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Our Stories: Voices of Midlothian Families

A PEER RESEARCH PROJECT

Abridged Final Report

Midlothian

Midlothian Sure Start

Scottish Government
Riaghaltas na h-Alba

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"Living with child poverty is exhausting."

Introduction

This report outlines the conclusions of an ethnographic research project into child poverty called "Our Experiences, Our Voices, Our Stories." This project was funded by the Scottish Government through an Accelerator fund to Midlothian Council who in turn worked in partnership with Midlothian Sure Start (MSS) to deliver the project. 13 community researchers helped co-design an ethnographically inspired research course and were trained in it and supported by a Development Officer from Midlothian Sure Start with support from staff from Midlothian Council, Edinburgh University and Napier University and the Scottish Storytelling Centre.

We the researchers, all of whom are parents, have been guided by our own experiences and knowledge of the community and lived experiences of poverty. We have collected 62 stories, from families in different parts of Midlothian, all with different backgrounds, ethnicities, nationalities, family structure and circumstances. We have sought to ensure that the "priority families" as identified by the funders have been a key focus, as these families experience entrenched poverty. But we found the issues of child poverty affect families beyond this category as well, and a variety of voices are heard in this research, many of them who have felt ignored or overlooked.

Some of the participants were members of our community we knew, or had spoken to, such as at the queue at the Pantry or at the school gates. Some came to us after we'd promoted and advertised our project in the community. Some were neighbours and friends, or extended family members. Many of the stories shared with us were by people we didn't know, and it was important to build trust, and allow them to feel safe in sharing their lived experiences with us.

There were many challenges, and lessons learnt in developing this project from scratch. Each researcher brought different skills talents, ways of being and opinions to the task. But over the course of a year, we worked together to make the project what it became

"***This project shows how people can work in a co-productive way. We can all speak to each other really nicely and come up with some solutions."***

This learning journey is a story in itself and many parts of it are still to be told and reflected upon. But in our document "Once Upon a time in Midlothian" this journey will be outlined.

This is an abridged version of our main report. It explores "What does child poverty mean for people who experience it? What is the impact on families? What are the causation factors of this and what would help and empower them to lift them out of poverty and increase families' well-being?"

We are aware our research will have only touched the tip of a very big iceberg, and that other research has been conducted on this issue.

This is an abridged version of the main report, which is longer and more detailed, with the voices of Midlothian parents who know first-hand what the challenges and issues child poverty present, and what they see needs to change or be better supported for things to be better.

Summary of some key findings

"I suppose, like a lot of a lot of mums think well, you know, my child needs this, so that has to come first."

One finding Is clear. Parents are doing their best, an amazing job, every day, to shield their children from the impact of poverty. Having a happy childhood is something every parent wants for their child, and despite the huge challenges described below, parents are focussed on doing that. But that shielding has an impact of its own, in terms of stress, self-sacrifice and effects on mental health.

In the Introduction of the main report, we explore the fact that economic and social inequality with its attending injustice is the foundational cause of child poverty, and that large scale and strategic reform and public investment would be needed to eradicate child poverty, including publicly owned essential services which are run based on people's needs rather than shareholder profit.

We felt that this needed to be said at the outset, as did many of the participants in the research, as it was the elephant in the room that overshadowed our research.

That said, this summary is a review some of our key findings and recommendations of impact and policy that emerged from that research. In addition, at the end of this abridged report, there is a list of recommendations for local consideration. This is of course a selective and incomplete record of our findings and conclusions, but a more comprehensive version can be found in the full report.

Those Impacted the Most.

The families represented in our research are those on low incomes or in difficult financial situations and many in circumstances that can make it difficult to get out of poverty; lone parents, families with parental or child disabilities, larger families or with multiple births, young parents, immigrant families and those with very young children.

But many families in poverty who didn't fit into these criteria were also included. We found that poverty creeps and seeps, and many fall out of the "safety net", which is in itself not a place free of poverty anyway. These families are often hidden in a blind spot of quantitative data, and we felt it important to include their voices. In work poverty we found was a major issue.

But whatever the structure of the family, whatever the circumstances, what came through quite strongly was that the impact of child poverty was borne disproportionately by women. This is not to say men aren't also deeply affected, and we spoke to dads/male carers too, but despite all the positive changes in society, many mums told us parenting and the systems to support parents still isn't a gender equal landscape.

"If she was not pregnant maybe there would have been a different outcome. She feels woman take the burden in difficult times, they are the ones that must take

time off work for their children when there is illness or injury, they are expected to put work life to the side after they have children. She knows this is not always the case, but most of the time it is, and society fails to help, prevent, and change this. She says there is not equal opportunity between men and women."

Our research has focused on the stories and experiences of families in Midlothian who, in different circumstances, have lived experience of child poverty.

The Cost-of-Living Increase.

"The cost of living is disgusting, with everything going up, gas, electricity, the insane cost of food, we have a prepay metre and it costs a minimum of £60 for gas and electric a week on average, even with being careful."

Every participant, without exception, mentioned the cost-of-living increase as a major contributing factor in their challenge to make ends meet. As we all know, there has been a massive across-the-board increase in essential costs, including energy and housing costs and the price of food.

Our research has shown that these increases have meant many families are experiencing poverty or deeper levels of it. We spoke to many families who have to use foodbanks or Pantries regularly. Some still don't have enough food and/or the quality is much reduced. Energy costs have meant cold homes, and a fear of putting on the heating.

"I don't want my kids childhood to be we were freezing all the time."

People have told us that their income increase, either in wages or benefits, just hasn't kept up with rising costs. While average recent wage and benefit increases have technically been above inflation, people don't feel it because at best they just maintain existing levels of financial hardship as the high costs and prices are now cemented into a normalisation of higher living costs, a bit like a high tide mark that hasn't receded. And "Awful April," shows that significant across the-board-rising costs continue, especially in energy and food prices.

"…the rise in his wages was 5.5% but with the cost-of-living rising by 11.1% it barely felt like a victory."

If parents had any money put by for a rainy day it has been depleted or used up, many have been forced into debt or fallen into arrears, making many families more vulnerable and insecure and undermining their financial resilience. Parents have told us wages and benefits would need to increase substantially and consistently before families would feel the pain easing.

"…fears about tomorrow because of the high prices and my wage is not increasing at the same tempo as prices."

It's clear that people on low income are hit disproportionately harder by the rise in essential costs. This means that in order to meet basic needs such as enough food and heating and keeping a roof over their heads, they have fewer financial reserves left for other needs that others may take for granted, such as new shoes and clothes, travel and holidays, family activities and day trips and even celebrations such as birthdays and Christmas. This can be a big hit for families as it can result in missing out essential childhood experiences, with feelings of being excluded and stigmatised.

"My kids are missing out on so much."

For families in these circumstances, any unexpected event, such as a washing machine breakdown or car repairs, can derail the family budget. Often credit and resulting debt is the only resort, further sapping financial resilience. Many parents we spoke to no longer have an emergency fund but are living from hand to mouth each month with little or no leeway for saving.

"It's difficult to save for a rainy day when it's pishing every day."

Our research therefore shows the cost-of-living increase is still very much a crisis causing many families to experience poverty or deeper levels of it.

"The Poverty Hole"

"What would make things better was if I was not being blocked from accessing work. I'm being blocked from climbing our way out of this hole by the Universal Credit system and PIP. It's literally disabling."

The term poverty hole was used by several parents to describe their situation. Other terms used included a pit and a trap. What was described was the situation in which benefits provided a safety net that maintained them in "survivable" poverty yet often denied them the opportunity to get out of that hole to a better place financially and enhance longer term life opportunities. This has an impact not just on current day to day living, but on families' perceptions of the future. Lack of security and constant worry can be two unwanted companions when you are in the poverty hole, with the attending impact on mental health.

Everyone in this situation we spoke to wanted to give their children the best start in life, and it's from this parental love that many of the stories had feelings of frustration and injustice, of their kids missing out. We had tears and sometimes anger. For some parents their experience of child poverty was temporary, for many it feels like a long-term struggle, especially for those with disabilities and lone parents.

As far as we understand it, the poverty hole is made worse by two key issues.

- Firstly, benefits being too low and/or badly designed, especially in a time of such high costs.
- Secondly, when everything costs so much wages are often too low to take the family out of poverty. Even when waged income is above the benefit thresholds many families are experiencing in-work poverty because of cost factors.

We have discovered other complicating factors which add to the difficulties of getting out the "Poverty Hole," or can even be a cause putting people into it. These complicating factors include the issues of childcare and housing. We deal with these in separate sections below. People with disabilities can also be particularly hard hit, for although some of their benefits may be exempt from the cap, they experience other obstacles and their ability to use work as a way of improving their situation can be blocked rather than encouraged by the benefit system.

Let us look at the issues of benefits and wages.

A simple solution is that both benefits and wages need to rise considerably and consistently above the increase in costs, this would lift many families out of poverty or lessen it. But in the absence of this there are still some specific things that we believe should be done in the short and immediate term.

What would help?

"The two-child benefit thing, that's so unfair."

In terms of benefits there are two key UK wide policies which we believe our research shows needs to be changed.

The benefits cap and the two-child limit need to be removed or mitigated.
We found that these measures hit lone parents and families with multiple children particularly hard. If benefits are designed to be a safety net for those in poverty, then those deemed to be entitled to a benefit based on their circumstances shouldn't have it capped or removed, we see that as simple social justice. Every child has the same value and worth. We believe one of the reasons these policies remain in place is the stigma and judgement we discuss in this report. The cap on wealthy bankers' bonuses has been removed, yet many families living in poverty still have their income capped. The societal message of this policy feeds the stigmatisation of those in poverty.

In addition, we came across several circumstances in which parents wishing to work, or work more, found themselves in a situation where they would have been financially worse off. We spoke to parents who must constantly juggle and calculate not to be worse off because the bridge between benefits and waged income is insufficient, despite universal credit being tapered to theoretically create it.

"I can only earn so much money because of the system. If I pick up overtime, I get less money, so I don't want to go over the threshold. They don't take into consideration when it's a 5-week month, so I get penalised. I've just had £187 taken off me. I'm getting more money, but I'm not really. It's demotivating."

Many people work in different ways, part time, seasonal, term time, part self-employed, varying hours and parents have told us the way the universal credit system works can often be a hindrance rather than a help, pulling them back into the "poverty hole" whenever they are almost out of it. While targeted benefits are essential, we believe our research shows there needs to be a better "bridge" between benefits and wages.

"there's also the feeling of walking a tightrope when supplementing her income through part-time work. The amount of hours she works cannot exceed a certain amount. If they do, the extra money earned is removed from her benefits."

What would help?

Universal credit should be more suitably tailored to recognise people's different work patterns and desire to work.
For example, some people work only term time but are not allowed to earn extra in this period to compensate for the months of no work. The result is an overall loss in income. Similarly, people with overtime in one month and less money the next, can lose out because the income is assessed monthly. Parents trying to build some resilience in their family's finance can find it frustrating they are penalised for this.

"Universal credit does not allow for the fact that people only work during term time and need to work term time due to child responsibilities or disabilities."

Extend the entitlement of the Scottish Child Payment.

"The Scottish Child Payment is amazing, a real help, but …"

Some measures by the Scottish Government, such as the Scottish Child Payment, have been described as a godsend and a great help. But it's also been identified that it's attached to other benefit entitlements, specifically Universal credit, which is understandable as it targets those most in need. But this means if a parent gains work which takes them out of this entitlement there is a domino effect in benefit loss, including losing the SCP, creating a cliff edge over which the family can fall back into the poverty hole, except this time in-work poverty. An extension of entitlement of the SCP would help to make that "bridge," as would a tapering of SCP entitlement beyond UC entitlement so there is less "benefit loss shock."

Equality in maternity pay and leave for multiple births.

We highlight this as a glaring injustice that needs remedied. These benefits should be per child not per pregnancy. Parents with twins for example are faced with double the cost and caring responsibilities but are only entitled to maternity/paternity leave and benefits as if they had one child. The inequality can continue, as we found that in some circumstances, for example where application for grants is based on a date of birth, families with twins or multiple births can be disadvantaged. We believe this inequality, and others we have identified for families with multiple births, is unjustifiable and should end.

"Vocal were fantastic and really helpful, but the strange thing is, I'm noticing when you apply for things, that you can't apply for multiple birth children (twins, triplets, quads etc.) at once...- because it's done by the number of different birth dates, not the number of children … So, I really feel like I missed out on it with having twins"

Other side of the "Bridge."

"You can be in employment and be in poverty now. Like, that's the reality, that's my reality... if they are increasing costs everywhere then they need to look at increasing wages too – by a lot."

On the other side of the "bridge" are wages. Making work more financially worthwhile is clearly something that would have both financial and psychological benefits.

People don't always work just to be financially better off, that came across strongly. Some parents recognised they were no better off financially, or barely, but still worked for a number of reasons. They included wanting something fulfilling to do, having a routine, wanting to model for their children, the desire to do something with an added purpose beyond family life, to help their mental health, help their self-esteem, realise their ambitions and dreams.

But working, especially working full time, should mean people are also better off financially. We tried to understand the main reasons why people in work can be worse off.

"Despite working 40 hours… she is still in the financial state that she has to use the pantry !"

Low wages is one obvious reason and for young parents below 21, this is a particular issue as the minimum and living wage levels are based purely on age and not on parental responsibilities. So young parents, who often have little in the way of financial reserves, and sometimes no family support, yet have all the responsibilities of being a parent, just because of their age, if they work, will likely be paid less.

When wages are low, but just beyond the low threshold for benefits, there is the added issue of benefit loss and in work poverty as a result.

But there are other factors, and these include increased childcare costs and travel, extra expenses on things such as food and clothing. Childcare we deal in a section below, but travel can include the need to buy and maintain a car for getting to and from work, or alternatively the cost and practical difficulties of public transport.

For people with disabilities, despite some progress, accessibility to workplace remains an obstacle.

"I got a job at this local school which was deliberately pinpointed. But I could not stand all day in the school, and they could not accommodate a wheelchair - so I had to leave the job."

What would help?

Make workplaces and work more accessible for people with disabilities. Do this by assuming all employees will have a disability and design things from there. While this may be a longer-term solution, Midlothian council could ensure each workplace could have an audit of ways in which the premises and work could be made more accessible for people with disabilities, because despite legislation and policies already in place, we discovered there are still major issues for people with disabilities accessing work, both in terms of physical access and working conditions. People with disabilities are the ones who need to advise on this.

Hours that are flexible for parents with childcare responsibilities during work hours. Also, flexible work conditions, such as working from home options. This would reduce childcare costs and help parents with their work life balance. We recognise some workplaces already do this, but much more needs to be done.

Extend the entitlement to a concessionary adult bus Rida pass
People in low paid employment, even if not receiving designated benefits, should be entitled to a concessionary adult bus pass, their entitlement based on their low income. The whole point of this would be its an in-work benefit to mitigate the costs of work for the low paid.

More work attached subsidised canteens.
The cost of food can be an issue when at work. Why do MPs on a very good wage get subsidised food and hot drinks, while people on a low wage often have to rely on more expensive options?

Raise the personal tax allowance.
Significantly raising the personal tax allowance would mean more money would be in the pockets of low paid workers, directly helping their household budgets of those experiencing in-work poverty.

The potential benefits of a Universal Basic Income (UBI), combined with a progressive tax policy could be a longer-term solution to the "Poverty Hole"
We understand there are significant financial pros and cans of this, but there are already significant cons in the current situation as well, including people feeling stuck in poverty and the attending impact on well-being and mental health. Perhaps thinking of more radical solutions such as a UBI is what's needed. We believe our research has shown that financial insecurity and uncertainty isn't an effective motivator to create opportunities but think greater security would. We wonder if Midlothian could be a further pilot site for this policy, the first in Scotland?

Domestic Abuse

"I think… domestic abuse has a big part to play in financial and child poverty."

The issue of domestic abuse, both as a cause of poverty, and a manipulative measure to keep a parent in it, was a significant finding. From the outset we need to be clear that we found this issue was one which affected women most, although not exclusively, and it was a major cause of poverty for many parents, both directly and indirectly. More findings on this are in our main report.

Abuse of different kinds, neglect, physical and sexual violence, emotional and coercive control, financial abuse, and sexual assault all featured prominently in the stories shared with us. This included abuse suffered by parents during their childhood, as well as more recent or current abuse by partners or others towards them.

The fact so many experiences were shared, often with parents sharing stories they haven't spoken about, or very much, revealed the extent to which domestic abuse is very much linked to child poverty in so many ways. What emerged clearly is that long lasting trauma from abuse suffered in childhood or in earlier adult life still impacts on people's experiences of poverty.

"… the trauma is still stored up inside, which is why I think I can't stop smoking. I have tried."

What comes across strongly is that the trauma of domestic abuse often remains unprocessed and a long-term impact.

When a parent is able to leave an abuser, often the result is that the parent can find themselves in a hugely vulnerable and insecure financial situation, plunging them into child poverty, or deeper levels of it. This of course can exacerbate and add to the family's trauma. The issue of housing is one key factor in this, as we explore below. But we also found that financial abuse can continue after the relationship has ended, and sadly this abuse can be aided by the banks and housing and benefit system.

"It eventually became clear that her ex-husband's decision to sidestep fiscal responsibility to his former home was not made in reluctance. It was, in fact, driven by careful purpose and malice. This was financial abuse. We may add, the bank by its policies, albeit unintentionally, aided and abetted this abuse."

What would help?

More financial help for families fleeing abuse. Given that fear of homelessness or deepened poverty can be a reason why some women may stay in abusive relationships, extra financial aid to leave but also more effective ways to be reachable to parents about supports that may already exist (such as the Scottish Welfare Fund crisis grant.)

Greater recognition that domestic abuse and the trauma it causes is a significant cause of child poverty. Find ways to reduce the feeling of stigma often associated with seeking emotional help/therapeutic counselling for the trauma caused.

Measures to ensure banks do not aid domestic abuse. Can the Scottish Government look into what could be done to in terms of regulations and procedures in cases of domestic abuse? Many parents who have experienced this will be able to share what would have made the situation more empowering for them.

Compensation for loss of maintenance payments due to abuser's conviction.
Parents who lose out financially because they have reported abuse and had the courage to go to court shouldn't be penalized financially because the abuser loses a job as a result of conviction. Can the Scottish government find extra ways to mitigate this loss?

Early Intervention
Other research shows that young women in poverty are most at risk to domestic violence. Let's be honest, although issues around domestic abuse and what a healthy relationship should be like are part of our schools' curriculum, it doesn't seem to be working does it? Misogyny, abuse, bullying and sexually abusive behaviour are big problems fuelled by social

media, online influencers and certain social and political narratives. A national strategy, based on creative methods that will engage young people, is desperately needed.

Childcare

"Childcare, basically, is a massive issue…"

As explained above, the cost and availability of childcare emerged as a major issue for many parents, but in particular mums and female carers, and in particular working lone parents and families with multiple children . While there are some free hours for two-year-olds for some families who qualify, and 3 -4-year-olds it's clear from the experiences of parents that there are significant costs and practical issues which means childcare remains a major financial obstacle to work, or cause of in-work poverty.

"I can feel my anxiety levels spiralling up and up, because my maternity period is nearly over, and any form of childcare is just way out my budget, so employment will be next to impossible without family support, which I currently don't have."

This issue disproportionately affects women and undermines their career and work opportunities, an issue raised by many mums in different circumstances. It can literally derail their career and work ambitions, feeding into the gender pay gap and impacting on mums' mental health.

"She would like to find a job to match her skills, qualifications, and experience but childcare prevents her from achieving this as finding a new job to suit family life is impossible."

Parents have told us that that childcare is about much more than just cost however, as it's a child's right to have the best start in life, and parents want this for their own children too. So, investment in early years is about an increase in quality of care and opportunities for the child, not just about the parents' ability to work. In choosing childcare options cost therefore isn't the only consideration for many parents.

For immigrant families where the native language at home isn't English, nursery provision has an extra dimension in terms of allowing their children to develop native English language skills at an early stage.

"We speak Polish at home because we want our kids to be fluent in it, but of course we want them to be fluent in native dialect of English too."

Inequality in childcare provision in the early years could be a starting point for disadvantage for a child, so parents often feel forced to take on almost unaffordable childcare costs for their children's benefit.

"The nursery fees dragged us into poverty."

Despite the measures and cost mitigation and free hours already in place, our research showed childcare remains a significant issue that needs addressed.

"The solution for this I feel is funding the Good Time To Be 2 places for everyone, that'd help a lot of people go back to work."

What would help?

Extension of ELC universally funded provision to 2-year-olds
This would make a potentially transformative difference. Some parents told us ideally an extension to one-year olds, allowing more parents to access funded /part funded childcare at this stage. When our kids reach two years old it is often a crucial time in deciding whether to go back to work, as well as a time in a child's development where socialisation with peer group is vital. Parents from immigrant families told us they see the English speech development of their children as another issue at this age, which would benefit from a place in a nursery.

Increase is ELC funded hours
So that funded childcare provision more accurately meets hours actually needed, currently this is not the case, so parents still face large costs to make up the shortfall in hours if they work full time. This would increase parents' ability to work and reduce childcare costs for them.

Work towards universal free school age after school/breakfast provision to fit full time working hours.
This is because childcare continues after five years old, especially when parents work full time hours. This should include a provision for children with ASN, who may not be able to attend "mainstream" clubs without support or alternatives. This measure would particularly help single parents, larger families parents with disabilities and those with no extended family support.

Significant investment in early years public and non-profit nursery provision, expanding services such as Sure Start Early Years Family Learning Centres and school nurseries, including increasing hours so they become more of an option for working parents with 9-5 hours.

In the longer term a greatly expanded public childcare provision, addressing issues of both costs and accessibility in terms of location and available spaces, and quality of care, eliminating stigma in certain early year's provision which we found does exist. Finland's long-term planning and investment in childcare shows what can be done to create an inclusive, equal and quality childcare experience for everyone. We need that here, there is no better investment than in our children's childhood, what's stopping us?

"There was no paternity leave"

Universal equality in paternity and maternity leave provision, challenging the genderised assumption that women should always have the responsibility of childcare. This should be part of a culture change, which would benefit children as well as both parents, because the gendered idea that childcare is a woman's job is sadly reinforced by the current lack of equality in paternity/maternity leave and benefits.

Housing

"Our rent is so high…I feel sick every month handing over so much, and that's before we have to pay council tax. I feel so stuck."

The average rent for a 2-bedroom house in Midlothian in the private rented sector is currently around £1,000 per month. While in some areas it is less, for people on low incomes, housing costs can take up a huge proportion of their budget. Those in the private rented sector reported paying almost crippling levels of rent (and this was before the cap was lifted.) and for those on benefit it did not always cover the full amount, leaving them with a shortfall to pay for when money for other essentials is so tight.

What would help?

Build more council houses and social housing.
Perhaps this is the obvious long-term solution, but we believe it needs to be stated.

Rent cap should be reintroduced and tenants being more aware of their rights
Our research was conducted while the rent cap was in place, and even then many reported that rents were at very high levels. The cap has been removed which could see rents increase by as much as 12%. As our research shows, the cost-of-living crisis is not over, it's just normalised, and this level of rent increase will put many families into deeper poverty and potentially force people out of work. For some families it may also increase the instances and levels of housing benefit shortfall, adding extra financial pressure. Another consequence we have reflected on is that the rise in rents could also result in landlords being less willing to rent to families on benefits if there is a increase in housing benefit shortfall.

Tenants were not always aware of their rights, or where to go for help, so various measures to increase awareness could be considered.
Finding creative and effective ways to ensure families know their rights and how to defend them because there is a power relationship between tenant and private landlord that often means the existence of rights doesn't always mean a knowledge or understanding of them. The council could proactively include information on tenants' rights and how to pursue them in council tax notifications, or other communications. We found that having information on a website often wasn't enough, especially for people feeling disempowered and isolated, or even fearful of what they perceive to be potential consequences if they were to assert their rights (to repairs for example.) we think the council should emulate Melville and directly give guidance and contact numbers, but also adopt a face to face procedure of housing issue "check ins."

"She had seen how unforgiving the living situation in private rental accommodation could be and had no desire to revisit it."

Several parents told us that the high level of rent and the insecurity of the rented sector was a key motivation to buy a house and become a mortgage holder.

However, when a crisis hits, such as a job loss or relationship break up, maintaining the mortgage repayments can become temporarily difficult. Some parents shared their experience of losing their home because supports for homeowners in a crisis are very limited. Single parents and people with disabilities are particularly at risk of this, but anyone with a mortgage who experiences a crisis is at risk.

As a result, parents with a mortgage can lose their homes and are thrown back into the expensive private rented sector or placed into even more expensive temporary accommodation while waiting for a council house, which we have found often isn't as temporary as the name suggests. In a time of financial and often emotional crisis, this can add to the difficulties of mental health and the ability to recover financially as often parents are forced to give up a job or its financially disadvantageous to find one.

Another consequence can be parents in hugely challenging circumstances desperately trying to keep their house by using their universal credit for mortgage payments, borrowing money or using up any money put aside, often putting them into extreme financial hardship.

"All our Universal Credit goes on payment for our mortgage which means we have very little to live on for the rest of the month for bills and food shopping. The steep rise in costs of food, gas and electric is just adding to the stress."

A key issue is that this system exacerbates or even collaborates with domestic abuse. For example, if a woman's partner becomes abusive and the relationship ends, if the home is mortgaged, and she wishes to maintain the mortgage to keep the family house, but needs time to financially recover, there is little financial support. Consequently, she and her family face the additional trauma of being made homeless.

As a mum who faced domestic abuse told us, this feels like an extension of the abuse, and the benefit system and the banks are complicit in it. The threat of this happening will make it more likely a victim will stay with an abuser for fear of these consequences, or the trauma of homelessness will be added to the abuse.

It seems to us that the system is happy to pay off people's mortgages, but only the mortgages of profit motivated private landlords, and not families desperate to keep their family home. It makes no moral sense. We have reflected it makes no financial sense either, because the public purse is forced to pay high rents or meet the exorbitant costs of temporary accommodation, which often go to a private landlord.

It feels like the glaring insanity of this this system has been in place for so long that it's just been normalised. Buy-to-let mortgages are being paid off by the public purse, while parents desperate to keep their family home receive minimal support, resulting in extra costs for everyone, but more profit making by banks and private landlords.

What would help?

Support for Mortgage Interest should revert to being a benefit and entitlement sooner.

This is currently available for the interest element of a mortgage but is a loan repayable when the house is sold. Also, it is not available for the first six months of a Universal credit claim. This will put many families either in deep poverty trying to pay their monthly payments using benefit, or result in the loss of their home.
Even then once the qualifying period is reached interest is added to the loan, each year until the house is sold or transferred, when it then needs to be paid in full. SMI used to be a benefit, and we believe that SMI should revert to being a benefit, to create some equality of approach compared to tenants who are renting.

The repayment element of a personal mortgage
Currently this is uncovered by any support, and it seems this is a pitfall which can make families homeless. We propose that there should be support for the repayment element of a mortgage as a loan, repayable when the house is sold (just as SMI is currently set up.) This could be for a designated maximum period, say for up to twelve or twenty-four months.) This policy would be a proactive preventative measure and would save public money by avoiding a families becoming homeless, and all the costs that involves in terms of housing and other benefits and housing allocation. It would also mean less trauma and distress for families, including those who have already been traumatised by abuse. It would also give parents in a crisis a financial and emotional breathing space to recover and get back on track financially while keeping their home. The Scottish Government already funds deposit loans to help people buy a house, which are repaid with when the house is sold. If it can be done to help families get onto the housing ladder, surely it can be done to help keep them on it?

Investigate a low-cost initiative for second hand buyers
This would be for those who have lost their home but wish to stay in the mortgaged sector. While this may already exist, does it allow for the purchase of the existing home if it's going on the market due to relationship break up, and if not, could this be possible? This, combined with the support measures outlined above, could create an opportunity for single parents and those who are victims of domestic abuse to keep their family home.

An extended Council buy back scheme
To allow families to stay in their homes and become council tenants.

Food Poverty

Food is, of course, a basic essential our research has shown food poverty is now widespread. It's not just about not having enough food to eat, it's also about not being able to afford or access food that is appropriate and nutritious. So, it's about food quality as well. It's also about choice and recognition of different people's needs, allergies and dietary requirements (eg if someone in the family is diabetic or gluten or lactose intolerant.)

Many of the parents we spoke to have had recourse to foodbanks, often regularly. Foodbanks have become a permanent feature these days, and they can be a vital and welcome resource in an emergency.
But our research has shown that the model which works better is that of Pantries. The picture that has emerged is that pantries play a crucial role in helping families sustain their food resilience, but also in making community connections. Therefore we think it's clear pantries are a vital community resource which not only tackles food insecurity but also

provide an important community focus for social connection and reducing isolation. They can also be a key source of information exchange and community engagement.

Crucially, our research shows that pantries are a much less stigmatising model. Their customers are members who contribute, and the element of choice is much greater, it is much more of a shopping experience than a "charity handout" which a foodbank can feel like.

Pantries such as Food Fact Friends in Penicuik have been consistently highlighted by many families in our research as a positive model and a major resource for family food budgeting, aiding families' food resilience and social connection. Other Pantries in other areas of the county, including Mayfield, Woodburn and Gorebridge were similarly identified as an important community asset for exactly the same reasons.

The Pantries have become for many families part of their weekly shopping routine, and even an important community meeting place, breaking down isolation. Relationships are made in Pantries, as well as purchases of food. Pantries can offer essential items for parents with babies and young children was welcomed as very helpful.

However, at a time of high costs and reducing donations, both of which are a result of the cost-of-living increase, we have learnt that pantries like Food Fact Friends are facing a potential existential financial crisis. We are clear that the loss of Pantries such as Food Fact friends would have a devastating impact on many local families who rely on them, and that both local and national authorities need a strategy to ensure this doesn't happen.

In addition to providing food (and often other essentials) pantries have become places for community action and community connection, volunteering and information exchange. They also help in reducing stigma which can be a huge issue.

In short, we understand there is already support for Pantries but believe that since they are such an important model of community empowerment, they should be supported more.

What would help?

Grant aided public support for Pantries
While we understand there is already support from Midlothian council, there is clearly a need to have a secure system of grant aided public financial support to ensure their long-term survival and development. In the immediate short term, ways of mitigating their costs or offering crisis financial support should be urgently considered. If the UK government could save the banks, the Scottish Government and local council can save the pantries.

Increased hours of opening

"The Penicuik Pantry has helped a lot, I was nervous at first in going, but I got a huge amount of food, and also sanitary products which are normally so expensive. The staff were so welcoming and friendly. I've used the Woodburn pantry too; they are also friendly but it's a long wait there and it's only open Friday afternoons which doesn't work well for me. If the Woodburn Pantry had better hours, I'd use it more."

It was identified that increased hours of opening helped make pantries accessible to those with varying commitments and who work full time. An early evening and weekend opening would be of particular benefit for these families. For example, it's been identified that if Woodburn Pantry was able to open on more days and increase the hours, it would be used more. We recognise this will need extra resources and volunteer time and wonder if the council could help facilitate or find ways to ways to support this.

Infrastructure
The service that a pantry can provide is partly based on the building available. We reflected that Food Fact Friends has a café space used for social mingling and connection, the provision of free community meals as well as small back rooms for meetings. Parents reported that this wider community function of the pantry was important in making it feel less stigmatizing. New buildings like the Gorebridge Beacon is a great example of what is possible! The Maedt pantry and community café likewise. Could buildings with multi-purpose functions, such as Loanhead Library be developed to provide a similar community pantry experience?

Mental Health

"When her last child was born, she suffered from postnatal depression. It affected the way she parented; she battled with loving her children so much as well as resentment as she felt it was due to her pregnancy that she was now in a position where she had no job. Her mental health suffered, and she felt broken, useless, and unwanted by society."

The issue of mental health appeared regularly as a major issue. Living with poverty, itself can affect mental health, the struggle to make ends meet, to balance budgets and constantly trying to shield your children from its effects is both physically and emotionally draining. Mums in particular often reported feeling isolated and sometimes lonely. The intersectional issues explored in this report often added up to women bearing the brunt of the impact of child poverty. Many parents reported that they suffered from depression or low self-esteem. As one parent said, it's hard to find solutions when your mental health is down.

"There's a mental health crisis in this country with our kids, there really is"

The mental health issues of children was also a significant factor. Whether it is a legacy of COVID lockdowns, the effect of social media or other factors we can't say, but what we can say confidently is that child mental health services must become a greater priority, because as one parent put it, there is a mental health crisis for our children and its impact can be devastating for the whole family.

Parents have told us waiting lists for a diagnosis can be over three years, during which time the situation can deteriorate, and their child's needs accelerate to the point of total crisis. Parents who are supporting their children are on the frontline with this crisis. Schools are responding and doing their best with tight resources, but often the strategy is to offer part time timetables, which puts extra burden on parents. If they are working, they may have to give up work, go off sick, or reduce their hours to support their children. Stress levels can go through the roof, making financial worries worse. This in turn can have an impact on parent's mental health and their ability to maintain work.

"I don't think my kids would have survived High School if I was working"

Something serious needs to be done to address this issue at both national and local level. What certainly doesn't help is stigmatising and judgemental narratives in the media and politics.

What would help?

Major and long-term investment financial in mental health provision.
This investment is needed for both for adults and children, but the need to vastly improve access and support from Camhs and other child mental health supports is urgent. Reduction in waiting times means also the services need to be available after diagnosis. But early diagnosis and early intervention would, we believe, not just reduce suffering but save money in the long term.

Develop a Local Proactive Early Intervention Strategy based on lived experience.
It would be true to say that many parents are already aware of this crisis, and many have first-hand experience of it. These parents and carers are the witnesses of their child's distress and its escalation into crisis. They will be best informed to pinpoint the moments and issues that could have potentially helped prevent things escalating. Likewise experience of good practice could be highlighted and shared. We are not sure if there is already a lived experience input into the development of child mental health services (beyond feedback forms etc) but if not, there should be, and if yes, we know parents who would be keen to add their experience.

Schools and parents are the main support
Schools play a key role in early intervention. We understand there are already (limited) therapeutic sessions available and that children's well-being, both physical and emotional, is on the radar and that counselling support by school staff is often offered and welcomed. But parents or carers are the most regular support for a child. Is there a way to help parents greater understand what organisations and services there are to support them and their family? Can teachers be briefed on this, so they are informed and events like parents' evenings be used to convey the information just in case needed? Stigma and fear of being judged can be a big obstacle we found, so giving this information to everyone, and regularly, could help normalise the issue and reduce stigma. In turn this could encourage parents to open up and allow them to feel more confident to access support, both for their children and themselves. We discovered many parents are suffering silently, we need to think of how we create or use existing spaces to help parents feel able to talk.

Psychological Impact of Child Poverty

Based on both our own experiences and the result of our research we can say that poverty isn't just about the financial issues but also the psychological impact. The issue of stigma and judgement was often mentioned by parents, and this can be internalized, affecting self-esteem and creating feelings of self-blame or shame in which parents are made to feel they are failing their children (which of course they are not.)

"I feel as a parent you feel like you're letting them down, you feel like you're letting yourself down. You sort of feel like, why have I had kids? Because you know you want what's best for them, but at the same time you're cutting back with things."

Our research also shows that poverty can create heightened levels of stress and increased levels of anxiety and constant worry, seriously affecting mental health. Feelings of isolation and depression were reported, sometimes making a vicious circle of poverty and poor mental health.

Many parents told us they can feel labelled and judged, in job centres as well as in the media and society generally. Our research showed the term poverty itself is laden with stigma and can prevent people from accessing help and support and even discourage them from applying for benefits that they are entitled to.

The stigma can be reinforced by the constant "heckling" at people on benefits to force them into any job. This can degrade their sense of agency and undermine their dreams and aspirations. Parents have reported they feel it's not a good approach because it's based on a predetermined assumption people are reluctant to work and a resulting pressure to get them off benefits as soon as possible, rather than understand a person's circumstances and dreams and support them in finding a suitable, long lasting and fulfilling job. People living with child poverty have dreams too, both parents and their children.

"She speaks of her dealings with the Job Centre as a real low-point. She was pressured to apply for 15 to 20 jobs a week to meet their criteria and retain eligibility for essential benefits. Falling short of their demands often resulted in a humiliating dressing-down from staff, leaving her feeling belittled and powerless.

She said "You're treated like shite there, you have to beg for the minimum amount of help."

This relentless pressure to apply for jobs, and just any work, steered her into positions that had nothing to do with her area of study and were often a poor fit for a single mother."

Another issue is that parents may be entitled to a benefit but were unaware of it, or how to claim it, or needed help in doing so. But in addition, some parents seemed reluctant to claim benefits they were entitled to because of the stigma that has been created. This means some families in a worse situation than they could be, because of the disempowering impact that stigma plays. Politicians, media, and all of us need to take heed of this and find ways to challenge not promote stigma.

What would help?

Language and approach needs to be considered, especially by politicians and people in positions of influence, but also by service providers. For example, a government minister describing people with disabilities as "over diagnosed," directly labels and stigmatises some of the most vulnerable families who live in poverty. Terms like "work coach" feel patronising and disempowering. People claiming universal credit are met with what feels like instant suspicion and judgement and immediate threats of sanctions if they don't fulfil their obligations. A more compassionate and understanding approach is needed.

While we recognise using a different language won't in itself change circumstances, it would help reduce stigma and make it feel safer for people to speak up and feel more empowered to seek long term goals and aspirations.

Create a regular "Check Your Entitlement" promotional campaign.
A greater and proactive approach to helping people to understand their entitlements and help in supporting their applications. We recognise that various organisations already do this, such as CAB, MIND etc but a broader promotional strategy that shows we are all in some way in receipt of benefits, and that we all need a benefit check every now and then would help both with uptake and reduce the stigma. This should also include the languages and services that work with immigrant families.

Find more and better ways for people to come together.

"I don't feel they invest enough in people"

We know this sounds like a platitude, but it was one of the most significant findings in our research; that people valued and welcomed the opportunity to talk and be listened to, and that many people are already stepping up both for their own family and their community.

The issue of feeling isolated and disconnected was a common theme. For some parents who are immigrants, there can be the added challenges of language, culture difference, being disconnected from family in the country of origin and finding it more difficult access community resources. Spaces where cultures can be shared, such as the discussion cafes over food run by CLLE were identified as positive steps.

Society has changed a lot over the last few decades and many of the old community bonds have loosened or gone. The rise of social media, the disempowering effect of consumerism and its role in promoting stigma and stereotyping or shaming people doesn't help, as we explore in our main report. Racism and discrimination are sadly becoming part of mainstream political narratives, as are narratives that seek to delegitimize people's extra needs or challenges.

But in our research, we came across so many examples of people making new community connections, building understanding and mutual support, using their skills and time to benefit not just their family but their community. Volunteering in Pantries and foodbanks, helping out in community gardens, giving their time to voluntary organisations and helping neighbours, running local clubs and activities for local families are just some of the positive things going on.

To aid this we need more community gardens, a carpet of creative events both small and large, recognising the power of creative arts to give voice to people who feel marginalised in mainstream discourse, local discussion cafes, better support for pantries, community events where people feel safe and listened to, using the voluntary networks and organisations which already exist and support families.

The feedback about the Beacon in Gorebridge shows it's a wonderful example of what can be done. A modern, bright welcoming and inclusive atmosphere has been created, and it shows that infrastructure and architecture is important in creating a valued community space which enhances the status and well-being of the community who use it.

One parent told us there is a lot of passion and desire to make changes, but often they lack the tools and resources to realise them, that they often don't know how to start. So many parents we spoke to who are experiencing poverty are helping to make things better, for themselves and their community using their own experience, talents and skills. A positive philosophy of life which challenges consumerist pressures and stereotyping also plays a role here, as many parents pointed out to us.

The council's CLLE service came across as a keystone in building this community capacity but while vocational courses are vitally important others pointed to the transformative effect that non creative courses had. These non-vocational courses allow people to experiment and explore talents and skills for the sake of it, to enjoy the simple things in life and enjoy spending time creatively. This is challenging the impact of poverty too and giving people the ability to empower themselves and their communities by giving them a creative voice. The Craigmillar Festival Society showed what this can do to challenge poverty.

And one mum pointed out that creative non vocational education can get folks in the door and open others..

"…although these creative things may not lead to a formal qualification, they do present an incredible opportunity for those who take part in them. Once someone regularly attends a creative class or workshop, it can lead to more academic learning without the person even realising it."

We see this as a powerful way to harness people's knowledge and passions for change. Midlothian is awash with creative people who could help spin something like a Midlothian version of the Craigmillar Festival into reality.

Put parents with lived experience at the heart of policy making… but pay them!
We believe that listening to people with lived experience of child poverty but also involving them in policy formation and delivery is a massive step forward in challenging stereotypes and stigma which can disempower people. It allows policy makers, the media and society in general to understand better the human story behind the statistics.

We understand there are different lived experience models, although we feel grassroots, organic involvement, with dialogue round a cuppa or shared creative endeavour should be a big part of it, helping local people to form the agenda's in ways most comfortable to them.

But, and it's a big but, our involvement in this project has shown to us that lived experience experts must be paid, otherwise it risks reinforcing the exclusion and stigma because if not paid it is not equally valuing their expertise and contribution. **This point is vital in our opinion.**

Now, when you have the time, please read our main report, which has all these issues and recommendations in more detail. But below is a summary of some recommendations for changes on a more local level based on what parents told us would make a difference. We understand not all of these are immediately implementable, but they are based on the issues and opinions of parents involved in our research and the identified changes that would make things better.

- The application process for school clothing grants can sometimes be delayed until after the term begins, putting stresses on tight budgets at a time when there are other back to school costs. Can this be remedied?
- Can more Sure Start Family Learning Centres in Midlothian extend their hours, eg in Woodburn? This could allow greater access to local families whose parents/carers work or have other commitments.
- More clarity on what is needed to get a place at Midlothian Sure Start early learning Centres would be good, as there was sometimes an assumption that they were just for people on benefits.
- Can primary schools in Midlothian find a way to take into account food sensitivity issues with children with neurodivergence in a similar way to allergies? Parents with children with such issues sometimes can't take advantage of free school meals, substantially adding to their food budget.
- Can parents' evenings in Midlothian schools be used to convey information and understanding of mental health supports in the area to everyone, even when there is not an identified issue?
- The CLLE service was mentioned as being pivotal in changing fortunes. Some parents saw great value in "low pressure" creative courses, is it possible to offer more?
- CLLE workers are clearly greatly valued based on our feedback. But some of the rooms used for learning the learning are drab and unwelcoming. Can the council find ways to make them more welcoming and aesthetically pleasing? The décor speaks to the value seen in people using these spaces, and some parents have said it would help peoples' self-esteem and sense of being valued if learning environments were "nicer." We understand the constraints of budgets, but could this be an opportunity to harness the creative talents of the community to enhance their learning spaces?
- Is it possible to have a nursery in the Eskbank campus of Edinburgh College, also could the council provide or enhance access to creche facilities for parents attending creative and vocational courses run by CLLE?
- Could Midlothian council test pilot a Universal Basic Income scheme?
- Does Midlothian council have a policy and method to directly convey to tenants in private rented accommodation what their rights are and how to use them, and which organisations could help? Say via council tax communications?
- Midlothian council should honour its promise to deliver a purpose-built new community centre in the heart of Woodburn, there was some strength of feeling on this issue. The Woodburn Community Hub is a renamed existing building that can accommodate certain activities but not what the community were promised. A number of parents raised this issue saying something like the Beacon in the heart of Woodburn would be transformative. Could this be made possible?
- Can Midlothian council find a way to ensure that all its buildings, including schools, are made accessible for wheelchair users and people with other physical disabilities, even if not a legal requirement?

- Can Midlothian council find ways to expand the eligibility of its Access to Midlothian Card to include families on a low wage and experiencing poverty, but not in receipt of qualifying benefits? Also explore the possibility of free access or general reduced prices for resident families during holiday periods?
- Can Midlothian council, or the Scottish Government, find extra ways to support the Pantries, especially the if they are experiencing extra difficulties?
- Can Midlothian council explore the best way to incorporate a "Check your Entitlement" policy in all its activities, in a manner which both challenges stigma and gives practical ways to engage.
- Could Midlothian council explore the possibility of facilitating a creative festival, along the lines of the Craigmillar festival society, using local families' creativity to challenge poverty and empower it communities.
- Can Midlothian Council look into the feasibility of creating a home school support service to support children and their parents who are not attending school or attending part-time, due to anxiety or other mental health issues? Parents with experience of this should be included in the design as they would know what would help most.
- We have reflected on what ways Midlothian council could minimize the chances of young parents "falling through the cracks," specially those who are isolated and have no extended family support. Young parents told us that one thing which would have helped would have been better preparation in the final years at school. Could organizations such as Midlothian Sure Start and Women's Aid be directly involved in this? We have suggestions for creative style sessions to explore the issues, would the council be interested in piloting these?
- What specific provision/policy/approach does Midlothian council have to ensure young dads (especially teenage dads) are recognized as parents and included in provisions, to help support both their parenting capacity and responsibilities and financial well-being? Could Midlothian Council find a way to support the creation or expansion of provision for young dads, and reduce stigma and exclusion, also working with other parenting organizations, such as Midlothian Sure Start and Dads Rock?
- The Young Mums' unit at WHEC was identified as a crucial support for some young mums. Lifesaving according to one mum. Could Midlothian Council create a similar provision?
- Find ways to create clarity on the issue of benefits and how they may or may not be affected by taking higher level college courses. Some parents reported being financially disadvantaged by going to college, while others are dissuaded in taking higher level courses that could improve job prospects because of the fear of financial loss. Why is this happening, and how can accurate information to help parents navigate what can be complex funding issues be made simple and easy to access?
- Could Woodburn Pantry be helped to increase it's opening times, as then more local people in Woodburn have said they would use it more regularly.
- Applications for iPad etc via Vocal should be per child not based on birth dates, allowing twin to access equal support, is it possible to change this and any other applications which are DOB based as so potentially disadvantage families with multiple births.
- The cost of school photos was an issue raised by some parents. Can Midlothian council find ways to make these more affordable for families on tight budgets? Is there an opportunity here to find a less commercial way of doing this, and instead

use parents' skills in photography perhaps, making it a community experience rather than a commercial one?

- The Survive and Thrive course has been identified as helpful for those dealing with trauma and its legacy. But some parents hadn't heard about this or feared stigma in seeking such help. Given the impact of trauma on the cause and effect of child poverty and mental health, is there a way Midlothian Council can aid a better promotion of Midlothian Psychological Therapies Service by exploring this issue with parents who could say what has helped, and have experience of the challenges to accessing support?