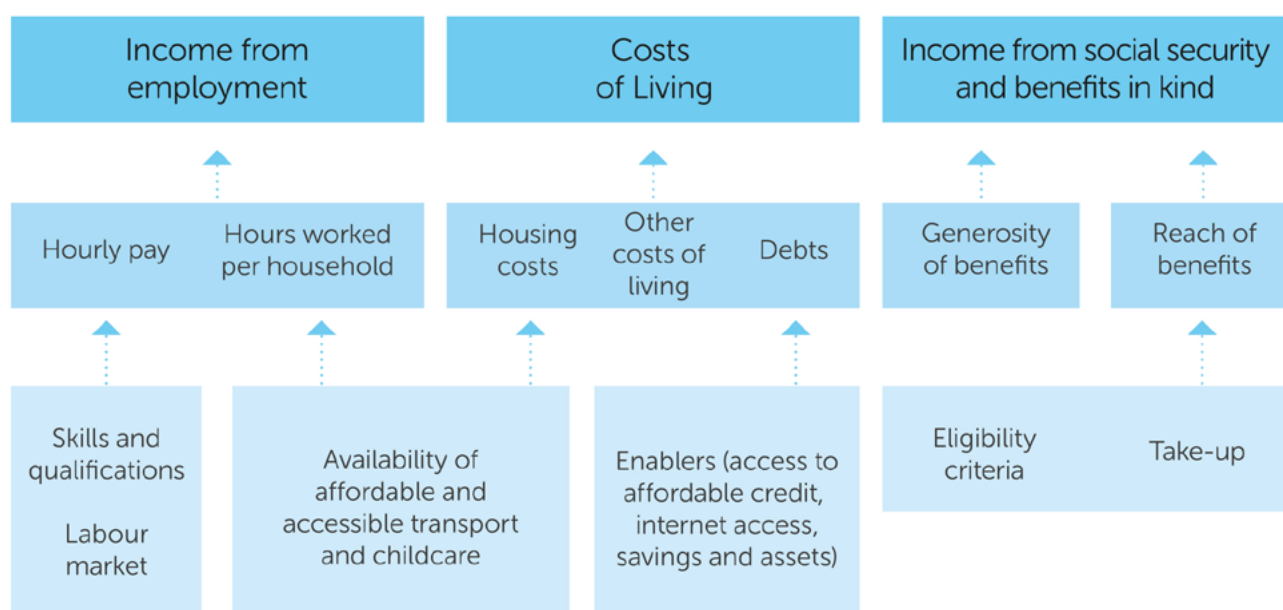
While challenges remain, the progress outlined in this report demonstrates our unwavering commitment to making a tangible difference to the lives of children and families. We are confident that by continuing our collective efforts, we will make further strides towards a North Ayrshire that is truly fair for all.



As a result, a holistic and truly interconnected approach is required to make a true sustainable impact for the benefit of our children and families in North Ayrshire.

3. Progress So Far: Key Drivers of Child Poverty

As stated in Scottish Governments [Child Poverty Action Plan 2022 to 2026 'Best Start, Bright Futures'](#), the three main drivers of child poverty are affected by a range of complex and combined factors. This report examines how each of these areas is being addressed in North Ayrshire.



Our Child Poverty Action Plan 2023 to 2026 Key Actions (see Appendix 1) were specifically tailored to the unique challenges and opportunities within North Ayrshire. Due to the complexity of the issues faced, it is common for the areas to overlap. As a result, a holistic and truly interconnected approach is required to make a true sustainable impact for the benefit of our children and families in North Ayrshire.

This includes a targeted focus on the six priority families identified within 'Best Start, Bright Futures', with ongoing work to develop locally sourced, co-created indicators to help us better understand and support their specific needs. These priority families include lone parent families, families with three or more children, families where the youngest child is under 1 year old, families where the mother is under 25 years old, families where someone has a disability, and ethnic minoritised families.

Furthermore, we recognise that there are distinct geographical considerations required for our area, such as, challenges experienced by our rural and island communities. We believe that our progress in shaping meaningful and holistic activity over 2024 to 2025 is deeply rooted in the needs of our community as evidenced in the following report.



Working towards Collective Impact

There are a range of multi-agency initiatives that are having both direct and indirect impacts for our local families experiencing poverty. Reflecting this, governance for our work on child poverty and the cost-of-living crisis has been mainstreamed into the Community Planning Partnership, with a key role for the Community Planning Partnership Senior Officers Group, to increase visibility and profile across all those who have a role to play.

The Wellbeing Alliance, established in 2022, is led by KA Leisure coordinating a strong partnership of local organisations working collaboratively to reduce inequalities, promote prevention, and enhance outcomes for communities. Over 2024 to 2025 the Alliance enhanced and expanded what was already working across North Ayrshire by building on proven practices, lived experiences, and community strengths. The focus has been on creating conditions for shared action by fostering trust, aligning priorities, and strengthening the infrastructure needed for lasting impact. Initiatives like the Garnock Valley Taskforce and the Kilwinning Wellbeing and Employability Pilot are already demonstrating how integrated, place-based approaches can drive meaningful change. These projects unite partners from health, education, community, employability, and third sector to co-design solutions tailored to the specific needs of individuals and families. By cultivating strong networks and exploring collaborative methods, this phase is shaping a practical, scalable framework for future delivery.

Our Child Poverty and Early Intervention Fund continues to be utilised in targeting services and activity to reduce poverty in families. This year's expenditure from the fund includes:

- An allocation of £50,000 to furthering our **No Wrong Door** initiative. Due to additional funding from elsewhere, the full amount has not needed to be drawn down yet. Of our Child Poverty and Early Intervention Fund funding, No Wrong Door spent £2,305 in the 2024 to 2025 financial year, with a further £35,000 anticipated for 2025 to 2026.
- A budget of £61,322 was initially set aside to reduce **School Meal Debt**. However, as we successfully secured a separate £315,000 from a Scottish Government fund for school meal debt, this original allocation was not required for 2024 to 2025.
- £50,000 was allocated to explore initiatives supporting **travel for training and employment** and has been fully spent. This included the pilot to support parents who cannot afford driving lessons to help them into employment.
- The full £50,000 committed to enhancing **Digital Inclusion** by providing computer equipment for our communities has been spent.

- Of the £20,000 allocated to explore sustainable childcare provision, £7,000 was spent this year on meaningful scoping and mapping work with communities, which resulted in the development of our evidence-informed action plan. The remaining funds will now be utilised to roll out the resulting intervention work.
- The full £20,000 for our targeted **Active Schools** programme has been spent this financial year to remove barriers to access to enriching extracurricular activities for our children and young people.
- A further £20,000 was allocated for the **Swim and Skate** programme, of which £18,767 has been spent.

A key development in jointly identifying gaps in support required for families included a shared design process alongside leaders of third sector organisations which started in December 2024. We are committed to continuing meaningful use of this funding for our communities and this planning should come into fruition over 2025 to 2026.

The Collaboration for Health Equity in Scotland in North Ayrshire was launched in February 2025 when Professor Sir Michael Marmot introduced the joint work with Public Health Scotland and the Institute of Health Equity. This multi-agency partnership, led by North Ayrshire Council's Education Directorate and the Health and Social Care Partnership aims to use learning, data and research in taking a place-based approach to reduce health inequity. The ultimate goal is to enable people to live longer, healthier lives by addressing the root causes of health inequalities and preventing illness before it starts. By creating conditions where communities can thrive, the initiative aims to create lasting positive change.

The strategic and complementary nature of these programmes is supporting North Ayrshire's transition to a wellbeing economy, including the key focus on reducing child poverty and working towards its eradication.



We are committed to continuing meaningful use of this funding for our communities and this planning should come into fruition over 2025 to 2026.



Work can provide a sustainable path out of poverty for families.



Giving parents access to job training and skill-building opportunities helps them thrive, which benefits the whole family and can play a key role in a balanced approach to poverty reduction.

3.1 Income from Employment and Key Activities and Impact

Work can provide a sustainable path out of poverty for families. Giving parents access to job training and skill-building opportunities helps them thrive, which benefits the whole family and can play a key role in a balanced approach to poverty reduction.

The following national indicators provide important context for our work, showing the wider trends, we are seeking to influence through our employment-focused activities and partnerships highlighted below.

Description	2020	2021	2022	2023	2024
Percentage of working age population in employment	67.7%	64.7%	73.6%	70.3%	64.2%
Gross weekly earnings, Workforce based	£587.10	£592.20	£654.70	£713.20	£742.80
Employment rate Percentage (women)	63.4%	64.4%	71.9%	68.7%	63.1%
Employment rate work limiting disabled	44.3%	44.7%	51.7%	39.2%	34.3%
Youth employment rate	55.3%	42.2%	66.1%	57.8%	46.1%
Percentage of employees (18+) earning less than the Living Wage	15.9%	11.4%	Data not available	10.4%	12.2% (provisional figure)

Progress during 2024 to 2025

Your Next Move, Working North Ayrshire

- This service includes a variety of partners delivering a wide range of opportunities for unemployed individuals to secure sustainable employment (examples of such services are noted below). We registered 790 new parents, with 85 securing paid work experience and 120 progressing into employment, benefiting 205 families with increased household income.
- There is a sharp focus on engaging and support key priority groups which include young people, long term unemployed individuals, people with disabilities and parents from the key priority family groups; lone parents, young parents, minority ethnic parents, disabled parents, parents of disabled children, parents with 3 or more children and with children under 1 years of age.

Skills for Life, Parental Employment, North Ayrshire Council

- The Skills for Life programme helps parents develop the necessary skills for employment. Participants are matched to various roles including facilities management, care at home, business administration, and classroom assistant positions. These roles offer flexible working hours, term-time opportunities and the support to transition to employment including managing and increasing household incomes.
- To prepare parents to progress to The Skills for Life, they are matched with a Keyworker who works with every parent to develop a personalised action plan to address barriers including childcare, travel, confidence, skills and qualifications. This work develops a relationship based on trust and respect and this continues for every parent before, during and after Skills for Life.
- In partnership with Community Housing Advocacy Project, usually referred to as CHAP, every parent has access to financial advice including debt management, family finance sessions as well as better off in work calculations. Pre-employment training is delivered in partnership with Ayrshire College where parents achieve qualifications, recognition of their skills and abilities and a great platform to progress to the paid work experience opportunities created through Skills for Life, this also starts a journey towards learning and most progress to completing a vocational qualification as part of their Skills for Life.
- In 2024 to 2025, 80 North Ayrshire parents received mentored vocational placements (20 hours per week for 26 weeks) earning the Real Living Wage. Placements included 50 in council services, 21 in Third Sector organisations, and 9 with local employers. All participants received comprehensive in-work support, including weekly contact, CV updates, interview guidance, and job searching assistance. A high employment sustainability rate of 74% was achieved after placements, directly increasing household income for 130 families. Additionally, 15 participants achieved an Scottish Vocational Qualification Level 2 in Business Administration. Qualitative feedback indicates participants gained financial stability, enabling them to learn to drive, take children on holidays, and feel generally 'financially better off'.



In partnership with Community Housing Advocacy Project, every parent has access to financial advice including debt management, family finance sessions as well as better off in work calculations.





[We Work for Families, North Ayrshire Council and The Lennox Partnership](#)

- We Work for Families aims to support North Ayrshire parents to remove barriers to employment, leading to positive destinations through skills and resilience development, and improvements in mental health, finances, and employment opportunities. This partnership work is with the social enterprise organisation The Lennox Partnership.
- The initiative's goal was to support 450 families and place 110 parents into employment, which was achieved in the 2024 to 2025 year. We supported upskilling to improve parents' confidence and provided action plans to build resilience.
- We were able to offer Skills for Life opportunities, which provided supported work placements for parents who were further removed from the labour market. These placements allowed parents to earn money and increase their household financial stability.
- We measure impact through 'Better Off' calculations for most parents, which show that the overwhelming majority experience significantly positive outcomes. We also collect good news stories and case studies from parents to qualitatively track their experiences. An unexpected challenge has been barriers relating to childcare barriers, which meant some parents have been unable to take up employment due to a lack of suitable childcare.



Parental In-Work Support, CEIS Ayrshire

- This initiative was launched to support parents from key priority family groups by offering accredited training to help them progress in their employment and increase their earnings. The programme aims to help parents identify and access funding and support for this training.
- In 2024 to 2025, 46 parents registered for the programme. Participants were able to undertake a range of vocational qualifications, including HGV Class 1 and Class 2 Licences, 360 Excavator, and training in social media, telesales, and safety.
- Of the parents who registered, 34 successfully completed their training and gained vocational qualifications. The outcome is that parents can progress in their employment and increase their earning potential, thereby improving household income.

Community Wealth Building (Fair Employment Pillar), North Ayrshire Council

- Community wealth building contributes to a fairer, more inclusive, and sustainable local economy by leveraging the economic power of large “Anchor Institutions,” aiming to reduce poverty and inequality at its source. The Fair Employment pillar specifically encourages the creation of fair, meaningful jobs with progression opportunities.
- The Community Wealth Building Strategy is a comprehensive, cross-service approach delivered through five pillars. The Fair Employment pillar includes 76 Skills for Life placements for parents (2024 to 2025), 35 new Modern Apprentices (August 2024), and events like the Employability Week Business Breakfast (May 2024) attended by 53 businesses to discuss fair work. New roles, such as Procurement Sustainability Team Manager and Skills and Supply Chain Programme Manager, were appointed in 2024 to support Community Wealth Building activities, along with a part-time Skills Coordinator for Arran.
- Over 600 unemployed people progressed into employment in 2024 to 2025 (exceeding a target of 450). 76 Skills for Life placements were available for parents, and 35 new Modern Apprentices commenced employment.

Summary of progress since 2023 to 2024 Progress Report

2023 to 2024 Stated Actions

2024 to 2025 Actions Completed



A pilot initiative provides driving lessons to 10 parents with provisional licenses to help them into employment.

Despite unexpected challenges related to national driving test availability, participants continue to work towards gaining their full licences.



Next year will see the first full year of implementation for many of the funded Whole Family Wellbeing Fund projects. We will work with the Third Sector and community partners to scope our current provision for whole family support and identify where our gaps are, to create a fund for partner activity through the Whole Family Wellbeing Fund.

During 2024 to 2025, 14 new and existing projects and services have benefitted from Family Wellbeing Fund funding. Family Wellbeing Fund recipients have come together 3 times during 2024 to 2025 to network, share learning, discuss challenges and project sustainability. During 2024 to 2025, a total of 831 children and young people across North Ayrshire accessed Family Wellbeing Fund funded programmes or services.



In 2023 to 2024, the Employability service registered 660 new parents, with 80 securing paid work experience and 50 progressing into employment, benefiting 130 families with increased household income.

In 2024 to 2025, the Employability service registered 790 new parents, with 85 securing paid work experience and 120 progressing into employment, benefiting 205 families with increased household income.



The Council's Modern Apprenticeship Programme exceeded its target, with 10 out of 36 recruited Modern Apprentices (27%) having a disability or being care experienced.

In 2024 to 2025 The Council's Modern Apprenticeship Programme exceeded its target, with 10 out of 36 recruited Modern Apprentices (27%) having a disability or being care experienced.

Helene completed a Skills for Life placement and secured a job with the Employability Service as a Programme Support Officer for the Modern Apprenticeship programme and has settled in well. Helene was delighted to secure this position.

Helene has also secured a block of 10 driving lessons as part of an initiative to improve travel options and said:



“

“The increase in family income has taken away the constant financial worry of waiting on my next Universal Credit Payment. I can now plan and go, on more outings with my son and even plan a girls’ holiday.

Getting free driving lessons through the Skills for Life programme was honestly one of the best opportunities I have had. I had been putting off learning to drive because of the cost... I am so grateful for the support that helped me get started”.

“

“The support felt personal and genuine. It was not just about completing tasks, it was about helping me succeed. I am less stressed now, I have more financial stability, and I enjoy more quality time with my daughter. I would encourage other parents to contact the Council’s Employability team for advice on their next steps, adding: “It might feel daunting, especially if you have been out of work for a while, but it is worth it. You learn, you grow, and you might just surprise yourself!”

“

“I have always had a passion for finding a job in an education setting, but my lack of experience held me back. Skills For Life has now given me the experience in a school setting. I have had a lot of support along the way, and the programme has improved life for me. It has given me the hands-on experience I needed and cemented that this is the career path I would like to take. It has also improved life for my family because it has given me an income, allows me to do more things with my children, means I am there for my kids during the summer holidays and has taken away the barrier that I had, which was childcare”.

John completed a Skills for Life opportunity as part of the Parental Employment Programme which is delivered in partnership with Third Sector employers and offers job-seeking parents paid, mentored six-month placements. John who has a five-year-old daughter had received Universal Credit for several years and wanted a job that would fit in with his daughter’s school hours and childcare needs. He secured a six-month Parental Employment Programme placement as an Employability Resources with CEIS Ayrshire and said:

Cheryl completed the Skills for Life Classroom Assistant Programme and secured employment as a Classroom Assistant with Ardrossan Academy and said:



We know that the rising costs of essentials like food, housing, and energy disproportionately impact low-income families, pushing them further into financial hardship.



Equally, we understand that a sustainable exit from poverty is more complex than simply securing and retaining a job.

3.2 Reducing the Cost of Living, Key Activities and Impact

We know that the rising costs of essentials like food, housing, and energy disproportionately impact low-income families, pushing them further into financial hardship. Equally, we understand that a sustainable exit from poverty is more complex than simply securing and retaining a job. That is why we are also focused on practical measures that support families with immediate and direct effect.

Our progress in reducing household costs can be understood in the context of the following indicators, which show both the challenges faced by our communities and the impact of our interventions.

Description *Locally sourced data	2020	2021	2022	2023	2024
Percentage of households managing well financially	Data not available	Data not available	47%	47%	50%
*Number of new build housing units reaching completion (all tenures) (Actual not cumulative).	Data not required	Data not required	562	384	371
*Number of children receiving school clothing grants.	Data not required	Data not required	6,135	5,987	6,219
*Number of families receiving school clothing grants.	Data not available	Data not available	3,864	3,943	3,869

Progress during 2024 to 2025

Free School Meals, North Ayrshire Council

- There is strong evidence of the positive impact that a nutritious meal can have on a pupil's learning and achievement in school as well as on their health outcomes.
- Free school meals also save North Ayrshire families who take up the offer almost £400 per eligible child per year.
- The latest phase of the expansion of Free School Meals launched on 24th February 2025 and encouraged families of P6 and P7 pupils in receipt of the Scottish Child Payment to register.



Strategic Housing Investment Plan, North Ayrshire Council

- Our Strategic Housing Investment Plan 2025 to 2030 was approved in December 2024 and submitted to the Scottish Government.
- The focus of our plan is to deliver the Scottish Government's Affordable Housing Supply Programme to ensure affordable housing in North Ayrshire. The provision of new build housing has many benefits, including providing sustainable housing solutions which help address poverty and support educational achievement.
- During 2024 to 2025 we delivered 71 new homes in a range of localities across North Ayrshire.
- Our Local Housing Strategy 2023 to 2028 annual update was approved at Cabinet in January 2025 and includes a new action that supports the work undertaken by the Arran Housing Taskforce. This involves a wide range of partners to assess the demand for affordable housing on Arran.

Early Learning and Childcare, North Ayrshire Council

- High-quality Early Learning and Childcare can help mitigate the effects of poverty on a child's development. Children from low-income backgrounds are at a higher risk of lagging behind their peers in areas like cognitive, social, and emotional skills from a very young age. Early Learning and Childcare provides a stimulating and nurturing environment that can help close this "attainment gap" and promote school readiness.
- Funded Early Learning and Childcare can significantly reduce a family's living expenses. In addition, access to affordable, flexible childcare is a key factor in enabling parents, particularly mothers, to enter or re-enter the workforce, pursue education, or undertake training. This can lead to increased household income and a pathway out of poverty.

- The funded 1140 hours of Early Learning and Childcare is now being delivered with flexibility and choice for parents across localities. Our models offer a blend of full year and term time places with various patterns in establishments delivering 8am-6pm and 9am-3pm. The early years team is working in partnership with services to increase the number of funded childminders with particular focus on the islands and the North Coast.
- Following some dedicated work with the Improvement Service, we have been able to increase the uptake rate of eligible 2-year-olds to 57% (as of September 2024) up from 45% in the previous year.
- We have also appointed 21 Excellence and Equity Leads to our Early Years establishments (allocated to those with higher levels of deprivation), who continue to focus on raising attainment and closing the poverty-related attainment gap. More focused training with these Leads has provided ongoing consistency of delivery and data collection. Work with the Excellence and Equity Leads and Education Scotland is providing support and frameworks to ensure Early Years establishments can measure the attainment in relation to the poverty related attainment gap.

North Ayrshire Fairer Food Network, Community Larders

- Our Fairer Food Network strives to provide accessible and affordable food to households. 16 community food larders operate across North Ayrshire. Over 2024 to 2025, there were 28,095 visits, comprising 10,672 single people, 6,344 couples, and 12,206 families. The larders partner with organisations such as Money Matters and Home Energy Scotland for holistic support.
- Families reported that without the larder network, they would have faced crisis and needed emergency support. Users indicated that simultaneous access to energy and food support eliminated the difficult choice between heating and eating during winter.
- The larders have also provided longitudinal trends, showing surges in family usage during school holiday periods in areas such as Pennyburn in Kilwinning.



Our Fairer Food Network strives to provide accessible and affordable food to households.





Infant Food Insecurity Pathway, North Ayrshire Health and Social Care Partnership

- To address critical financial crises preventing families from affording essential infant formula by providing person-centred, dignified access to emergency infant formula via vouchers.
- Running as a test of change within three Health Visitor teams, empowering Health Visitors to issue vouchers for formula during financial crises. A pan-Ayrshire Infant Feeding Insecurity document has been developed and shared.
- While only 3 families accessed emergency provision, those supported expressed gratitude, and Health Visitors reported it felt like 'the right thing to do'.

Island Emergency Cost of Living Fund, North Ayrshire Council

- Our Island Emergency Cost of Living Fund aims to provide immediate financial relief for emergency, unexpected expenses for Arran and Cumbrae residents, preventing serious damage to health and safety and upholding financial consistency.
- Arran Community and Voluntary Services holds funds for discreet crisis support (cash or voucher based). Eight applications resulted in expenditure on household or energy expenses, warm clothing, home essentials, and Information Technology access.
- The fund has provided families with various opportunities to improve their outcomes. Monitoring of onward referrals is to be conducted.

Saltcoats Link Up (Inspiring Scotland Funding)

- The Link Up project, hosted by The Ayrshire Community Trust, intends to build stronger communities by unlocking the potential that is already there. Link Up began as informal gatherings that brought people together through conversation, shared meals, and creative activities. The team listened to local voices, identified community strengths, and supported residents to lead their own projects. While the heart of the project remains the same, the focus has recently shifted to intervention support due to the high pockets of deprivation in Saltcoats.
- As part of the work with families in 2024 to 2025, the team supported by local volunteers provided activities and events during school holidays, with a total of 644 families participating in 26 events. This resulted in 887 adults and 1,319 children attending, bringing the overall number of participants across all events to 2,206. All events and light refreshment were free of cost.
- The Link Up project is a multi-partner initiative that provides a range of supports for local people in Saltcoats. The initiatives have delivered tangible benefits across multiple areas, including financial, health, educational, and emotional wellbeing for families in North Ayrshire. Key metrics include:
 - > Larder members were supported to apply for benefits and received approximately £124,968.
 - > Approximately £160,000 in total debt was cleared for 24 shop members.
 - > 13 members accessed £1,000 in emergency funds, which was crucial in preventing crises.
 - > The 'Gift Giving Tree' provided gifts to 29 larder families (54 children) with an approximate value of £2,700. An additional 546 children received gifts through 18 other organisations to the value of £32,300 across The Three Towns, Kilwinning and Irvine.
 - > The project provided uniforms for 75 children from 38 families, saving them an average of £35 per child.
 - > Local hairdressers provided free haircuts for 34 children, with an estimated value of £340.
 - > Approximate savings of £19,227.60 were calculated for 15 clients who stopped smoking over a 12-week period.

Communities Mental Health and Wellbeing Fund (Children and Young People), North Ayrshire Council

- North Ayrshire Council Education Service leads on the disbursement of funding aligned to the children and young people mental health and wellbeing supports and services framework. This funding is utilised to address the community factors which can lead to poor mental health and wellbeing. Child poverty is a key driver of poor mental wellbeing in children, young people and their families. Multiple projects have been funded to provide positive impact on this area. Funding is utilised by the Children and Families Social Work Team to co-design small interventions which can have impact on family wellbeing.
- This bespoke funding of £26,000 has enabled 127 children and an associated 337 family members to benefit this financial year. This model empowers children and families to develop their own solutions and with funding provided to support. One family who had siblings separated by distance were able to coordinate family time which supported everyone's wellbeing. A further example was for a young person aged 10, who wanted to attend boxing classes and get gloves which cost £43.95 but was beyond the family's means. The ongoing benefits for the young person's sense of belonging and confidence has been commented upon by the social worker since accessing the support.

- We continue to collaborate with the Adult Communities Mental Health and Wellbeing process to support small third sector organisations to secure funding for projects which align with the supports and service framework. This year projects have included: Judo for marginalised groups, Teenage Wellness Retreats, and projects which support during the school holidays in times of stress.
- We ensure our work aligns with projects funded by the Whole Family Wellbeing Fund and continue to address key drivers of poor mental wellbeing, including child poverty work.

Family Centred Wellbeing Service, North Ayrshire Health and Social Care Partnership

- Funded by the Whole Family Wellbeing Fund, the Family Centred Wellbeing Service supports families across North Ayrshire, where one of our priorities includes Financial Inclusion and Poverty. Although it is not a financial service, its model actively removes barriers to participation and supports income-related stability. Key actions over 2024 to 2025 include:
 - > Partnership with Community Housing Advocacy Project, Money Matters (Smart), and We Work for Families for benefits access, disability entitlements, and income maximisation.
 - > Holiday programme delivered free of charge with transport and lunch provided.
 - > 256 bags of Christmas gifts secured for our parents and children from the “Night before Xmas appeal” to help families struggling financially.
 - > Cooked and delivered 7 full Christmas dinners and all the trimmings which supported our most vulnerable families on Christmas day.
 - > Assistance with school-related costs (for example, trip funding).
 - > Support with basic needs, including food, clothing, and utilities, via community larder and charity referrals.
- Families consistently noted that cost-free access to activities was a major factor in their engagement. This is essential to tackling the social consequences of poverty, not just its financial dimensions.

Partner Memberships, KA Leisure

- The Partner Memberships initiative is designed to reduce financial barriers to participation in health, fitness, and wellbeing activities, support healthier lifestyles, and strengthen community partnerships.
- KA Leisure provides memberships to service users referred by partners (Care Sector, ADP, Active Schools, Education, Corporate Parenting), directly reducing household costs for leisure activities.
- Partners noted increased wellbeing among service users. As of 2024 to 2025, 379 memberships have been distributed. There has been a notable increase in partnerships, more accessible sign-up processes, and a wider range of activities.

Kit Recycling Scheme, KA Leisure

- The Kit Recycling Scheme intends to ensure sport is more accessible and promote sustainability by collecting and redistributing new or gently used sports clothing and equipment to individuals facing financial barriers.
- Kit is distributed through pop-up shops or partner referrals. Increased donations have been observed across KA Leisure venues.
- We have seen significant usage of the stores by members of our migrant communities for general clothing, indicating a broader unmet need.

Funded by the Whole Family Wellbeing Fund, the Family Centred Wellbeing Service supports families across North Ayrshire, where one of our priorities includes Financial Inclusion and Poverty.





Progressive Finance, 1st Alliance Community Bank

- Progressive Finance aims to provide accessible and affordable credit to individuals with poor credit histories, preventing reliance on high-cost lenders and building financial resilience through savings habits and reduced interest payments.
- The initiative provides local, affordable loans, initially funded by North Ayrshire Council and now sustainably operating from a legacy fund. From an initial £150,000, 338 first loans have been issued up to March 2025, with an 83% successful repayment rate.
- The loans have resulted in a collective saving of over £150,000 in interest for families, established £84,615 in savings, and observed a reduction in reliance on high-cost borrowing. Families report 'less chaos' and reduced stress.

Active Schools and Communities Partnership Officers, North Ayrshire Council

- Our Active Schools and Communities Partnership Officers work tirelessly to remove barriers preventing children, young people, and families (especially those with care experience, ASN, inactive, or experiencing poverty) from participating in sport and physical activity, fostering healthier lifestyles and long-term integration.
- A multi-agency approach involving the Health and Social Care Partnership, KA Leisure, Education, Third Sector, and Community Clubs, focusing on holiday programmes, experiential opportunities (co-designed with young people), residential opportunities, providing qualifications (for example, for New Scots families), and removing financial barriers (transport, kit, family vouchers).
- 119 young people attended across six opportunities, with 82% from Scottish Index of Multiple Deprivation 1 and 2. 59% transitioned into frequent Active Schools activities. Staff and parents reported significant improvements in behaviour and school attendance. Many participants reported gaining self-confidence, and 90% of those in our case studies enjoyed making new friends. Family Vouchers enabled the creation of joyful memories and strengthened bonds. Kit and transport provision boosted self-esteem and reduced stigma.
- Our Active Schools team also run extracurricular clubs, free at point of access, across all school settings, which were accessed by 9,781 young people in 2024 to 2025. This is a 6% increase in participation from 2023 to 2024, and the highest attendance was from the two most deprived Scottish Index of Multiple Deprivation groups (1 and 2) with 4,978 young people participating from this demographic.

Pupil Equity Funding, North Ayrshire Council

- Pupil Equity Funding is additional funding allocated directly to schools and targeted at closing the poverty-related attainment gap. North Ayrshire schools are directly allocated a share of almost £4.2 million in Pupil Equity Funding annually until 2026.
- For session 2024 to 2025, school Pupil Equity Funding plans and impact reports have been reviewed resulting in key strengths and improvement areas being identified. The review of plans indicates that almost all schools have a clear and robust rationale for school improvement priorities. Almost all schools are able to provide examples of effective Pupil Equity Funding interventions supporting improvement for all targeted learners.
- All schools work with their school community to decide how to invest Pupil Equity Funding and are encouraged to use participatory budgeting approaches to inform decision making. There is a strong focus on learner participation, recognising the importance of actively involving children and young people in decision making processes, including those pupils from disadvantaged backgrounds. As examples of how Pupil Equity Funding is used:
 - > Stanley Primary School has used Pupil Equity Funding to support the employment of additional staffing to run the breakfast provision. Each day, on average 80 pupils attend the breakfast club, while the average increase in attendance of the target group of pupils in Scottish Index of Multiple Deprivation 1 and 2 was 6 percentage points.
 - > Irvine Royal Academy introduced a free Royal Resources Shop and established a Cost of the School Day group; both aimed at reducing the stigma of poverty by providing essential items and support to all pupils. They also use Pupil Equity Funding to support the employment of a Principal Teacher for Developing Young Workforce to facilitate engagement of employers and provide opportunities that support pupils for when they leave school. The ultimate aim is to support positive destinations for all leavers.



Almost all schools are able to provide examples of effective Pupil Equity Funding interventions supporting improvement for all targeted learners.



Summary of progress since 2023 to 2024 Progress Report

2023 to 2024 Stated Actions

2024 to 2025 Actions Completed



The Council's first Lend and Mend Hub in Kilbirnie Library saved 27 items from landfill and held 28 workshops. We will continue to explore the Lend and Mend method.

The Lend and Mend project continues in Kilbirnie with weekly classes and regular attendees. The team have also hosted over 20 workshops across Largs, Kilwinning and Stevenston Libraries, introducing parents or carers to basic sewing, upcycling and mending skills. These are skills that they can use to upcycle or mend their own and their children's clothing. The workshops captured over 50 attendances*.



90% of 11-25 year olds in North Ayrshire (20,037 young people) have a valid Young Scot National Entitlement Card for free transport.

We have seen a slight increase in registrations for the Young Scot National Entitlement Card for free transport, with 20,719 young people benefiting in the region in 2024 to 2025.



11,740 holiday meals were delivered across 23 sites over four weeks.

We provided 4,280 packed lunches over the 4-week period for Summer 2025. This was across 12 allocated sites and activity groups.



The Cost of Pregnancy Group has created an action plan.

A suite of four resources, posters and flyers for both employers and employees, was created. These materials outline the importance of antenatal care, the rights of expectant parents and partners, and best practice for employees.

At the end of 2024, a communications plan was implemented. The resources were distributed internally within National Health Service Ayrshire and Arran and externally to 771 workplace contacts via the National Health Service Workplace Health Team newsletter. All four resources were also provided to maternity staff for use with both staff and patients.

2023 to 2024 Stated Actions

2024 to 2025 Actions Completed



To ensure free period products are further developed across schools and communities, including on the mobile youth bus and in National Health Service sites.

We continue to offer a good range of free period products in schools and local communities for everyone to access. We promote reusable products and support local schools and outreach workers with bespoke requirements for all those who menstruate. Easy access to free products ensures everyone in need has access to the products they need without the financial worry.



A Young Parents' Group pilot for under 25s is underway in the Three Towns, covering wellbeing and life skills.

The group experienced early success, fostering a safe and supportive space for young mums. By August 2024, there was a shift in the demographic, with attendance now comprising parents in their late 20s to mid-30s. Despite this change, the group has remained active, with regular members who have developed meaningful friendships and an informal support network. We have worked in partnership with National Health Service Child Smile, Money Matters, We Work for Families team and Lifelong learning Officers who have attended sessions to help support and offer advice on life skills. To ensure continuity, discussions have taken place with Ardeer Community Association about the potential for the group to evolve into a parent and toddlers' group. With ongoing support from both the Association and CLD, the goal is to build the volunteer's capacity to eventually manage the group independently.



We will continue our Cost of the School Day work.

A Cost of the School Day policy was collaboratively created and individual schools given autonomy on its implementation. Its impact can be seen in meaningful and deeply embedded practices like prom wear hire shops, non-branded uniform policies, and encouraging no gifts for teachers.

2023 to 2024 Stated Actions

2024 to 2025 Actions Completed



We will review out of school care provision, and address issues surrounding school aged and rural childcare to support education and employment.

Mapping exercise of school aged childcare has been carried out and the gaps have been identified. Specific projects have been carried out in partnership with We Work for Families to provide childcare to allow parents to accept opportunities for training and learning. We are engaging with providers in order to support the sustainability of the school aged childcare sector and identify opportunities for expansion.

We have joined the 'Programme for Scotland's Childminding Future' in order to recruit childminders, especially in our rural and island communities who will be able to provide childcare for all ages.



We will continue to explore the potential for a community transport pathfinder.

Work progressed with a local community transport provider to develop a potential business case for community transport delivery in North Ayrshire. Officers are actively working with the provider to finalise a draft proposal for further engagement and implementation.



The Energy Smart programme supported over 7,000 households with energy advice and disbursed approximately £600k in emergency support payments.

In 2025 to 2026, the Council's Energy Smart programme will continue to provide energy efficiency measures to low-income households, including loft insulation and LED bulbs, with an eligibility threshold of £43,662 to support more people with the cost of living.



We will roll out the next phase of the programme to include installation of physical measures, while continuing our ECO Flex partnership.

The ECO4 Flex scheme, in partnership with a local installer, has secured over £1 million in funding for North Ayrshire, benefiting eligible households with measures like zero-carbon heating and insulation, which has led to energy bill savings of over £100,000.

“

“I have made new friends, and I am now a confident sewer...Whilst making and mending on our own we also work as part of a team on sewing projects. The tutor was excellent and inspired us to keep sewing and mending. It has also encouraged me to use other library services like borrowing books and using the Personal Computers.”

– Community Member



Reducing the Cost of Living

Case Study

In March 2025, the newly established Child Poverty Strategy Team attended the Primary 7 Youth Council, coordinated by the Youth Participation and Democracy Team at Ardeer Youth and Community Centre. This was the first in a series of community conversations aimed at amplifying community voice in exploring what children and families need to thrive in North Ayrshire.

The Primary 7 Youth Council meetings provide an opportunity for young people to have their voices heard on issues that affect them in their communities. 140 young people were in attendance, and the team delivered three workshops to gather their thoughts on the cost of living and to attempt to challenge the stigma of poverty.

Workshop 1:

A body mapping exercise to explore the perceptions versus the realities of financial hardship, such as a child not being able to afford a school trip.

Pupils commented –

- “I would give them some of my lunch.”
- “Make sure they don’t get left out.”

Workshop 2:

A comic-drawing activity to gauge understanding of available support.

- In this activity, 62% of participants drew stories about a lack of access to food
- More than a third mentioned feelings of embarrassment

Workshop 3:

An ideas-submission workshop where pupils suggested what the council, communities, and individuals could do to support families living in poverty.

- Common responses centred on food insecurity and the stigma surrounding poverty.

These workshops are the start of an extensive process of community engagement specifically aimed at learning about the impact of child poverty and hearing from people with lived experience.

The Primary 7 Youth Council gave young people the first opportunity to contribute to these discussions and present some ideas for solutions.

“

What can the council do to help children and young People?

“Have a day where nobody can wear branded clothes or shoes so no one gets laughed at”.

“More community centres!”

“Make school lunch free for everyone, or for people who aren’t as fortunate as others”





3.3 Income from Social Security and Benefits in Kind, Key Activities and Impact

Our commitment to reducing child poverty is directly dependent on our ability to maximise family income through social security and benefits in kind. At a national level, the Scottish Child Payment provides a vital, direct financial boost to low-income families that has been shown to reduce poverty. However, its effectiveness relies on uptake. By providing accessible, stigma-free advice services, and working in partnership with local community groups, we aim to help families navigate the complex benefits system and put money back in their pockets.

To measure our success in maximising family income and mitigating poverty, we look at the following local indicators, which show our performance in delivering social security and benefit support.

Description *Locally sourced data	2020	2021	2022	2023	2024
*Speed of processing Housing Benefit (New Claims) (days).	8.89	9.45	14.12	21.07	19
*Speed of processing Housing Benefit (Change of Circumstances) (days).	7.59	9.24	14.12	12.41	2
*No. of Crisis Grants Paid.	3,539	2,460	3,605	3,436	3,386
*Gross rent arrears (all tenants) as at 31 March each year as a percentage of rent due for the reporting year (LGBF).	5.5%	6.6%	7.1%	5.88%	8.03%
*Percentage of new tenancies to applicants who were assessed as homeless sustained for more than a year.	92.48%	86.92%	88.38%	84.02%	Data not required
*Speed of Processing (Council Tax Reduction) new claims (days).	19.05	25.59	37.8	34.38	22.23
*Speed of processing (Council Tax Reduction) changes of circumstances (days).	5.13	5.95	7.62	4.76	4.44
Births to mothers under 25 years old (rates per 1,000 mothers)	8.3	8	7.9	7.4	Data not required

Progress during 2024 to 2025

Money Smart (Formerly Money Matters and Welfare Reform Advice Team), North Ayrshire Health and Social Care Partnership

- During 2024 to 2025 Money Matters Team received 5,842 referrals and secured at least £21.5 million in financial gains through income maximisation for local residents.
- Our Welfare Reform Advice Team also received a total of 1,899 referrals for welfare rights and debt advice for council tenants, an increase of 28% compared to 2023 to 2024. The total financial gain for North Ayrshire tenants was £5.7 million, up from £3.8 million in 2023 to 2024.
- In addition, our Financial Inclusion Officers:
 - > undertook 507 'pre-tenancy visits' to ensure tenants understand changes to their benefits due to taking on a tenancy and their responsibilities to help them sustain their tenancy, and
 - > assisted Universal Credit claims for 2,334 tenants who were also taken through a support plan 'matrix' to identify and action wider needs.
- Our Welfare Rights Officers in Schools Team now cover Early Years Centres and Primary schools (see more details below).

Developing a Single Shared Assessment, North Ayrshire Council

- Our Single Shared Assessment intends to maximise customers' entitlements by streamlining access to benefits and support services, ensuring customers receive all due support, and enabling the Council to use data effectively for targeting unmet needs and improving reporting.
- A test of change in requesting consent from parents to share their data internally has reduced 17 processes down to one includes activities such as Free School Meal or School Clothing Grants, advice and support referrals for financial advice and streamlined Council Tax Discounts and Exemptions.
- Initial progress indicates positive movement. The Free School Meal or School Clothing Grants consent test shows high willingness for streamlined data sharing with 97% customers providing consent. The Advice and Support Referral process has seen a significant number of referrals.
- Our 'No Wrong Door' approach is being embedded through staff training and community engagement, and so far, more than 290 staff have attended training.

Health Visiting Service and Wider Family Supports, North Ayrshire Health and Social Care Partnership

- We have been leveraging Health Visitors' unique position to maximise income for families with children under five by facilitating access to financial, training, education, and employment supports, thereby reducing child poverty.
- Financial inclusion and income maximisation are core to the Universal Health Visiting Pathway. Health Visitors identify families and make direct "Requests for Assistance" to partners like Money Smart, Lemon Aid, We Work for Families, SALUS, and Home Energy Scotland. The approach is set out in the National Health Visitor Action Plan (March 2025).
- In 2024 to 2025, 85 families received support through financial inclusion partners (approx. 10% of all Requests for Assistance). Referrals included 53 to We Work for Families, 24 to Money Smart, 5 to Lemon Aid, and 3 to SALUS. Anecdotal evidence suggests improved financial situations for supported households.

Housing Services (Tenancy Sustainment and Homeless Prevention, North Ayrshire Council)

- This service works to prevent homelessness and sustain tenancies for individuals and families by providing comprehensive housing and prevention advice, holistic assessments, and practical support, with a strong focus on partnership working and prioritising children's rights.
- Activities include housing and prevention advice (including income maximisation), holistic assessments with other services (Children and Families, Justice Services), participation in a Children in Temporary Accommodation Working Group, a Homeless Prevention strategy (with youth homelessness focus), Community Housing Advocacy Project education, Throughcare protocol, practical support (breakfast at hostels, winter initiatives, Kids Christmas present project), decorating void properties, school transport for children in temporary accommodation, and supporting rent arrears through Money Smart referrals.
- Progress has been made in addressing homelessness, managing rent arrears, and supporting tenancy sustainment in some areas. This integrated way of working has encouraged broader partnership working and contributed to overall positive outcomes.

Tea and Tots Peer Support Groups, The Breastfeeding Network

- Our Breastfeeding Network aims to provide non-judgmental peer support for new parents with young children, empowering them, increasing parenting confidence, improving infant and parent mental wellbeing, reducing social isolation, and acting as a trusted point of contact for other crucial services like income maximisation.

Qualitative feedback from participants highlighted friendliness, connection, and a safe, non-judgmental space.

- Weekly groups in three locations (Irvine Redburn, Kilbirnie, Saltcoats) for parents with pre-school children. Support covers infant feeding, income maximisation, mental wellbeing, and early communication, with external organisations invited. Secured new National Lottery funding in 2024 to 2025.
- 100% of parents felt the group helped them meet others and was an important part of their week. 82% reported increased parenting confidence, 94% received good staff or volunteer support, and 100% received good peer support. 83% found it a good place for parenting information (including money matters), and 65% received mental health or wellbeing support. 94% would recommend the groups. Qualitative feedback from participants highlighted friendliness, connection, and a safe, non-judgmental space.

Community Housing Advocacy Project

- Community Housing Advocacy Project's purpose is to ensure that no one is disadvantaged by a lack of information about their rights. The organisation aims to equip individuals and families with the knowledge, support, and advocacy needed to make informed decisions and have their voices heard. By offering free, confidential, and independent advice on housing, welfare rights, and debt, Community Housing Advocacy Project works to overcome immediate challenges and address underlying issues that contribute to long-term disadvantage. The intended outcome is to reduce inequality, prevent crises, and help people build stability and resilience.
- Community Housing Advocacy Project provides holistic support, including benefit entitlement checks, help with form-filling, direct engagement with creditors and landlords, debt resolution, and homelessness prevention. The service also offers representation at court and tribunal hearings. Education officers deliver preventative sessions on homelessness and financial literacy in all North Ayrshire secondary schools.
- In the reporting year, Community Housing Advocacy Project has:
 - > Supported 1,138 individuals, addressing over 1,400 distinct issues across housing, welfare rights, and debt.
 - > Generated £3.33 million in financial gains for clients, including unclaimed benefits, debt reductions, and backdated payments.
 - > Delivered 210 preventative workshops to 3,699 young people in secondary schools and colleges.
 - > Prevented homelessness for several families and helped others move into secure tenancies, reducing disruption to children's education and wellbeing.
 - > 74% of families supported reported a reduction in stress and an improvement in their overall wellbeing.

Summary of progress since 2023 to 2024 Progress Report

2023 to 2024 Stated Actions

2024 to 2025 Actions Completed



The Money Matters Team secured over £20.08 million in financial gains for residents from 5,739 referrals.

The newly renamed Money Smart Team has secured over £27.2 million in financial gains for residents from 7,233 referrals in 2024 to 2025.



The new Corporate Referral process is live, ensuring residents provide information once and are routed to the best services, reducing the need to re-explain circumstances.

The ongoing Corporate Referral work has this year reduced possible application pathways for residents accessing support by 55%, from a possible 29 points of entry to 13. The team intend a further reduction of 72% in the coming year.



Crisis Grants and Community Care Grants disbursed £1,301,497 as of February, with 3,150 Crisis Grants and 1,492 Community Care Grants awarded.

Crisis Grants and Community Care Grants disbursed £1,250,601.00 as of March, with 3,386 Crisis Grants and 1,723 Community Care Grants awarded.



The Housing Allocation Policy is under review and will ensure child poverty is a key consideration.

The review consultation phase has ended, and the review is expected to be concluded by spring 2025. As part of the review, a remodelling exercise is being undertaken with regards to priorities and the awarding of points. The recommendations for this remodelling were presented to the North Ayrshire Housing Register Strategic Working Group in September 2024, with key focus considerations including the prioritisation of kinship carers, adopted families, care leavers and care experienced young people, and other vulnerable groups.

2023 to 2024 Stated Actions

2024 to 2025 Actions Completed



School Welfare Rights Officers secured £560,509 in financial gains for secondary school parents.

In 2024 to 2025, School Welfare Rights Officers* secured £818,636.32 in financial gains for residents, representing a 46% increase from the previous year.

The number of referrals increased by 144%, rising from 106 in 2023–2024 to 259 in 2024 to 2025. The average financial gain per client in 2024 to 2025 was approximately £3,160.



We will explore a funding model for schools to enable our young people to access Duke of Edinburgh Awards.

We implemented a funding model for schools that enabled 240 of our young people to access and achieve Duke of Edinburgh Awards in 2024 to 2025.



“The (Welfare Rights in Schools) service has been fantastic, and you’ve been such a help to countless families, so it really is a good example of partnership working.”

– School Social Worker



Income from Social Security and Benefits in Kind

Case Study

Background, Welfare Rights Officer in Schools

The family reside in an owner-occupied property with their children. One of the parents is a student and the other parent works full time. The student parent is in receipt of bursary. One of the children in the property is in receipt of Child Disability Payment at the standard rate of the daily living component and they were awaiting the outcome of a change of circumstances. The student parent was previously in receipt of Carers Allowance but had to give this up due to not being eligible as she was a student. The couple's income consisted of Universal Credit, Student Income, Wages, Scottish Child Payment, Child Benefit and the Child Disability Payment.



Welfare Rights officer identified 6 opportunities for support:

1. It was identified that the family were eligible for a 25% reduction in Council Tax as one parent was a student.
2. It was noted that the couple had installed an additional bathroom for the disabled child due to their needs. This meant that the couple were eligible for a disabled band reduction.
3. One of the parents had health issues, so an Adult Disability Payment claim was completed. This claim was successful and resulted in an award of standard daily living and a standard rate mobility.
4. The rules surrounding Carers Allowance (now Carer Support Payment) had changed and they were now eligible for this. Claim successful.
5. As a result of the ADP decision, family eligible to claim the Carer Element as part of Universal Credit to increase the household income even further.
6. The review for the Child Disability Payment came back with an unchanged award. Assistance provided to challenge this decision and assisted to gather additional medical evidence. The Child Disability Payment redetermination was successful and resulted in an award being paid at the enhanced rate of Daily living. This also resulted in a higher allowance of Universal Credit being paid due to the amount increasing. This was also requested to be backdated to the date the decision took place from.

Financial gains achieved for family:

Financial Gains	Per Week	Per Year
Council Tax Band Reduction	£4.60	£239.20
Council Tax Student Discount	£5.81	£302.12
Carer Support Payment	£83.30	£4,331.60
Carers Supplement	£10.40	£540.80
Child Disability Payment	£36.50	£1,898.00
Adult Disability Payment	£103.10	£5,361.20
Universal Credit Disabled child element	£77.79	£4,045.08
Universal Credit Carer element x 2	£93.08	£4,840.16
Total Additional Income	£414.58	£21,558.16
Additional Arrears Total	Data not required	£9,643.32



4. Next Steps for 2025 to 2026 Actions

Income from Employment

- Our Parental Employment team will support 85 parents through placements in 2025 to 2026, implement a new survey for robust evaluation, and explore increasing work hours to meet Department of Work and Pensions requirements.
- We will prioritise developing our Community Wealth Building priority with a focus on fair employment, and increasing the number of local jobs created through community benefit clauses in procurement.
- We Work for Families will enrol 450 parents and support 110 parents into employment by the end of 2025 to 2026, in addition to supporting the council in placing approximately 80 parents into work placements.
- We are planning for our next Employability Week in May 2025.
- North Ayrshire Council is working in partnership with the Scottish Childminding Association to recruit additional childminders. This initiative aims to address the challenges of sourcing suitable and affordable childcare. Our enhanced offer to new childminders, developed in partnership with Scottish Childminding Association, Your Next Move Working North Ayrshire, and Early Years and Information and culture services, will support more parents to progress into employment.

The Island Emergency Cost of Living Fund will increase its uptake through a targeted promotion work.

Reducing the Cost of Living

- Our Fairer Food Network will continue supporting our communities and seek to establish new 'pop-up' support partnerships with partner providers by the end of 2025 to 2026.
- Our Infant Food Insecurity Pathway team will conclude the evaluation of their programme and roll out the pathway across all Health Visitor teams.
- The Island Emergency Cost of Living Fund will increase its uptake through a targeted promotion work. The team will also explore the feasibility of offering a physical presence for credit union support on the islands.
- KA Leisure will design and implement a new evaluation framework for its Partner Membership programme and pilot accessibility support for individuals, for example, a 'buddy system'.
- KA Leisure's Kit Recycling Scheme will seek to secure a permanent location, implement a new system for recording donations, and develop a plan for managing the operational and financial logistics of processing increasing donations.
- The 1st Alliance Community Bank will increase the number of families supported in 2025 to 2026, establish new formal collaborations with third-sector organisations, and implement a new outreach strategy to better reach and serve target groups
- Our Active Schools team will expand experiential opportunities, develop new programmes, and design and implement an exit strategy for sustained support.
- We will identify and implement strategies to increase the uptake of the Young Patient Family Fund.
- We will review the Arran Taskforce survey assessing the demand for affordable housing on Arran.

Income from Social Security and Benefits in Kind

- We will consolidate our financial inclusion services and rebrand as 'Money Smart'.
- The Transformation Team will develop the next phase of the North Ayrshire Single Shared Assessment model, with a focus on data integration, and advise on legislative changes needed to enable proactive support.
- Our Health Visiting teams will continue to develop established partnerships with organisations offering financial inclusion and income maximisation support to members of our community.
- Our Housing team will foster stronger partnerships with all services to address emerging child poverty themes and align its actions with the objectives of the Homeless Task Force.

- The Tea and Tots Peer Support Group will seek to secure continuation funding beyond May 2026.
- Community Housing Advocacy Project intends to expand its outreach and early intervention efforts to reach more families at an earlier stage. The service will strengthen its support for priority groups, specifically lone parents, kinship carers, families with a disabled child, and young parents, by tailoring its advice model to their needs. Community Housing Advocacy Project also aims to formally embed the voice of people with lived experience in service design and evaluation through co-design and feedback mechanisms.
- The Learning and Organisational Development Team will roll out the United Nations Convention on the Rights of the Child i-Learn module to all council staff and monitor completion rate and impact.
- We will increase the number of organisations working with young people registered on the National Health Service Community Benefits Portal (rolled over, no update).
- We will report on the number of schools using Pupil Equity Funding for targeted interventions to reduce the poverty-related attainment gap.

Overall Strategic Priorities

- We will co-design a place-based test of change alongside local third sector organisations and community members with lived experience to target a wraparound response to the priority family groups, ensuring are supported to access the support that is available and which they are entitled to.
- We will develop an analytical framework to identify and map the needs of families in poverty and use this to inform strategic allocation of initiatives in 2025 to 2026.
- We will publish our 5-year Financial Inclusion Strategy for 2025 to 2030 and establish key performance indicators to measure progress against our objectives.
- We will establish our local priorities and areas for action as part of the Collaboration for Health Equity in Scotland and explore opportunities for joint work across place-based tests of change.
- The policy to provide free school meals to all Primary 6 and 7 pupils in receipt of the Scottish Child Payment will continue to be rolled out, with the uptake rate monitored during the 2025 to 2026 academic year.
- A test of change offering free school meals to S1 to S3 pupils in receipt of the Scottish Child Payment will be rolled out from August 2025, and the uptake rate for eligible pupils will be monitored in the 2025 to 2026 academic year.



We will establish new formal mechanisms for community engagement to ensure our policies are informed by lived experience, and report on how feedback has influenced systems design in the 2025 to 2026 period.





- We will establish new formal mechanisms for community engagement to ensure our policies are informed by lived experience, and report on how feedback has influenced systems design in the 2025 to 2026 period.
- The Community Learning and Development Plan for 2024 to 2027 will be used to strengthen our collaborative approach and will be evidenced by reporting on how the co-production model has led to new joint initiatives with partners and their impact.
- We will complete and launch a new e-learning module on child poverty for all council staff by October 2025. Following its launch, we will monitor completion and impact on collective understanding of child poverty, its potential impact, key terminology, and our shared responsibility as colleagues across our local authority.
- By the end of the 2025 to 2026 reporting period, we will establish a joint planning and reporting framework for Child Poverty, Children's Rights, and Children's Services Planning. This will include co-designing a single, streamlined report that aligns key performance indicators and outcome measures across all three plans to demonstrate collective impact and improve efficiency.

The establishment of the new Child Poverty Strategy Team this year has brought a sharp focus on collaborative working, data-driven interventions, and, crucially, the authentic inclusion of community voice.





5. Conclusion

North Ayrshire continues to face significant challenges in reducing child poverty, with our current rates remaining higher than average across Scotland. However, this report demonstrates the unwavering commitment of North Ayrshire Council, National Health Service Ayrshire and Arran and our partners to mitigating the impact of child poverty and working towards its eradication.

The establishment of the new Child Poverty Strategy Team this year has brought a sharp focus on collaborative working, data-driven interventions, and, crucially, the authentic inclusion of community voice.

While there is still much work to be done, the progress outlined in this report across income from employment, reducing household costs, and maximising income from social security and benefits in kind, shows that our collective efforts are making a tangible difference to the lives of children and families in North Ayrshire.

Through continued partnership, innovation, and a steadfast focus on the experiences of our communities, we are confident that we will continue to make strides towards a North Ayrshire that is truly fair for all.

6. Appendix 1: North Ayrshire Child Poverty Action Plan 2023 to 2026

Key Actions

Key Actions	Status
We will provide local leadership in addressing child poverty.	Yes
We will have greater involvement of our residents, including children and young people, in service design and delivery.	Yes
We will ensure our services are human and kind.	Yes
We will commit to taking a No Wrong Door approach with partners.	Yes
We will advocate for our residents in accessing resources and funding to address child poverty.	Yes
Within the Community Planning Partnership, we will continue to take a system wide approach to child poverty within our Wellbeing priority and use our resources strategically to focus on better outcomes.	Yes
Across the Council, National Health Service Ayrshire and Arran, our Community Planning Partners and our third and voluntary sector partners in our communities, we will ensure our workforce planning enshrines a No Wrong Door approach to access to services and that poverty impact assessments are embedded in our policy and practice.	Yes
We will examine how economic development, transport, skills and childcare provision can combine to break down barriers to employment with parents as priority group; ensure local economic practices (Community Wealth Building) supports addressing child poverty; and complement key actions.	Yes
We will understand and address where possible the cost-of-living challenges that our families face.	Yes
We will use data to inform place-based approaches to interventions and targeted use of resources to support wellness, families and parental employability.	Yes
We will improve access to affordable childcare.	Yes
We will encourage greater job quality through Fair Work.	Yes
We will ensure accessibility to employment and services through support for priority families.	Yes
We will maximise the update of benefits and support financial inclusion.	Yes
We will drive further progress in removing financial barriers to education through the Cost of the School Day initiative.	Yes
We will improve whole family wellbeing outcomes, supported by the Scottish Government Whole Family Wellbeing Fund.	Yes
We will better link adult and children's services to improve outcomes for families living in poverty.	Yes
We will improve the use of data and performance measures in relation to what the local issues are and what actions need to be taken around child poverty.	Yes

Child Poverty Statistical Sources

<https://data.gov.scot/poverty/index.html>

https://endchildpoverty.org.uk/wp-content/uploads/2025/05/Local-indicators-of-child-poverty-after-housing-costs_2025_final-1.pdf



North Ayrshire Council
Comhairle Siorrachd Àir a Tuath