Coronavirus: Considering the Implications for Child Poverty

Supporting local authorities and health boards to consider what steps they can take to respond effectively.
1. Introduction and purpose

Local authorities and health boards will be at the centre of efforts to respond to COVID 19 and provide immediate support for communities. These efforts will demonstrate the importance of local services and awareness and understanding of the communities that they serve. In the longer term, local authorities and health boards’ response will be important to ensure that the recovery from COVID 19 and the wider impacts on the economy, do not cause longer and deeper experiences of inequality, especially for children and young people.

The mantra that ‘we are all in this together’ should not mean that we forget that there are more serious impacts of COVID 19 for those with less financial resilience and those already living in or close to poverty. For families with complex family circumstances, this pandemic and social control measures will exacerbate already difficult circumstances and compound vulnerability. Some families will be forced to make choices which will make the negative impact of the pandemic last well beyond immediate timeframes. While the impact of the COVID 19 situation for children is broad, this paper draws out the impact of COVID 19 in relation to child poverty specifically.

The paper seeks to set out an understanding of the medium and longer term impact of the social protection measures put in place by UK and Scottish Government. It seeks to support local authorities and health boards by collating relevant information and by identifying potential drivers/ levers that could be used to ensure that the impact of COVID 19 is addressed in a manner that reduces the risk of causing long term damage to children. It focuses on using the Local Child Poverty Action Report (LCPAR) framework as a means to continue and intensify work to prevent, ameliorate and mitigate against child poverty.

Note: National and local government and other agencies continue to respond to the crisis and interventions, guidance and other information are updated regularly. Therefore this paper is a living document which will be further developed and updated as new information becomes available.

Key Messages

- Children already living in poverty are likely to experience a greater impact of COVID 19, with potential for child poverty to become more ingrained. For already vulnerable families, the situation is likely to further compound family stress and trauma.
- The number of children now likely to experience poverty will increase as a result of either temporary or longer term loss of family income. This in turn will create additional demand on a range of public services including housing, childcare, rights and advice services.
- Without concerted effort, the inequality between children with and without digital resources and other supports is likely to deepen.
- Local bodies should prepare for more children becoming eligible for priority 2 places in nurseries and higher numbers eligible for clothing grants, free school meals and other supports targeted at children. There will also be increased demand from families for support from the Scottish Welfare Fund. It is important for local authorities to consider what more they can do to ensure families in need access the support available and make...
the best use of increased funding available to them to support families e.g. embedding advices services within childcare and school settings, developing financial inclusion pathways etc.

- Local authorities should consider how the value of existing supports might be increased to help meet the additional pressures low income families are facing – e.g. school clothing grant, free school meals
- Local authorities and others should work to prioritise key activity which will enable and support economic recovery and ensure that the decisions they take are informed by the impact on children in or at risk of poverty.
- Focusing on the key drivers of poverty and building on the work done to prepare the Local Child Poverty Action Report should support plans for preventing and mitigating the impact of higher levels of child poverty.

2. **Policy Context**

The economic effects of the current COVID-19 social control measures on children and young people are discussed in terms of the three drivers of child poverty, as outlined in the Child Poverty Scotland Act 2017. It is important to consider this issue in these terms, as the Act places a duty on health boards and local authorities to progress work on these key areas in order to address child poverty. National drivers of change in respect of child poverty are built around these pillars. The local response to child poverty is likely to be informed, in part, by the existing work to address child poverty in local areas.

- **Income from Employment**
- **Costs of living and benefits in kind**
- **Income from Social Security**

3. **Those at increased risk of poverty**

There are several groups that are at increased risk of child poverty and therefore are also at higher risk from the economic impact of the current crisis. It is important to understand the specific barriers faced by each of these groups so that the response is also tailored to their particular needs. These groups are:
• Women / Mothers
• Lone Parents
• BAME families, including gypsy travellers
• Families with a disabled member
• Large families
• Families with a child under 1
• Mother under 25
• Families in homelessness accommodation
• Young carers
• Asylum seekers / those with no recourse to public funds
• Looked after young people (up to age of 26)
• Parents who are key workers
• Low income families living in poorer quality housing (at risk of fuel poverty)

4. The Role and Expectations for Local Child Poverty Action Reports.

The Scottish Government has been clear that the preparation of the LCPAR should not take precedence over the response to the emergency situation (March 2020). Year 2 reports were anticipated to be presented by June 2020. The Scottish Government have asked local authorities to identify key activity undertaken in 2019/2020 reporting period and publish a year two report when they are in a position to do so. The Scottish Government accepts that the Year 2 report is likely to be significantly impacted by the COVID 19 response and should seek to reference any emerging challenges they have identified. Read Andrew Fraser’s blog on the KHUB for more information.

In theory, existing reports should serve to support an informed approach to the response to the recovery and work towards reducing poverty as they will identify some key actions that are now even more important to address. However, it is important to understand that the consequences of COVID 19 on the economy will lead to a significant challenge in terms of child poverty and significant future work to address these will be required.

In preparing future reports, it is vital that actions which enable and support not only mitigation, but also longer-term recovery are prioritised. Ensuring support from local leaders to understand and be aware of the impact of COVID 19 on child poverty is fundamental to ensuring strong commitment and resources to ensure a proactive approach in the coming months and beyond.
Section 2: The Impact of Social Protection measures on the drivers of Child Poverty

1. Income from Employment

1.1 Job loss

As businesses are forced to close, job losses are an inevitable consequence of COVID 19. Pre COVID 19, the majority of families who were experiencing poverty had at least one adult in employment. The overall negative impact of job loss, either temporarily or permanently, will inevitably see a rise in the number of children living in workless households and therefore in more severe poverty. The Institute for Fiscal Studies has identified that, in the UK, about 1 in 7 (15%) employees worked in a sector that has now fully or partially closed down. These sectors include non-food based retail, travel, personal care, domestic services and childcare. The State of the Economy Report (April 2020) suggests a 33% decrease in GDP.

For some industries and businesses, the impact of COVID 19, will come at a later date as businesses seek to recoup losses currently encountered and recession hits. Those working in professional roles, are likely to see increases in redundancy at a later date.

1.2 Loss of Income

The requirements of the social protection measures will mean that many individuals will be required to take extended periods of sick leave. In families, this risk is greater as it is more likely that extended periods of isolation will be required if more than one person develops symptoms over a period of time, or may happen in quick succession of each other. Families are also more likely to have at least one member working part time, potentially meaning that they do not work enough hours to qualify them for sick pay.

The furloughing of staff is an option for employers to offer their employees the option of being kept on the payroll but receiving 80% of their salary up to the cap level through the Corona Virus Job Retention Scheme – see more information in Appendix 1. While this option provides protection for employees, for many families, particularly those with poorer financial resilience, it will mean a sharp reduction in income until back payments are received (in addition to the 20% drop in income).

1.2. Profile of job loss/ loss of income from employment

- Employees aged under 25 are about 2.5 times as likely to work in a sector that is now shut down as other employees. Mothers under the age of 25 are already more likely to experience poverty and are a key focus of the Child Poverty Act.
- Low earners and those with insecure contracts were 7 times as likely as high earners to work in a sector that has now shut down (34% of employees in the bottom tenth of the earnings distribution work in sectors directly affected by the lockdown, compared to just 5% of those in the top tenth.)
- Gender: Women are more likely to be working in low paying jobs, many of which have been designated ‘key worker’ roles. These are considered to be roles essential
to support efforts to combat COVID 19 ranging from category 1 front line health
workers to those working in supermarkets, cleaners, home care workers. The four
‘c’s of cleaning, care, cashiering and catering, commonly seen as ‘women’s work’ are
now vitally important. In addition to being more likely to work in industries that are
now shut, women are also more likely to have a greater responsibility for childcare
and other caring roles. With no early learning and childcare options available (both
informal and formal) and schools closed, many families are faced with choices about
who can continue to look after children at home.

- **Self employed people:** while some will be eligible for support through the Self
  Employed Income Support Scheme, many small businesses will struggle to survive a
  period of time with no income.

2. **Income from Benefits**

In Scotland, the social security system is complex, with both the Department of Work and
Pensions and Social Security Scotland involved in delivering benefits to families. Other
payments are available through local authorities with local systems and process in place for
administering these. For families, this means navigating a complex system at a time when
face to face support services and telephony support are not available or severely challenged
for resources. For example, in the weeks after lockdown, Social Security Scotland had no
phone line available and directed clients to access support through their website and social
media channels only. For those with limited literacy and those who are digitally excluded,
this placed additional barriers to access the benefits needed.

There have been significant changes to the benefit system e.g. relaxing of review periods.
These are outlined in Appendix 2.

3. **Costs of Living**

3.1 **Impact for Families**

The way in which families respond to and cope with initial hurdles of social control
measures could potentially have long term negative impacts beyond the immediate span of
these measures e.g. borrowing from loan sharks or high cost credit to buy food, panic
buying when they cannot afford to, selling assets, gambling to raise cash and taking on risky
employment. For families with children, these risks are exaggerated by parents seeking to
protect their children in the short term. For many families, these initial actions may result in
more entrenched problems as they are faced with job loss, benefit delays and other impacts
of COVID 19. The results of the Scottish Household Survey 2017 shows us that:
• Single parent and single adult households were the most likely to report that they were not managing well financially (21% and 16% respectively), both figures being above the Scotland average of nine per cent.
• Owner occupiers were most likely to report they were managing well (69% compared to 30% for households in the social rented sector).
• Households relying mainly on benefits (including the state pension) were the most likely to say they were not managing well (15%), which is more than double the rate for households relying on earnings (6%).
• Levels of perceived financial difficulty were higher in areas of deprivation as measured by the Scottish Index of Multiple Deprivation. The proportion of households reporting not managing well was 18% for households in the 10% most deprived areas, falling consistently with levels of deprivation to 3% for households in the 10% least deprived areas.¹
• Women are more likely to seek welfare advice and support.

3.2 Housing and Household costs

Those living in socio-economic disadvantage often live in poor housing and experience fuel poverty. Overall household costs are likely to increase as people spend more time at home, including heating and electricity. Many low income families already cite housing costs as a barrier to moving out of poverty. Families are more likely to fall into rent arrears or Council tax arrears as they choose which essential bills to pay. Becoming homeless is a real and genuine concern for many families.

In the last few weeks, One Parent Family Scotland has experienced a threefold rise in demand on its helpline and webchat as a result of the pandemic and the impact it has had on families’ lives. Many single parents are facing heightened stress and worries for the coming months, and a significant aspect of this is the uncertainty over how they will be able to cover essential costs for their children.

Overcrowding can be an issue in poorer households, with some of the most deprived families sharing one bedroom. Guidance regarding self-isolation suggests that people infected with the virus, where possible, sleep in a separate room and use a different bathroom from the rest of the family. Many families do not have these options, and even more affluent households often have only one bathroom and no spare bedroom. This can lead to problems in returning to employment when isolation periods are longer due to multiple risks of falling ill.

Ethnic minorities are more likely to live in ‘overcrowded’ housing as well as multigenerational households; 30% of Bangladeshi households and 15% of black African households are overcrowded (where there are more people than bedrooms), compared to 2% of white British households. Bangladeshi, Indian and Chinese households are particularly likely to have older people over 65 living with children under the age of 16. Overall, BAME

groups are less likely to own their own home (only around a quarter of black African people are owner-occupiers), and more likely to be renting from private landlords than white British groups. BAME children are more likely to be living in poverty.

3.3 Food Insecurity

PreCOVID 19, use of food banks across Scotland was high, with single males and families amongst the highest users. As schools and other education settings close, families in receipt of free school meals were identified quickly as in need of additional support.

### Free School Meals:

Across Scotland, Local Authorities are using a variety of methods to provide FSM including:

(i) Collection from community hubs and schools;
(ii) Home delivery;
(iii) Direct payment using bank transfers or paypoint payments
(iv) Food vouchers

Some key consideration in the replacement of free school meals, beyond the crisis provision, need to be:

1) Does the option meet the needs of the families in receipt of the intended benefit?
2) How dignified is the approach for families?
3) How sustainable (people & resources) is the response in terms of delivery - particularly as we move towards the summer holidays, transport costs, food hygiene requirements etc.
4) Do you have feedback from families about what type of support they would like? e.g. gathered from key workers, direct interaction with families etc.

For some, food insecurity will arise from difficulty in accessing healthy food due to limited supplies in local shops, the need to self-isolate or shield. For others, the food insecurity arises from lack of income to purchase food. The response to these distinct needs requires a considered response to ensure that respects the dignity of families and give them control over this aspect of their family life. In local areas, varying levels of community resources, including food banks and other food based projects will be established. Where these exist and they have capacity, there are many examples of organisations changing their model of delivery to meet local need.

3.4 Digital Exclusion

Reliance on web based information for access to advice, information and safety measures has been critical. For those working from home, internet access is essential to facilitate this happening. In 2019 Citizens Advice Scotland surveyed 1,200 clients and found that 34% had either no or limited access to the internet, 20% could only access it using a smartphone, and 21% don’t have an e-mail account. Digital exclusion is often worse in rural areas which lack
the infrastructure. Significant differences can be seen in internet use by tenure i.e. 26% of adults in social rented housing reported not using the internet in 2017, compared to only 7% of those in private rented housing and 11% of those that own their own homes. More detailed information about internet access and use by income and tenure can be found in the Scottish Household Survey.

Guidance on a wide range of issues from protecting your mental health to home schooling children and keeping in touch with vulnerable people has focused on e-resources and channels.

For those living in or close to poverty, access to digital resources and the technology to facilitate this happening is challenging. For children, this means that access to learning resources can be restricted, they miss out on important resources or support available to them as their families cannot access the information they need to access them.

When considering digital exclusion, it is important to think of other barriers to using the internet and technology including:

- Security concerns
- Literacy and numeracy
- Ability to use social media but not necessarily the skills to complete online forms or navigate complex information

Figure 1 Home Internet Access by Area of deprivation

3.5 Debt and Financial Resilience

Fraser of Allander Institute estimates that only 42% of Scottish households in the bottom income decile would be able to cover 1 month of their regular income from savings. This increases the risk of debt (household debt has increased in recent years in the UK and so
further debt will be particularly unwelcome for many families). Households with lower income levels were more likely to report having no savings than those with higher incomes\(^2\).

Payday lenders appear to be tightening restrictions on loans,\(^{li}\) and given the lack of access to affordable credit for many poorer families, this might lead to an increase in the use of informal, riskier lenders.

### 3.6 Access to Advice Services

Pre COVID-19 there was already a strain on money/welfare advice services, with reports of long waiting lists and difficulties in accessing support for tribunals and other more complex claims. COVID-19 has resulted in a dramatic increase in social security claims, putting money and welfare services under additional pressure, at a time when smaller organisations face challenges in delivering their services through different channels or reduced capacity (particularly those who rely on trained volunteers). Established sources of support for digital access to services are currently not available e.g. libraries and community centres, leaving people with additional barriers to accessing support.

Ensuring that advice services have the technological solutions they required to ensure that they can deliver seamless services and target these at the most vulnerable is of ongoing importance. Many national sources of information, advice and support are also available and can enhance local capacity e.g. deep linking within mainstream websites to sources of advice services.  [https://www.moneyadviseservice.org.uk/en/articles/coronavirus-and-your-money](https://www.moneyadviseservice.org.uk/en/articles/coronavirus-and-your-money)

### 4. Government Response and Sources of Support

The UK and Scottish Government have introduced a number of changes to the normal ways of working and to the social security system to try to mitigate against the impact of the social protection measures put in place. These are outlined for each of the drivers of poverty in Appendix 1.

The Scottish Government announced a funding packing of £350 million to support rapid response to the emerging needs of communities. This fund includes elements of support across a range of providers including the Third Sector. A summary of these funds can be found in Appendix 2.

Many Third Sector and community organisations provide significant support to vulnerable and low income families. Their operations and ways of working are under strain due to social control measures. The Third Sector Resilience Fund and Community Wellbeing Fund will have an important role in ensuring this support can continue or evolve for children and families.

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5. Equality and Human Rights

While many of the provisions put in place to respond to the crisis will be in place for a limited duration, it is still important to consider the impact of measures, both in the long and short term, on equality and human rights. The response to the situation and the measures and steps taken need to be proportionate and measured as well as having a clear timeline for review. The Improvement Service has pulled together a briefing paper on Poverty and potential impact of COVID 19 on those in socio economic disadvantage which includes information about groups with protected characteristics and the need to undertake Equality Impact Assessments.


Together Alliance for Children’s Rights have pulled together a briefing highlighting the key issues for children’s human rights arising from the Corona Virus Scotland Act 2020. This highlights, in particular, the reference to children up to the age of 16 which is contrary to the recognition of children up to the age of 18 under the UN Convention on the Rights of the Child and the requirement on local authorities for looked after and accommodated children up to the age of 26.

https://www.togetherscotland.org.uk/media/1472/msp_briefing_10420_v2.pdf

It is recognised that the response of partner organisations is rightly focused on the immediate and primary needs of individuals, it is important that individual’s dignity is respected in the models of delivery chosen. As public bodies emerge from crisis mode, it will be important to capture the experiences of those living in poverty and to engage with them about how effective interventions have been and how these should continue in the future.

6. Social Capital

In responding to COVID 19, more affluent communities will often be better placed to mobilise community support and resilience than poorer communities who need to focus on personal survival or need additional support to respond as a collective. Poorer communities face the additional threat that those who traditionally support them, are themselves in a position of crisis and unable to continue to work in the ways they have done traditionally. In turn, the community response to recovery will happen faster in more affluent areas as people begin to rebuild the social capital and reinvest in their communities once social distancing is scaled back.

7. Help and Support for the Next Steps

The National Co-ordinator for the Local Child Poverty Action Reports, together with other national partners, are here to offer support and information to you as you consider what the next steps you need to take to keep child poverty on the agenda and identify what
actions are required. This might include a one to one discussion, support to consider how you frame your approach or input to a virtual group session. This is a flexible offer, recognising that everyone is in uncharted territory at present.

- **Some things to consider:**

In order to help local bodies to consider how they can take forward work on child poverty there are a number of important questions which could be used to consider and review what steps are needed.

1) What key policy commitments/changes can you identify that will enable and support the recovery phase e.g. delivering on 1140 hours of early learning and childcare can boost local economic recovery?

2) What governance arrangements are in place that can ensure that work on child poverty and commitments to action are meaningful and offer genuine commitment to support the agenda?

3) How does your local economic development strategy factor in child poverty e.g. are propositions developed for the Parental Employability Support Fund still deliverable? Have you linked plans to availability of suitable childcare and 1140 expansion plans?

4) Thinking about access to education: what steps can you take to support families returning to school after closures e.g. ensuring families know about the benefits they are entitled to, reducing the cost of the school day, increasing investment in things such as clothing grants.

5) What mechanisms are available at local level to directly provide financial support to families in and at risk of poverty – e.g. Social Welfare Fund, free school meals, school clothing grant, local government powers to provide payments to advance the wellbeing of children, for example under s22 of the Children (Scotland) Act 1995, s20 of the Local Government in Scotland Act 2003

6) Procurement: what power do you have to realise community benefits through procurement policy that can enable positive work on child poverty or bolster local economies?

7) What models of advice and support services will have the greatest benefit e.g. embedding advice and employability support within schools or early learning settings? How can you raise awareness of existing local and national advice services?

8) Housing: how can we ensure that issues for families are addressed as part of the housing response e.g. families living in temporary accommodation?

9) Food insecurity: what systems and processes are in place to increase food security for children and families? Does the response protect the dignity of users?

10) Digital Inclusion: how can we increase digital inclusion for families less likely to have access?

11) What measures are you putting in place or adapting that can help ensure that you are listening to and involving people with lived experience of poverty in shaping the ongoing response to COVID19?
12) How important is the relationship with the community and voluntary sector in addressing child poverty, what did we learn from their role in the response to COVID-19 that is important to foster and support in future?

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Appendix 1 Government Response to those impacted by social protection measures

a) Employment

The UK Government through the Department of Work and Pensions moved to put in place a series of measures designed to protect the incomes of individuals and families affected by Coronavirus and the social protections put in place.

<table>
<thead>
<tr>
<th>Support Measure</th>
<th>Offer from Government</th>
<th>Limitations</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Sick Pay</strong></td>
<td>Sick pay paid from day 1 (rather than day 4)</td>
<td>Sick pay is £95.85 per week</td>
</tr>
<tr>
<td></td>
<td>Covers periods of isolation</td>
<td></td>
</tr>
<tr>
<td><strong>Corona Virus Job Retention Scheme</strong></td>
<td>Employer could pay 80% of your regular wages through the Coronavirus Job Retention Scheme, up to a monthly cap of £2,500.</td>
<td>Potential negative impact for maternity pay if you are put on temporary leave before the start of your maternity leave.</td>
</tr>
</tbody>
</table>
| **Self-employment Income Support Scheme (SEISS)**    | Scheme will provide a grant to self-employed individuals or partnerships, worth 80% of their profits up to a cap of £2,500 per month for 3 years | First payments not expected until June
Calculated on an average of 3 years income – could disadvantage those who took maternity leave in this three year period. |
| **Employment and Support Allowance (or new style ESA)** | Working Tax Credit will be increased for one year by £20 per week on top of the planned annual uprating. This will apply to existing Working Tax Credit claimants. |                                                                                                                                           |
| **Working Tax Credit**                               | Job Start Payment (previously Job Grant) is a new payment to help young people with the costs associated with the transition into employment, after a period of time out of | Delayed Implementation                                                                                                                                 |
| **Job Start Payment**                                |                                                                                                                                                  |                                                                                                                                           |
paid work has also been delayed.

b) Income from benefits

<table>
<thead>
<tr>
<th>Intervention</th>
<th>Lead Agency</th>
<th>Offer from Government</th>
<th>Limitations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Universal credit</td>
<td>DWP</td>
<td>As per normal application rules for UC</td>
<td>Standard 6-9 week wait for claims to be processed.</td>
</tr>
</tbody>
</table>
Relaxation of the rules on paying back UC Advances

<table>
<thead>
<tr>
<th>Program</th>
<th>Lead Agency</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Carers Allowance</td>
<td>DWP</td>
<td>Changed April 7th Rules have also been relaxed to ensure that a carer who is not able to provide 35 hours of care because they, or the person they are caring for, are ill or self-isolating, their Carer’s Allowance will continue to be paid. Those eligible on the 13th April will get a supplementary payment of £230 in June (due to benefit uprating agreed pre COVID 19)</td>
</tr>
<tr>
<td>Best Start Grant</td>
<td>SSS</td>
<td>No changes announced</td>
</tr>
<tr>
<td>Child Disability Payment/ DLA for children</td>
<td>DWP</td>
<td>Payment remain through DWP (change to SSS delayed)</td>
</tr>
<tr>
<td>Scottish Child Payment</td>
<td>SSS</td>
<td>Delayed until December 2020</td>
</tr>
<tr>
<td>Job Start Payment</td>
<td></td>
<td>Delayed implementation</td>
</tr>
</tbody>
</table>

c) Cost of Living

<p>| Support Measure | Lead Agency | Offer | Limitations |
|-----------------|-------------|-------|-------------|-------------|</p>
<table>
<thead>
<tr>
<th>Fund/Program</th>
<th>Administering Authority</th>
<th>Funding Details</th>
<th>Local Capacity/Strain</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scottish Food Fund</td>
<td>Local Authorities</td>
<td>£70 million from Scottish Government</td>
<td></td>
</tr>
<tr>
<td>Scottish Welfare Fund</td>
<td>Local Authority</td>
<td>£45 million into the Scottish Welfare Fund from Scottish Government (double existing levels)</td>
<td>Local capacity to administer Crisis Grants and Community Care Grants will be under significant strain</td>
</tr>
<tr>
<td>- Crisis Grants</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Community Care Grants</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Discretionary Housing Payment</td>
<td>Local Authority</td>
<td>Potential to utilise the Hardship Fund to enhance the fund available</td>
<td>Local discretion</td>
</tr>
<tr>
<td>Wellbeing Fund</td>
<td>Scottish Government</td>
<td>£50 million</td>
<td></td>
</tr>
<tr>
<td>- through charities and others to increase their capacity to work with those worst affected</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Council Tax Reduction Scheme</td>
<td>Local Authority</td>
<td>Additional £50 million in reserve across this and other Scottish Social Security</td>
<td></td>
</tr>
<tr>
<td>Third Sector Resilience Fund</td>
<td>SG Administered by</td>
<td>£20 million</td>
<td></td>
</tr>
<tr>
<td>Scottish Baby Box</td>
<td>Parent Club/ SG</td>
<td>Unaffected</td>
<td>Families may not apply in time to receive the box</td>
</tr>
</tbody>
</table>

**d) Protections/measure in place to support people with household costs**

<table>
<thead>
<tr>
<th></th>
<th>Lead Agency</th>
<th>Offer</th>
<th>Limitations</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mortgage holders</td>
<td>Banks/ building societies</td>
<td>3 month mortgage holidays available</td>
<td>Lender arrangement</td>
</tr>
<tr>
<td>------------------</td>
<td>---------------------------</td>
<td>------------------------------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>Utilities</td>
<td>UK Government and utility companies</td>
<td>The government has launched an emergency package with energy suppliers to ensure no-one faces any additional hardships in heating or lighting their home during the coronavirus outbreak. This package covers both credit and prepayment meter customers – and it includes a range of options from debt repayment plans to hardship funds where necessary</td>
<td>Individual responsibility to contact utility company</td>
</tr>
<tr>
<td>Rented accommodation</td>
<td>Protection from eviction for 6 months</td>
<td>Protection from eviction for 6 months</td>
<td></td>
</tr>
</tbody>
</table>
Appendix 2) Scottish Government Funding Package

On the 18th of March, the Scottish Government announced a £350 million support package. This includes 8 funding pots to ensure local authorities, community groups and the third sector are able to support people and communities affected by COVID19:

- £50m Hardship Fund for local authorities, from Barnett consequentials
- £45m top up for the Scottish Welfare Fund, more than doubling the current (£35.5m) allocation.
- A £40 million Supporting Communities Fund to help small scale community groups in their work to support local people at risk and build resilience.
- A £50 million Community Wellbeing Fund to help charities, third sector and social enterprises in their work across the range of social issues raised by COVID19.
- A £20m Third Sector Resilience Fund – an emergency fund for charities, community groups, social enterprises and voluntary organisations working in Scotland.
- A £70 million Food Fund to ensure support is in place for people whose access to food has been affected by the COVID-19 pandemic, including: those having to self-isolate; older people; and families entitled to free school meals.
- £50m capacity funding for devolved social security and Council Tax reduction - to meet additional pressures as needed.
- £25m Reserve Fund – to meet additional pressures as needed.

For more information on any of these funding elements please visit https://www.gov.scot/publications/