
NORTH AYRSHIRE COUNCIL

2 June 2026

Cabinet (Education)

Title:	Child Poverty Action Plan Progress Report 2025-26
Purpose:	To consider and approve the Child Poverty Action Plan Progress Report 2025-26
Recommendation:	That Cabinet agrees to publication of the Child Poverty Action Plan Progress Report 2025-26 provided at Appendix 1 and its submission to the Scottish Government.

1. Executive Summary

- 1.1 This report presents the North Ayrshire Child Poverty Action Plan Progress Report 2025-26 which has been attached as Appendix 1.
- 1.2 The Child Poverty Action Plan Progress Report is a statutory requirement by Scottish Government and is the responsibility of local authorities and NHS Boards. This Progress Report has been developed using a collaborative approach with internal and external partners. It provides an update on the wide range of actions taken and progress made for the year 2025-26.
- 1.3 Changes to national methodology for measuring child poverty, using improved Department for Work and Pensions household income data, mean that figures are not directly comparable with previous years. Using this revised methodology, North Ayrshire is identified as having the second highest rate of child poverty in Scotland both before and after housing costs, reinforcing the scale and persistence of the challenge locally.
- 1.4 While national data indicates reductions in child poverty at a Scotland level, and locally, we know that North Ayrshire continues to experience higher-than-average levels of child poverty, with significant variation between communities. This underlines the importance of sustained, system-wide action focused on both mitigating immediate impacts and addressing longer-term drivers.
- 1.5 A key development during 2025–26 has been the continued embedding of the Child Poverty Strategy Team, providing central oversight of child poverty reduction and mitigation activity across the Council and its partners. This has strengthened coordination, use of evidence and alignment with wider system change programmes.

- 1.6 The report highlights progress across the three recognised drivers of child poverty: income from employment, reducing the cost of living, and maximising income from social security and benefits in kind. The report is structured to outline the intent, implementation, impact and next steps of activity; a structural approach praised by reviewers at Public Health Scotland following the publication of our 2024-25 progress report.
- 1.7 Alongside delivery, the report evidences growing focus on systems change, including early work to align with the Scottish Government's Whole Family Support approach, place-based partnership delivery, and co-designed tests of change through programmes such as the Fairer Futures Partnership and the Collaboration for Health Equity Scotland (CHES).
- 1.8 This report also marks a transition point. From 2026 onwards, action to reduce child poverty will be embedded within a new joint Children & Families Plan, alongside children's services and children's rights responsibilities, strengthening integration, accountability and long-term impact.

2. Background

Legislation, governance and process

- 2.1. Under the Child Poverty (Scotland) Act 2017, we have a statutory duty to jointly publish a local child poverty action report with NHS Ayrshire and Arran. The report needs to meet particular criteria, including how we are seeking to reduce child poverty and describe any measures taken to support particularly vulnerable groups. Under the legislation the report must be published as soon as reasonably practicable following year end.
- 2.2 In June 2023, Cabinet approved our Child Poverty Action Plan 2023-26, a joint plan with our partners. This report provides the final annual update on progress against that plan.
- 2.3 Our Child Poverty Action Plan 2023-26 was developed by the previous Tackling Child Poverty and Cost of Living Board and is shaped around contributions captured through a series of mini enquiries with community representatives. The resulting activities were designed and delivered with consultation from partners and communities across North Ayrshire.
- 2.4 Feedback from Public Health Scotland on our 2024-25 Child Poverty Progress Report recognised the clear structure, evident focus on the drivers of poverty, strong strategic and operational alignment, and effective partnership working through the Community Planning Partnership. Feedback also highlighted opportunities to strengthen future reporting by placing greater emphasis on structural drivers of poverty, particularly housing and transport, and by deepening the use of data and lived experience to better understand impacts on priority family groups. This year's report responds directly to that feedback. Housing is more explicitly positioned as a system enabler for reducing child poverty, with strategic housing activity, affordability pressures and prevention highlighted as part of the wider whole-system response. The report also strengthens its place-based analysis, including island and rural communities.

Child Poverty Statistics

- 2.5 The most recent Scottish national child poverty figures, measured on an after housing costs (AHC) basis, report a one-year rate of 18% and a three-year average of 21%. These figures are published at national level using a revised methodology that combines family resource survey data with linked Department for Work and Pensions (DWP) administrative records, providing a more accurate picture of household income. It is anticipated that this methodology will shift again, incorporating Social Security Scotland data in the near future.
- 2.6 Local authority-level child poverty figures are published separately and use a different methodological approach. Using this local authority dataset, North Ayrshire's AHC child poverty rate is 18.1% in 2024 and 18.0% in 2025. While these percentages appear broadly in line with the Scottish national figure, they are not directly comparable, as they are derived from different data sources and methodologies for different purposes.
- 2.7 It is therefore important for Cabinet members to note that Scottish national figures and local authority figures should not be compared directly. The national statistics are designed to show overall trends at Scotland level, while the local authority dataset is designed to enable comparisons between councils. Under the local authority methodology, North Ayrshire continues to rank among the areas with the highest levels of child poverty, currently sitting second highest, behind Glasgow City (23.3%), with Dumfries and Galloway (17.4%) being the closest lower-ranking authority.
- 2.8 The difference in presentation can create the impression that North Ayrshire's child poverty rate is in line with, or below, the Scottish average, when in fact the two figures answer different questions and serve different purposes. The local authority data remains the appropriate measure for understanding North Ayrshire's position relative to other councils.
- 2.8 It is estimated that approximately 7,000 children in North Ayrshire continue to experience poverty with the impact unevenly distributed across communities. Some areas continue to experience substantially higher rates, reinforcing the need for continued, targeted and place-based action.
- 2.9 This interpretation is consistent with Scottish Government guidance, Joseph Rowntree Foundation analysis and DWP methodology notes. JRF and Save the Children have published a report encouraging caution against over-reliance on headline poverty statistics alone. The shifting and contrasting methodologies reinforce the importance of combining quantitative data with place-based intelligence and lived experience to understand how poverty is experienced locally and to inform effective action.

Approach and action

- 2.10 North Ayrshire continues to prioritise child poverty as a critical challenge. Activity during 2025–26 focused on mitigating immediate financial pressures on families, improving access to income and services, and laying foundations for more preventative, whole-system approaches.
- 2.11 The six priority family groups are outlined in the Scottish Child Poverty Action Plan 2022-26 'Best Start, Bright Futures' as follows:
- Lone parents

- Families with three or more children
- Families where the youngest child is under 1 year old
- Mothers aged under 25 years
- Households with someone with a disability
- Minority ethnic families

2.12 We continue to focus our resources on supporting these six priority groups and measuring the impact of our interventions. This report sets out the wide range of activities undertaken by the Council and partners during 2025-26 to reduce child poverty and outlines areas of focus for 2026-27 for approval for publication and submission to the Scottish Government.

2.13 The Child Poverty and Early Intervention Fund continued during 2025–26, supporting co-designed, partnership-led initiatives. In April 2026, Cabinet approved for £276,000 child poverty budget to move over into the fund, with strengthened governance to improve targeting, prevention and measurable impact. During 2025–26, approved funding included:

- **Essential Skills Programme: £50,000**
A Community Learning and Development-led programme, informed by learning from the Multiply project and delivered in partnership with employability and community services, supporting core skills, digital inclusion and progression towards work.
- **Swim and Skate: £18,000**
Continued partnership delivery with KA Leisure, providing free access to physical activity and reducing cost barriers for children and young people (see KA Leisure report section).
- **Childcare Development: £107,000**
Continued partnership support for a Council-hosted post and third sector activity to build out-of-school childcare capacity, with significant progress in West Kilbride and Kilwinning (see Childcare report section for full information).
- **Money Max: £227,000**
Investment in five third-sector hosted posts working collaboratively to deliver relational, expert support around finances, housing and debt management, aligned with wider financial inclusion and advocacy pathways.
- **Family Enterprise Programme: £65,000**
A partnership with Ayrshire College delivering a co-designed, accredited entrepreneurship course for parents with a product or service they wish to transform into a viable small business, with childcare support provided to improve accessibility. On completion, participating parents can apply for a small business start-up grant.
- **Fairer Futures Place-based Tests of Change: £112,000**
Continued co-design with third sector partners and community members to test relational, wraparound support models through named workers (see Fairer Futures Partnership report section).

- **Smart Data Foundry: £10,000**
Investment to strengthen partnership understanding of poverty dynamics and trends, and support more targeted, place-based decision-making using the financial data platform.

2.14 The report also covers a large range of other activities from colleagues and partners intended to reduce or mitigate the impact of child poverty in North Ayrshire during 2025-26. These are focused on the three main drivers of poverty: income for employment, cost of living, and income from social security and benefits in kind. Key activities include:

Income from Employment

- Targeted employability programmes, including **Skills for Life** and **We Work for Families**, supported parents into flexible, paid employment and vocational placements aligned with family responsibilities.
- Work to remove **childcare** as a barrier to employment was strengthened through increased childcare capacity, including in rural and island communities, supporting parental progression into work.
- **Community Wealth Building** activity continued to promote fair, local employment and progression opportunities, contributing to improved access to sustainable work for parents experiencing poverty.

Reducing the Cost of Living

- Immediate cost-of-living pressures were mitigated through practical supports such as the **Fairer Food Network**, free **Active Schools** provision, and targeted crisis support, including the **Island Emergency Cost of Living Fund**.
- Action to reduce the **cost of the school day**, including free activities, clothing support and transport, helped improve access to everyday opportunities for children and young people.
- Affordable credit and financial resilience were supported through partnership work with **1st Alliance Community Bank**, reducing reliance on high-cost lending through their Progressive Finance activity.

Maximising Income from Social Security and Benefits in Kind

- **Money Smart**, **Welfare Rights** and **third-sector** advice services supported families to maximise income, address debt and improve financial stability through accessible, stigma-free support.
- Embedding welfare rights support within schools and health settings improved early access to entitlements in trusted environments.
- Integrated referral pathways and tests of change focused on reducing complexity and improving uptake of benefits and in-kind support for priority family groups.

2.15 The progress report outlines next steps for all activity included. Partners have committed to building upon progress made during 2025–26 by strengthening prevention and early intervention, improving access to income and support, and embedding learning from place-based and whole-family approaches. This includes extending the Child Poverty and Early Intervention Fund into 2026–27 with stronger governance and targeting, continuing to test and scale effective partnership models, improving use of data to better identify and reach priority families, and transitioning child poverty action

into the forthcoming joint Children & Families Plan to support longer-term, sustainable change.

Reporting and planning: Next steps

2.16 Both the Child Poverty Action Plan 2023–26 and the Children’s Services Plan 2023–26 conclude in 2026. In addition, new statutory duties relating to children’s rights reporting will commence.

2.17 Development work on our joint Children & Families Plan is in the final stages. This plan will cover child poverty, children’s services and children’s rights for the period 2026 - 2029, enabling more integrated planning, reporting and delivery.

3. Proposals

3.1 That Cabinet agrees to publication of the Child Poverty Action Plan Progress Report 2025-26 provided at Appendix 1 and its submission to the Scottish Government.

4. Implications/Socio-economic Duty

Financial

4.1 None.

Human Resources

4.2 None.

Legal

4.3 This report meets our statutory obligations under the Child Poverty (Scotland) Act 2017.

Equality/Socio-economic

4.4 The activity outlined within the Progress Report at Appendix 1 actively seeks to improve the socio-economic outcomes for North Ayrshire residents.

Climate Change and Carbon

4.5 None.

Key Priorities

4.6 The Child Poverty Action Plan Progress Report 2025-26 directly demonstrates activity that contributes to our four Council Plan priorities, with a particular focus on transitioning to a Wellbeing economy.

Community Wealth Building

4.7 A range of activity was undertaken with partners during 2025-26, as outlined in the report at Appendix 1, which contributed to our Community Wealth Building approach, in particular the 'fair employment' pillar.

Islands Communities Impact Assessment (ICIA)

4.8 There are no Islands Communities Impact Assessment implications arising from this report.

United Nations Rights of the Child (UNCRC)

4.9 The publication of the Child Poverty Action Plan Progress Report 2025-26 demonstrates our commitment to Children's Rights and our continued work to ensure children's rights are being met.

Consumer Duty

4.10 None.

5. Consultation

5.1 Members of the Community Planning Partnership including NHS Ayrshire and Arran, TACT, Arran CVS and the HSCP contributed to the content of this report.

Sam Anson
Executive Director (Education)

For further information please contact **Laura Kayes, Policy & Performance Officer (Child Poverty)**, on lurakayes@north-ayrshire.gov.uk.

Background Papers

Appendix 1: Child Poverty Action Plan Progress Report 2025-26



Child Poverty Action Plan 2023 – 2026

Progress Report 2025 - 2026



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1. Executive Summary

Welcome to our 2025–26 Progress Report on Child Poverty in North Ayrshire.

This report sets out the actions taken by North Ayrshire Council, NHS Ayrshire & Arran and partners across the Community Planning Partnership (CPP) to reduce and mitigate the impacts of child poverty, as part of our shared ambition to eradicate it.

Child poverty remains one of the most significant and complex challenges facing our communities. Recent changes in national methodology for measuring child poverty, using improved Department for Work and Pensions (DWP) household income data, provide a more accurate picture of need but reduce the validity of comparisons with previous years. What is clear is that the scale of the issue within North Ayrshire remains significant and underpins the need for sustained systems-wide action for children and families in our area.

Addressing child poverty is central to the Council Plan 2023–28, which sets out a mission of ‘*A North Ayrshire that is fair for all*’. Membership across the Community Planning Partnership Board ensures senior leadership, accountability and shared ownership of this agenda across partners. This report reflects the collective effort underway across the Council, Health and Social Care Partnership, NHS Ayrshire & Arran and the Third Sector to drive long-term change.

This report highlights progress against the three nationally recognised drivers of child poverty:

- income from employment
- reducing the cost of living
- maximising income from social security and benefits in kind

This report also marks a point of transition. While it represents the final standalone progress report under North Ayrshire’s Child Poverty Action Plan 2023–26, it has been developed alongside work to establish a joint Children and Families Plan. From 2026 onwards, action to reduce child poverty will be embedded within this integrated planning framework, recognising child poverty as a cross-cutting determinant of the realisation of children’s rights, wellbeing, safety and life chances.

This shift reflects an ongoing commitment to a more joined-up, whole-system approach, ensuring that efforts to increase income, reduce costs and improve outcomes for children are fully aligned with wider priorities for family support, early intervention and prevention.

We recognise that child poverty is a long-term, complex and deeply rooted challenge, and the work outlined here demonstrates our continued commitment to coordinated, evidence-informed action. By listening to families, working alongside communities, and strengthening how our system responds, we will continue to take meaningful steps towards a fairer North Ayrshire for all children.

Sam Anson
Executive Director of Education
North Ayrshire Council

Professor Gordon James
Chief Executive
NHS Ayrshire and Arran

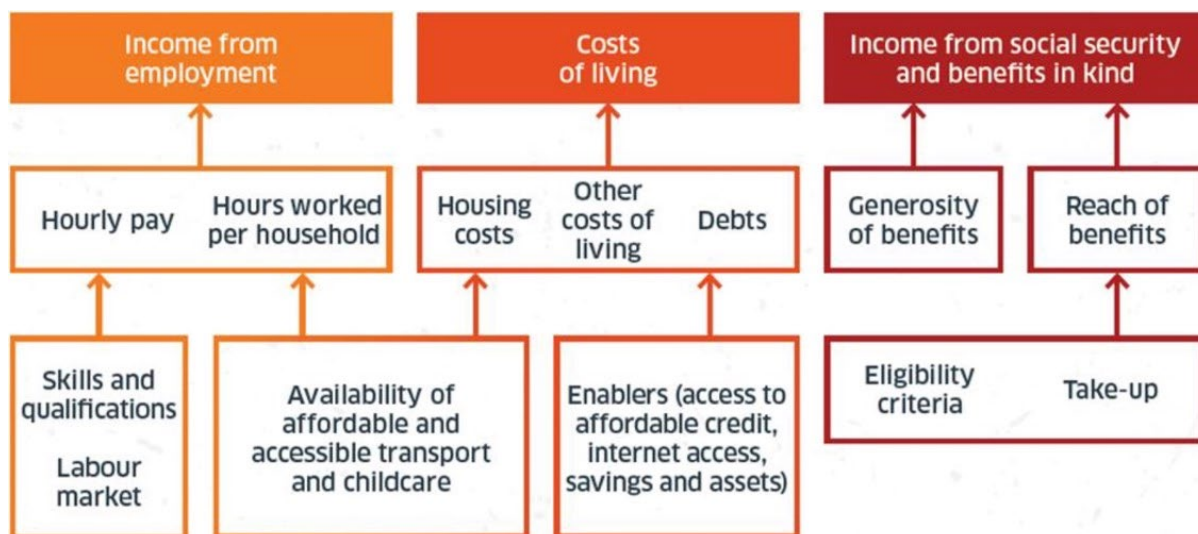
2. Introduction

This report outlines progress made during 2025–26 to reduce and mitigate the impact of child poverty, in response to actions set in our Child Poverty Progress Report from 2024-25.

Recent changes to national methodology for measuring child poverty have improved the accuracy of such data but, regrettably, mean that national and local figures are not directly comparable with previous years. Using improved DWP household income data, North Ayrshire is identified as having one of the highest child poverty rates in Scotland. While challenging, this provides a clearer evidence base and reinforces the need for ambitious, sustained and system-wide action.

A key development during this reporting period has been further embedding of the Child Poverty Strategy Team, providing central oversight, coordination and leadership on systems change. The team works across directorates and partner organisations to strengthen collaboration, improve use of data and evidence, and embed robust evaluation. A critical priority has been the authentic inclusion of community voice and lived experience, supported through Scottish Government Fairer Futures Partnership funding. This includes early co-design activity with third sector partners and community members to develop person-centred, trauma-informed interventions that reflect the realities of family poverty.

Progress during the year reflects a whole-system approach focused on the three key drivers of child poverty from Scottish Government’s [Best Start, Bright Futures: Tackling Child Poverty Delivery Plan 2022–26](#):



Income from Employment - Targeted employability programmes, including Skills for Life and We Work for Families, supported parents into paid work and vocational placements. These programmes are part of Your Next Move Working North Ayrshire which also delivers employability support to unemployed parents as well as funding for accredited training for employed parents to enable them to upskill and increase earnings through improved employment. Tailored, flexible opportunities aligned with family responsibilities help increase household income, improve mental wellbeing and support positive outcomes for children. Work to address childcare as a barrier to employment was further strengthened through a large-scale childminder recruitment programme, increasing childcare availability across North Ayrshire, including rural and island communities.

Reducing the Cost of Living - Immediate, practical supports continued through initiatives such as the Fairer Food Network, free Active Schools provision, community-based crisis supports and affordable credit through Progressive Finance. These interventions reduced household costs, prevented crisis and improved access to essential goods, services and activities.

Maximising Income from Social Security and Benefits in Kind - Financial inclusion pathways, including Money Smart, Health Visitor referrals and third sector partnerships, supported families to maximise income, address debt and improve financial resilience. Integrated service delivery ensured families could access multiple forms of support in familiar, trusted settings.

A significant theme throughout the year was a growing focus on systems change, supported by increased investment in partnership working, community-led approaches and early intervention. Early work to embed the Scottish Government's Whole Family Support approach has begun to shape more joined-up and flexible thinking, helping partners better recognise the interconnected financial, social, physical and emotional needs of children and families.

While challenges remain, this report demonstrates clear progress and a strengthened foundation for future action. By continuing to work collaboratively and learn alongside families and communities, North Ayrshire is committed to making a tangible difference to the lives of children living in poverty.

3. Progress So Far

North Ayrshire's Child Poverty Action Plan 2023–26 is tailored to local needs across the key actions (see Appendix 5.1) and includes a specific focus on the six national priority family groups:

- lone parent families
- families with three or more children
- families with a child under one year old
- families where the mother is under 25
- families with a disabled adult or child
- ethnic minoritised families

While we continue to explore opportunities to further improve data-sharing practices, progress is already being made through improved partnership working and better use of available data sources, including our investment in access to Smart Data Foundry. Refinements to funding criteria and service commissioning are helping ensure support is available in the communities where need is greatest.

Geography also plays a significant role in shaping local responses. Rural and island communities face distinct challenges related to transport, childcare availability and access to services. These factors are reflected throughout the actions outlined in this report.

The interconnected nature of the three drivers of child poverty means families often experience multiple, overlapping pressures. In response, North Ayrshire has continued to strengthen a holistic, whole-family approach, recognising that financial security, wellbeing, housing, childcare and access to services cannot be addressed in isolation.

Working towards Collective Impact

A range of multi-agency initiatives continue to deliver both direct and indirect benefits for families experiencing poverty in North Ayrshire. Governance for child poverty activity remains within the Community Planning Partnership, with the Community Planning Partnership Senior Officers Group providing strategic oversight and shared accountability across partners.

Our Child Poverty and Early Intervention Fund has been continued and aligned to priority areas identified through partnership learning, lived experience and emerging data. During 2025–26, approved funding included:

- **Essential Skills Programme (£50,000)**

A Community Learning and Development-led programme, informed by learning from the Multiply project and delivered in partnership with employability and community services, supporting core skills, digital inclusion and progression towards work.

- **Food Larders and Community Shops (£100,000)**

The CPEIF provided funds to continue support to 16 local food larders / community shops in 25/26 as we support groups to transition to self-sustaining models where possible.

- **Housing Advisor within CHAP (£53,000)**
This funded role focuses on providing expert advice to families on housing issues, homelessness prevention, and related social security support. As of December 2025, 60 individuals had been referred to the service. 25% of those referred fell within at least one child poverty priority family group, and several families are represented across multiple priority groups. Over a third of cases have since been closed following successful resolution, and those ongoing are receiving continuing support. The work is also generating key learning, evidencing increased complexity of cases requiring multi-agency work, higher demand for representation at Summary Court and gaps in early intervention for at-risk tenants.
- **Swim and Skate (£18,000)**
Continued partnership delivery with KA Leisure, providing free access to physical activity and reducing cost barriers for children and young people (see Active Schools and KA Leisure section).
- **Childcare Development (£107,000)**
Continued partnership support for a Council-hosted post and third sector activity to build out-of-school childcare capacity, with significant progress in West Kilbride and Kilwinning (see Childcare section below for full information).
- **Money Max (£227,000)**
Investment in five third-sector hosted posts working collaboratively to deliver relational, expert support around finances, housing and debt management, aligned with wider financial inclusion and advocacy pathways.
- **Family Enterprise Programme (£65,000)**
A partnership with Ayrshire College delivering a co-designed, accredited entrepreneurship course for parents with a product or service they wish to transform into a viable small business, with childcare support provided to improve accessibility. On completion, participating parents can apply for a small business start-up grant.
- **Fairer Futures Place-based Tests of Change (£112,000)**
Continued co-design with third sector partners and community members to test relational, wraparound support models through named workers (see Fairer Futures Partnership section below for full information).
- **Smart Data Foundry (£10,000)**
Investment to strengthen partnership understanding of poverty dynamics and trends, and support more targeted, place-based decision-making using the financial data platform.

Alongside this funded activity, North Ayrshire continues to participate in the Collaboration for Health Equity Scotland (CHES), led locally by the Education Directorate and the Health and Social Care Partnership. This work applies learning, data and research to address the social determinants of health through a place-based, whole-system approach (see Systems Change section below for full information).

Together, these represent just a selection of the partnership-led programmes that support North Ayrshire's transition towards a wellbeing economy, strengthening prevention, improving access to support and contributing to sustained action to reduce child poverty.

3.1 Income from Employment – Key Activities, Impact and Next Steps

Increasing income through fair, sustainable employment is a central pillar of North Ayrshire’s response to child poverty. Our approach recognises that parents experiencing poverty often face multiple, interrelated barriers including childcare, confidence, health, skills and affordability of work. Activity during 2025–26 focused on flexible, supported routes into employment that align with family life through strength-based partnership working.

High level trends over time:

Description	2020	2021	2022	2023	2024	2025	Source
Percentage of working age population in employment	67.7%	64.7%	73.6%	70.3%	64.2%	69.5%	ONS/NOMIS
Gross weekly earnings - Workforce based	£587.10	£592.20	£654.70	£713.20	£742.80	£798.6 (median figure)	ONS Annual Survey of Hours and Earnings
Employment rate Percentage (women)	63.4%	64.4%	71.9%	68.7%	63.1%	67.3%	ONS/NOMIS
Employment rate work limiting disabled	44.3%	44.7%	51.7%	39.2%	34.3%	36.7%	ONS/NOMIS
Youth employment rate	55.3%	42.2%	66.1%	57.8%	46.1%	43.6%	ONS/NOMIS
Total economic inactivity (percentage of those aged 16-64 who are economically inactive)	-	-	-	-	33% (Calendar year)	27.9% (Academic year)	ONS/NOMIS

These figures indicate a mixed picture, with overall employment rates increasing from 2024 to 2025 alongside an increase in gross weekly earnings. In contrast, there are continued challenges in youth employment, employment for disabled people and economic inactivity. This reinforces the importance of our approach of providing targeted, flexible employability support aligned to priority family groups.

Childcare as an Enabler of Employment: Pre-School Childcare

Intent

To increase availability of flexible, affordable childcare in North Ayrshire, particularly in rural and island communities, enabling parents to take up employment, training and education.

Implementation

North Ayrshire Council partnered with the Scottish Childminding Association (SCMA) to recruit and support new childminders during 2025–26.

Delivery included:

- Targeted and North Ayrshire wide promotion
- Discovery sessions (4 in-person, 8 online)
- Training, workforce support and start-up grants
- Ongoing employability and business support

Priority areas included our rural and island communities in Arran, Cumbrae, the North Coast and Garnock Valley.

Impact

- 24 individuals supported through the programme
- 19 new childminding businesses progressing
- Up to 114 new full-time childcare spaces created
- The number of childminders on Arran doubled, including provision on the west of the island where none previously existed

The programme exceeded its target of recruiting 20 childminders and demonstrated strong demand for childminding as a viable, flexible career pathway.

Next Steps

The programme has been recommissioned for 2026–27 with a further target of recruiting 20 new childminders, with continued learning around rural housing constraints, regulatory changes and business sustainability.

Supporting Childcare Providers: School Age Children

Intent

This initiative aims to strengthen and future-proof third sector school aged childcare (SACC) provision across North Ayrshire. By improving the sustainability, quality and availability of childcare before and after the school day, the project supports parents to access and sustain employment, increase household income and improve economic stability for families. Addressing gaps in childcare provision is a key enabler for workforce participation, particularly in areas experiencing poverty.

Implementation

During 2025–26, Connected Communities worked with nine third sector SACC providers (some operating multiple services) to enhance sustainability and responsiveness to local need. Support included:

- Workforce development through in-person and online training, qualification funding and regulatory support
- Assistance with premises, including alignment with schools where buildings could be accessed at no cost and establishment of keyholding agreements where year-round access was required
- One-to-one business and service development support, alongside regular network meetings to strengthen collaboration across the sector

- Support for parents to establish a new SACC service in a rural village, responding directly to a gap in local provision
- Development of new breakfast club provision in schools and community venues
- Joint working with We Work for Families and Employability services to fund childcare places for parents undertaking training or work placements

Impact

The initiative has significantly strengthened childcare capacity and supported parental employment across North Ayrshire:

- 9 SACC organisations supported, equating to 346 registered childcare places
- 1 new service created, providing an additional 24 childcare places
- 26 schools now have registered after-school provision (including pick-up services)
- 3 new breakfast clubs established
- 72 hours of training delivered across 13 sessions, with 161 staff attending
- Professional development supported, including SCQF Levels 7, 8 and 9 qualifications
- 59 one-to-one sessions delivered with providers and 15 network meetings held

Evidence from questionnaires and case studies demonstrates that accessible, affordable and trusted childcare enables parents to engage in employment, training and progression opportunities, while providing high-quality play and learning experiences for children and young people.

Next Steps

This work will continue, with additional new SACC services in development within the Kilwinning locality to address remaining gaps in provision. The post currently supporting this initiative is funded until May 2026, and discussions are underway to determine how this important work will be sustained and supported beyond that point.

Your Next Move Working North Ayrshire

Intent

Your Next Move Working North Ayrshire provides a coordinated employability offer for parents, designed to increase household income and reduce child poverty through access to fair work, skills development and progression. The programme supports both unemployed and employed parents, recognising that reducing child poverty requires action not only to support people into work, but also to help parents already in work to increase hours, gain qualifications and improve earnings.

Implementation

During 2025–26, Your Next Move Working North Ayrshire brought together a range of employability activity for parents under a more coherent and accessible local offer. This included support for unemployed parents through tailored employability pathways, including paid placements, vocational training, in-work support and confidence building, alongside progression support for employed parents through access to accredited training and upskilling opportunities. These programmes registered 800 new parents to engage in a journey towards employment.

The programme has helped strengthen alignment between employability services and wider family support, ensuring that parents can access help that reflects the realities of family life, including caring responsibilities, childcare needs, transport barriers and financial pressures. By linking employability support with wider advice and referral pathways, the approach contributes to a more joined-up and person-centred response.

Your Next Move Working North Ayrshire also provides a framework through which key parental employability activity is delivered, including Skills for Life and We Work for Families. This creates clearer pathways for parents to move between different forms of support depending on their circumstances, stage of readiness and progression goals.

Impact

Your Next Move Working North Ayrshire has strengthened the visibility and coherence of North Ayrshire's parental employability offer, making it easier for families and partners to understand and access available support. By bringing together support for both unemployed and employed parents, the programme reflects a broader understanding of in-work poverty and the need to support progression as well as entry to employment.

The programme contributes to child poverty reduction by helping parents access employment, increase confidence and skills, and improve longer-term earning potential. It also strengthens partnership working across employability, education, financial inclusion and family support services, helping create more responsive and flexible pathways for parents.

Next Steps

In 2026–27, Your Next Move Working North Ayrshire will continue to develop as a more integrated parental employability offer. This will include strengthening progression routes between programmes, increasing awareness of the support available to employed parents, and improving how impact is captured across the full pathway from initial engagement through to sustained employment and increased earnings.

Skills for Life – Parental Employability

Intent

Skills for Life aims to increase household income and reduce child poverty by supporting unemployed parents into paid, flexible employment that fits around family responsibilities. The programme is designed to address key barriers to work, including childcare, wellbeing and financial insecurity, while acting as a bridge into sustained employment. It contributes to the No One Left Behind agenda and Community Wealth Building by reducing parental unemployment and improving family stability.

Implementation

Skills for Life is a Scottish Government-funded employability programme delivered by North Ayrshire Council. During 2025–26, parents with dependent children were supported into 26-week paid placements (10–20 hours per week) within Council services, including clerical roles, facilities management and pupil support. Placements were paid at the Real Living Wage and scheduled to align with school hours.

Participants received:

- Job specific training and employability skills development
- Accredited learning, including PC Passport and SVQ Level 2 in Administration
- A comprehensive 26-week in-work support package, including mentoring, keyworker support, CV development and job search assistance

Delivery was supported through partnership working with DWP, We Work for Families, CHAP, Salus, Ayrshire College and a wide range of Council services hosting placements.

Impact

This year:

- 86 parents were supported into paid Council placements
- 20 participants achieved PC Passport
- 15 participants achieved SVQ Level 2 in Administration
- 49% of participants who completed or exited early are already in sustained employment, with final outcomes to be confirmed following late starts.

Qualitative feedback from families highlights improved mental wellbeing, increased financial stability and positive impacts on children, including greater participation in activities, improved routines and reduced stress at home. Parents reported increased confidence, a sense of pride and the ability to provide more consistently for their families, demonstrating the programme's wider social and emotional benefits.



Next Steps

In 2026–27, Skills for Life will continue to expand, with a further 70 placements across Council services and 20 placements with local employers delivered as a recruitment incentive. The programme will continue to focus on progression into sustained employment while strengthening links with employers and childcare-supporting services.

Equal Programme

Intent

The Equal Programme supports disabled people, those with long-term health conditions and mental health issues to move towards and into employment through tailored, person-centred support.

Implementation

Delivered in partnership with specialist providers, the programme helps participants build confidence, address barriers, access skills development and progress towards fair and sustainable work. This is particularly important in the context of child poverty with respect to priority family groups, as disability and poor health can significantly reduce household income and increase financial pressure for families. By improving access to employability support for those furthest from the labour market, this contributes to greater inclusion, improved financial resilience and better long-term outcomes for individuals and families.

Impact

During 2025-2026, 86 new participants were supported with 57 people progressing employment, 7 people progressing to college and 2 people progressing to training, this is a progression rate of 77% which is a high performing mainstream employability programme.

Next Steps

The Equal Programme have recently moved to a new location creating a Specialist Employability Support Hub within Lochshore Park, unlocking more opportunities to provide vocational experiences providing pathways to sustainable employment.

We Work for Families

Intent

To support parents who are furthest from the labour market to improve confidence, skills, resilience and financial stability, enabling progression into employment or paid placements.

Implementation

Delivered in partnership with The Lennox Partnership, We Work for Families provided tailored employability support including skills development, paid placements and action planning. During 2025–26:

- Nearly 400 families registered
- 115 parents moved into employment
- 85 parents entered paid placements

Support included “Better Off” calculations to assess financial impact alongside qualitative engagement with parents.

Impact

Around 200 families are recorded as being financially better off as a direct result of participation. Individual case studies below.

Next Steps

The programme will continue to strengthen links with childcare solutions, Skills for Life placements and Community Wealth Building activity, aiming to reach 450 new registrations in the coming year.

Case Studies - We Work for Families

'We Work for Families has helped me become more confident. I am so grateful for all the support you have given me to get to this placement, as well as the workshops and parent group in the hub. I am more than happy to help spread the word about all the good work you all do and the placements on offer through NAC.

The support has shown me that anything is possible with a bit of help.'



Mum, a lone parent to two young children, joined the We Work for Families project after several years out of work and uncertainty about her future career. While studying a childcare-related course, she engaged well with parent group sessions and confidence-building support, helping her build relationships and clarity about her goals. With tailored employability support, interview preparation and ongoing encouragement, Mum successfully secured a six-month Skills for Life Pupil Support Assistant placement, beginning in January 2026, marking a significant step back into employment aligned with her aspirations and family life.

Mum, a lone parent to two children, had worked for 18 years, but following a foot injury could no longer work in the physically demanding role. With low confidence but a keen interest in working with children, she was supported to adapt her CV, build confidence and gain new qualifications through STEPS to Excellence, an SQA Level 4 Customer Care course and funded childcare-related learning. With a Better Off Calculation and interview preparation completed, Mum successfully secured a Skills for Life Pupil Support role, using transferable skills from her previous role alongside her new qualifications.



'After an amazing career, then a bad injury, I found myself out of work for 2 years with zero confidence. We Work for Families changed my life. They gave me back my confidence and self-esteem. Made me believe in myself again and got me back into a new career with training, interview prep, mock interviews etc. I would never be where I am now without this amazing, dedicated team. Cannot thank them enough, what an amazing service'

"The team are angels. I could not have done it without them. With the parent group, uplifting courses and direct support from the team, I have achieved goals and boosted my confidence and mental health big time. I feel I have my life back. The office is such a positive, safe and happy atmosphere and I love coming in and thanks to you, I am healing."



Mum, a lone parent to a young child, self-referred to We Work for Families seeking confidence and employability support after several years out of work. Through tailored wellbeing, debt and employability support, she reduced social isolation, improved her mental health and gained new wellbeing and childcare qualifications. This support has helped stabilise her circumstances and prepare her for future employment that fits around her caring responsibilities.

To conclude:

Whilst increasing income through employment is critical, we recognise that for many families this alone is not sufficient to offset rising household costs, reinforcing the importance of our continued, complementary action to reduce the cost of living.

3.2 Reducing the Cost of Living – Key activities, Impact and Next Steps

Reducing household costs plays a critical role in preventing crisis and supporting families to meet essential needs whilst longer-term, sustainable income solutions are developed.

High level trends over time:

Description *Locally sourced data	2020	2021	2022	2023	2024	2025
Percentage of households managing well financially	Data not available	Data not available	47%	47%	50%	48.1%
*Number of new build housing units reaching completion (all tenures) (Actual not cumulative)	--	--	562	384	371	430
*Number of children receiving school clothing grants	--	--	6,135	5,987	6,219	6,734
*Number of families receiving school clothing grants			3,864	3,943	3,869	4,430

The increase in school clothing grant uptake and sustained pressure on household finances highlights continued financial strain for many families, reinforcing the importance of cost-reducing interventions. Looking forward, through use of the Smart Data Foundry we will be able to monitor financial resilience across communities on a more real-time basis.

North Ayrshire Fairer Food Network

Intent

To provide accessible, dignified food provision alongside holistic support to reduce financial pressure and prevent crisis.

Implementation

During 2025–26, 16 community food larders operated across North Ayrshire, delivering food support alongside onsite and referral-based services including Money Smart, energy advice, welfare support and health interventions. Partnerships with local growers strengthened local supply, while health promotion activity was embedded in familiar, community-based settings.

Impact

- 26,806 visits recorded across the network
- Families reported reduced need for emergency support
- Access to food support was combined with income maximisation, energy advice and health interventions

- Increased access to fresh, locally grown produce

The network also supported health initiatives through partnership working with KA Leisure including smoking cessation, oral health, period poverty support and cardiovascular health checks.

Next Steps

Continued development of integrated outreach within larder settings, strengthening preventative health engagement and financial inclusion pathways.

Cost of Pregnancy – BadgerNet Review

Intent

To support families with a child under one, a national priority family group, by improving access to clear, timely information on financial rights, entitlements and local support during pregnancy and the post-natal period. The aim was to provide information specific to each Local Authority Area to reflect the variation in the offer across the Ayrshire and Arran Board area, bring all the key contacts together into one concise document and make the information accessible to all.

Implementation

In January 2026, NHS Ayrshire & Arran undertook a review of the financial support information available through BadgerNet, the NHS maternity app. The review identified gaps in accessible financial inclusion information for patients across the three Local Authority areas that was specific to their own area. In response, the Health Improvement Team worked in partnership with IFAN (Independent Food Aid Network) to update their leaflet series: ‘Worried About Money’ to reflect recent changes to the services and support for financial inclusion across North Ayrshire. This highlights the available support for a range of financial situations that includes primary prevention of poverty, early intervention for families at risk and crisis support for those who need it.

Each of these services offer free and confidential advice

Money Smart
Provide free, impartial and confidential welfare rights and money advice
01294 310 000 (option 1)
www.nahscp.org/care-support-community/benefits-welfare-rights-and-advice
Help with options: ① ② ③ ④ ⑤ ⑥

CHAP
Free, impartial and confidential advice and support with welfare rights, benefits, debt and housing
030 0002 0002 | www.chap.org.uk enquiries@chap.org.uk
Help with option: ① ② ③ ④ ⑤ ⑥

Citizens Advice Bureau East Ayrshire
Free, impartial and confidential benefits advice
01563 543 379 | www.eastayrshirecab.org.uk advice@eastayrshirecab.casonline.org.uk
Help with options: ② ⑥

Citizens Advice Bureau Renfrewshire
Free, impartial and confidential debt advice
0141 889 2121 | www.renfrewshirecab.org.uk ren-adviser@paisleycab.casonline.org.uk
Help with option: ③

Christians Against Poverty
Free, confidential and impartial advice and support on debt and money issues
0800 328 0006 | capscotland.org
Help with option: ③

Citrus Energy - Lemon Aid
Help with energy costs and energy debts
0800 221 8089
www.citrusenergy.co.uk/lemon-aid
Help with option: ③

Scottish Welfare Fund
Crisis Grant to cover the cost of an emergency
01294 310 001 | www.north-ayrshire.gov.uk/benefits/crisis-community-care-grants

Social Security Scotland
You may be eligible for support from Social Security Scotland. For example, Scottish Child Payment, Best Start Grant and Best Start Foods can help with the costs of having a child.
0800 182 2222 | mygov.scot/benefits

Other Support

Breathing Space
Confidential phoneline for anyone feeling low, anxious or depressed
0800 838 587 | www.breathingspace.scot

North Ayrshire Women’s Aid
Emotional and practical support to women and families affected by domestic abuse
01294 602 424 | www.nawomensaid.com

Interactive version:



www.worryingaboumoney.co.uk/north-ayrshire

Updated on 09/04/26

Feedback? Share your experience of using this guide by visiting www.bit.ly/moneyadvicefeedback

Worrying About Money?

Financial advice and support is available if you’re struggling to make ends meet

Follow these steps to find out where to get help in North Ayrshire

Supported by

NHS Ayrshire & Arran's Antenatal Rights campaign leaflets were added to the suite of information available, outlining pregnant employees' rights to paid time off for antenatal care and the responsibility of employers to provide the statutory minimum allowance to expectant parents to access antenatal care, as well as any discretionary additional support they may provide. This was shared internally across NHS Ayrshire and Arran intranet system to make staff aware of their rights, across the Healthy Working Lives database of over 600 employers across Ayrshire and through social media channels including Facebook and LinkedIn. These have been made available in a range of formats, including easy read and hard copies for use across the community where people may have barriers to access.

Impact

The updated resources improve awareness of financial entitlements and crisis support at a key life stage, supporting early access to income maximisation, food support and employment rights information, that will allow families to plan ahead for the arrival of their baby and utilise any financial support available. It helps keep access to antenatal care equal across the range of industries and employment contracts so there is no dilemma between prioritising maternal health against financial loss. This intervention strengthens preventative action by reaching families before financial pressures escalate and allows families access to early help if they experience challenges. There is a variety of support sources available that cover the wider determinants of financial problems from crisis support to debt management to financial abuse.

Next Steps

Ongoing monitoring of analytic data from social media platforms will indicate whether the information is reaching members of the public. The Health Information Resource Service will monitor uptake of the IFAN leaflets through their ordering system.

Infant Food Insecurity Pathway

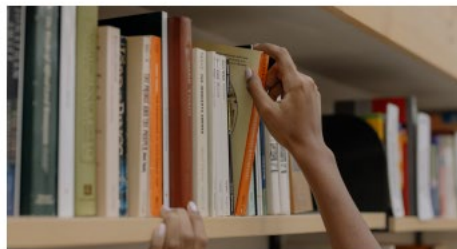
Intent

To provide supportive information for Midwives, Health Visitors, Family Nurses and support staff who are working with families who have infant children and who are experiencing money worries, including those who are struggling to afford infant formula, before and at crisis point. The guidance provides information on available resources, including financial inclusion services in each HSCP area.

Implementation

Following development in the previous reporting period, the Infant Food Insecurity Pathway was presented to the Maternal and Infant Nutrition Programme Board and disseminated widely to Health Visiting and maternity services. The guidance gives Family Nurse Partnership staff step by step direction towards training, resources and services in the Local Authority Area to help parents maximise their income and access all the financial, physical and practical support available to maintain good health in a child's early years. Dissemination to the Infant, Children and Young People's Transformational Change Board Members allowed for dissemination through the locality teams, providing a handbook for information and good practice.

What can Midwives, Health Visitors, Family Nurses or other Health Professionals do?



- Access training resources to help ask sensitive questions on household income and food security with families.
- Ensure families have access to Best Start Foods resources: Payment card which replaces Healthy Start vouchers, Scottish Child Payment and Best Start Grant (see Appendix 5)
- Take part in/raise awareness of national campaigns relating to child poverty such as; Child Poverty Awareness Week, Breastfeeding Awareness Month, Fuel Poverty awareness day with a focus on these in relation to child poverty
- Support families to access a cash first response or cash equivalent such as shopping vouchers.
- Signpost into wider support and advice e.g. access to fuel cards if available to ensure safe formula preparation and storage.
- Facilitate a route into wider, holistic support pathways such as income maximisation (see Appendix 6, 7 & 8), employability services (see Appendix 9) or mental health support and refer to food banks when essential.
- Provide or refer families to support from the Hospital or Community Infant Feeding Team (see Appendix 4)
- Reassure families requiring infant formula that all first infant formulas are nutritionally equivalent so formulas which are less expensive provide the same nutrition, and that only first infant formula is needed in the first year, 2nd stage and follow-on formula are more expensive and not required.

Impact

The pathway highlights to practitioners the training that is available to increase their familiarity of the support available both to them and families around income maximisation and health related resources such as Best Start vouchers and cash first funds. It strengthens practitioner confidence and consistency in responding to infant food insecurity, supporting early referral to financial inclusion and community support services. Practitioners are aware of the national campaigns, such as Child Poverty Week, that they can tap into to promote up to date information and advice on infant feeding and health in relation to income.

Next Steps

Further embedding of the pathway within practice and alignment with improved national child health data reporting. NHS Family Nurse Partnership will assess awareness and usefulness of the resources, with scope to expand financial inclusion content within BadgerNet where appropriate. This will be carried out through the Pan Ayrshire Documentation Group and updates will be made to the pathway according to the findings.

Active Schools

Intent

Active Schools aims to provide high quality opportunities for children and young people to participate in sport and physical activity before school, during lunchtimes and after school, while developing effective pathways between schools and local sports clubs. The programme directly supports child poverty objectives by addressing the Cost of Living and Cost of the School Day, recognising that financial barriers can significantly limit participation in activities that support wellbeing, confidence and personal development.

Implementation

During 2025–26, Active Schools embedded a clear and consistent principle that all provision is entirely free at the point of access, ensuring no child or family is excluded due to cost. This fully funded approach applied to:

- Extra-curricular activity delivered in all primary, secondary and ASN schools
- Locality-based and authority-wide Active Schools events
- Leadership programmes supporting skills development and progression into sport
- Holiday programme activities providing safe, inclusive opportunities during school breaks

Active Schools and KA Leisure continued to work in close partnership to strengthen links between school-based activity and community provision across all six localities. Focused work to identify and address gaps in provision supported a more equitable offer, regardless of geography.

Active Schools and Communities Partnership Officers (ASCPOs) played a key role in delivering targeted interventions for young people facing the greatest barriers to participation, including those who are care-experienced, living in poverty, at risk of disengagement, non-attendance and those with additional support needs.

Delivery was supported by strong community involvement, with 703 deliverers contributing to sessions during the year, 98% of whom were volunteers. This was the highest proportion recorded of any Active Schools programmes nationally.

Impact

Active Schools achieved high levels of reach and sustained engagement:

- 9,781 young people participated in sport and physical activity, representing over 53% of our school-aged population
- 13,065 sessions delivered, generating 271,061 participant visits, demonstrating regular and sustained participation
- 5,310 participants engaged in 75 Active Schools events, delivered at cluster, locality and North Ayrshire-wide levels
- 60 community sports clubs actively engaged, strengthening pathways from school into community sport

Targeted impact data shows us that this year we saw:

- Increased participation and sustained engagement among young people experiencing poverty
- Higher engagement and frequency of participation among care-experienced young people

- Continued year-on-year increases in participation among ASN pupils, supported through strengthened Ayrshire-wide ASN competition and programming
- Increased participation by girls, with girls attending events at higher rates than boys
- Higher uptake of holiday activity among young people living in SIMD 1 and 2 areas

The ASCPO delivery model – experiential activity followed by supported participation and transition into community-based sport – has proven particularly effective for targeted groups. The programme’s person-centred, young-person-led ethos remains a key strength and is reflected in positive wellbeing, confidence and engagement outcomes.

Next Steps

Active Schools is entering the final year of its current partnership agreement with sportscotland (2026–27). Early discussions are underway with key stakeholders to support continuity and strategic alignment ahead of the next partnership period 2027–2031.

A recent national review of Active Schools will shape the future direction of the programme. As further guidance on aims, priorities and outcome measures is confirmed, this will inform local planning, resourcing and delivery in North Ayrshire.

The transition into the next partnership period provides an opportunity to refine our approach, strengthen impact and reinforce the contribution of Active Schools to health, wellbeing, equity and community outcomes, while continuing to address local need.

1st Alliance Community Bank: Progressive Finance

Intent

To provide affordable credit, prevent reliance on high-cost lenders and improve financial resilience.

Implementation

Through recycled loan funds, Progressive Finance issued:

- 177 loans during 2025–26
- Total lending of £360,521

Support included financial guidance and encouragement of savings alongside borrowing.

Impact

- £52,275 collective savings through Credit Union savings accounts
- The loans have resulted in a collective saving of over £131,000 in interest payments for families
- Bad debt on this year’s lending is under 3%
- Improved credit behaviours and reduced financial stress reported by families

However, 207 applications were declined due to high levels of existing debt, gambling or Buy Now Pay Later use.

Next Steps

Progressive Finance is piloting alternative support models with third sector partners to respond to households unable to access credit safely.

Saltcoats Link Up

Intent

To reduce child poverty and inequality across Saltcoats, the Three Towns and Kilwinning through a holistic, trauma-informed and person-centred approach, addressing both immediate financial hardship and longer-term wellbeing, confidence and social connection for children and families.

Implementation

Saltcoats Link Up delivered a wide range of community-based, relational support, working in partnership with local organisations and using trusted, accessible settings.

Key elements included:

- Family support programmes and 18 community and holiday events to reduce food insecurity and social isolation
- A pilot Family After-School Group and Parent Wellbeing Group, co-designed with participants and supported by food provision
- Community giving initiatives, including festive and seasonal support
- Access to affordable food through the Argyle Community Shop which has 338 members
- Practical crisis support of food, fuel vouchers, digital inclusion, uniforms and essential items
- One-to-one advocacy and financial inclusion support, with strong referral pathways to advice, debt, energy and health services

Impact

Activity supported families to manage the rising cost of living while improving wellbeing and connection. Reported impacts included:

- Reduced food insecurity and financial stress
- Increased confidence, routine and family wellbeing
- Improved social connection and reduced isolation for parents and children
- Strengthened parental engagement and positive family relationships
- Increased access to services through trusted, relationship-based support
- Community giving initiatives supported hundreds of families and children, significantly reducing pressure during key periods such as holidays and festive seasons. The Christmas Gift Giving Tree programme alone supported 772 children from 322 families.

Next Steps

Building on the strong foundations established through Saltcoats Link Up, learning from this work has reinforced the value of community-led, relational approaches in reducing barriers to support and engaging families experiencing the greatest disadvantage. This learning is now being actively embedded into future delivery through the development of Community Link Up, creating a strengthened and more sustainable model of support. Based in Auchendarvie Academy, this next phase will continue to build on established partnerships and approaches, including the Fairer Futures Community Connector model, Whole Family Support development and links with CHES across North Ayrshire. This progression ensures that the insight, relationships and impact developed through Saltcoats Link Up continue to shape system-wide approaches and support improved outcomes for families through Community Link Up.

KA Leisure

Intent

To reduce the financial barriers faced by children, young people and families in accessing sport and physical activity, particularly during school holidays, supporting health, wellbeing and social connection while easing cost-of-living pressures.

Implementation

KA Leisure delivered two complementary initiatives focused on affordable and inclusive access to leisure services:

- **Affordable Memberships for Young People:**
Working in partnership with Youth Services, Young Carers Services, Care Experienced Support Teams and Education, KA Leisure provided free or low-cost leisure memberships to children and young people under 25. This targeted approach focused on removing cost as a barrier to participation in physical activity.
- **Free Holiday Swim and Skate Sessions:**
During school holiday periods, KA Leisure delivered free swim and skate sessions for children and young people aged 17 and under, funded through the Community Poverty Equity Innovation Fund (CPEIF) in partnership with North Ayrshire Council. In 2025–26, the programme was expanded to include free access for parents and carers, reducing costs for whole families, and introduced swim and skate sessions for children and young people with additional support needs (ASN) to ensure activities were accessible and inclusive

Impact

- 192 free or low-cost memberships were provided to children and young people under 25
- Across school holiday periods there were:
 - 1,338 free swim attendances
 - 886 free skate attendances
- ASN-specific sessions were particularly well received, with families reporting:
 - improved confidence and comfort participating
 - opportunities to connect with other families experiencing similar support needs

Together, these initiatives helped reduce the financial pressure on families whilst supporting physical activity, wellbeing and social inclusion.

Next Steps

In 26-27 we plan to:

- Work more closely with partners to identify and address additional barriers to participation, recognising that memberships alone may not be sufficient to enable access
- Explore practical supports such as transport, confidence-building and tailored engagement
- Strengthen partnership approaches to measure impact, including outcomes for wellbeing, participation and sustained engagement over time

Energy Smart

Intent

To reduce cost-of-living pressures for children, young people and families by improving household energy efficiency, increasing income maximisation, and supporting access to practical advice and measures to reduce fuel poverty and financial stress.

Implementation

Energy Smart delivers a coordinated package of energy-related support focused on households most affected by rising energy costs, working in partnership across Council services and with trusted delivery partners. Delivery is aligned with wider child poverty and cost-of-living activity to ensure support is accessible, targeted and joined-up.

Key elements include:

- Advice and income maximisation

Targeted energy advice is offered to help households better understand and manage energy use, with support from Home Energy Scotland. Income is maximised through access to the Council's Energy Crisis Payments, where up to £500 can be offered to eligible households with the cost of electricity and gas. This support is often delivered alongside wider financial inclusion and practical measure support.

- Practical Energy Efficiency Measures

Households are supported to access practical measures that reduce energy costs, including insulation, heating improvements and small energy efficiency measures. Delivery is aligned with programmes such as Area Based Schemes to maximise impact, particularly for low-income families, mixed-tenure households and those with additional vulnerabilities.

- Targeted Delivery

Energy Smart activity is focused on priority communities, including families with children, ensuring support is trusted and locally accessible.

Impact

Key impacts include:

- Around £389k provided through Energy Smart crisis payments and £185k provided through practical measures, helped households manage acute cost-of-living pressure
- Improved access to insulation and heating improvements for households in, or at risk of, fuel poverty, including families living in hard-to-treat and mixed-tenure properties
- Increased uptake of benefits, grants and energy support schemes following targeted advice and advocacy
- Casework examples include support for families living in flatted blocks, where Energy Smart has enabled coordinated insulation works to proceed so that low-income owner-occupiers are not excluded from essential energy efficiency improvements

- Families supported through Energy Smart report reduced financial stress, improved thermal comfort in the home, and greater confidence in managing energy bills and engaging with suppliers

Next Steps

In 2026-27 we plan to:

- Strengthen alignment between Energy Smart and child poverty priorities
- Expand delivery through cross service collaboration, utilising existing programmes which support children and families
- Increase the variety of support measures offered through the programme

Case Study – Auchenharvie Academy

The North Ayrshire Cost of the School Day (COSD) policy was collaboratively created in the previous reporting period and individual schools were given autonomy on its implementation. Its impact can be seen in meaningful and deeply embedded practices across our local authority. The team at Auchenharvie Academy in Stevenston have shared just a snippet of their work and impact in 2025/26.

Our work around child poverty focusing on the costs associated with the school day at Auchenharvie Academy has been an evolving process which is now embedded into the fabric of the school, right at the heart of everything we do. From early involvement with the Child Poverty Action Group for Scotland (CPAG) and other schools in the authority, we have taken the work of COSD and implemented it into the everyday workings of the school from classroom/study resources, food for learning, accessible school trips, school uniform and prom wear. Every aspect of the school day, from leaving the house, to returning at night is supported by the school to ensure all children and their families have equal access to supports. Classrooms are ‘poverty proofed’ to ensure there are no barriers for any young person to learn. If and when a barrier is identified, it is quickly addressed.

A dedicated group of young people act as Cost of the School Day & Equity Ambassadors and are critical leaders of the work in the school. Our Ambassadors work hard to reduce the stigma surrounding accessing support. We have found that young people are much more willing to engage with available supports when offered by their peers as opposed to being offered by staff, and this is something Auchenharvie has embraced and embedded. The Ambassadors speak at assemblies, run drop-in sessions, run social media accounts and act as a ‘go between’ young people and staff responsible for the work. Our Ambassadors have also been involved in writing the Young People’s Poverty and Education Manifesto, which was shared at the Scottish Parliament in March 2026.

Our uniform store (‘NA PLUS: New and preloved uniform store’) was initially used infrequently by pupils and their families, but with the support of our Ambassadors and their work to normalise it’s use, we now see multiple visits per day for school supplies, one third of all pupils using our prom wear provision, and approximately 200 families per year utilising our uniform store.

Alongside this work, our school also signposts to community partners, such as Saltcoats Link Up, who can support families directly to improve their wider circumstances with longevity. This then creates a link with external supports for the future, ultimately ensuring that once a family makes contact, we can craft a safety net around them and their needs. We’re proud that our school has become a hub for the community either supporting first hand or signposting to relevant agencies/charities to support our children and families.



3.2.1 Our Island Communities

We recognise that families living within our Arran and Cumbrae communities can experience distinct and often higher costs that can intensify their own experience of child poverty. Transport, fuel and energy costs, potentially limited access to childcare and services, housing affordability pressures and constrained local labour markets can all impact financial resilience.

During this reporting year, evidence gathered through the Arran Housing Taskforce Survey reinforced this picture, highlighting the interaction between housing costs, limited housing supply, employment constraints and wider cost of living pressures. While incomes on Arran can appear higher on average, the survey evidenced that affordability challenges, housing insecurity and limited choice remain key issues for many households, particularly those on lower incomes or in insecure accommodation.

Throughout the life of the Child Poverty Action Plan 2023-2026, this understanding has shaped a more locally responsive approach to support on the islands. In 2025–26, targeted interventions focused on helping families manage immediate cost pressures and access trusted advice. This included the Island Emergency Cost of Living Fund, delivered through Arran Community and Voluntary Services, providing discreet, locally administered support with essential household costs for residents on Arran and Cumbrae.

Access to financial services and support has also been strengthened. In 2025, First Alliance Community Bank recruited an island-based Member Engagement Officer to act as a first point of contact for the Arran and Cumbrae communities. The post, funded for two years, provides practical, place-based support by promoting their Progressive Finance pathways, welcoming and supporting new members, supporting the completion of applications, and connecting individuals to other advice and support services where needed. This role helps address access barriers, supports financial inclusion and strengthens local pathways to affordable credit and saving options.

Alongside this, as mentioned above, action to improve childcare availability has remained a priority due to its importance for parental employment and household income. Targeted recruitment activity led to a doubling of registered childminders on Arran, including new provision in areas where none previously existed, reducing a longstanding barrier for island families.

Learning from delivery in Arran and Cumbrae has reinforced the need to treat higher costs, limited service access and reduced choice as structural system issues, rather than exceptions. This learning will continue to inform future place-based planning through our joint Children & Families Plan, ensuring island communities remain visible in decision-making and that responses continue to reflect the lived experience of families in North Ayrshire's island communities.

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

Alongside mitigating the cost of living, ensuring that families are aware of and able to access the support they are entitled to is essential in supporting household income, particularly in the context of rising living costs and financial pressure. This section outlines some of the work we have undertaken this year to connect families with services.

High level trends over time:

Description *Locally sourced data	2020	2021	2022	2023	2024	2025
*Speed of processing Housing Benefit (New Claims) (days)	8.89	9.45	14.12	21.07	14.37	20.7
* Speed of processing Housing Benefit (Change of Circumstances) (days)	7.59	9.24	14.12	12.41	9.67	16.73
*Number of Crisis Grants Paid	3,539	2,460	3,605	3,436	3,368	3,645
*Gross rent arrears (All tenant as at 31March each year as a percentage of rent due for the reporting year (LGBF)	5.5%	6.6%	7.1%	5.88%	8.03%	NYA
*Percentage of new tenancies to applicants who were assessed as homeless sustained for more than a year	92.48%	86.92%	88.38%	84.02%	-	NYA
*Speed of processing Council Tax Reduction (New Claims) (days)	19.05	25.59	37.8	34.38	22.23	44.56
* Speed of processing Council Tax Reduction (Change of Circumstances) (days)	5.13	5.95	7.62	4.76	4.44	9.04

These indicators suggest ongoing pressure on household finances, with sustained demand for crisis support and variation in processing times highlighting the complexity of family circumstances and reinforcing the importance of accessible, resilient and joined-up financial inclusion services that support early intervention. Processing times were impacted in 2025 by periodic system downtime.

Money Smart

Intent

North Ayrshire's Health and Social Care Partnership's Welfare Rights and Debt advice service is aligned to the Partnership's priorities in reducing inequalities, preventing crisis and improving wellbeing. Money Smart plays a key role in delivering these strategic priorities by:

- Maximising household income for individuals and families by ensuring access to all eligible welfare benefits
- Reducing financial hardship, poverty, and inequality through early intervention and targeted advice
- Supporting individuals in managing and resolving debt issues, preventing escalation to crisis situations such as eviction, utility disconnection, or legal enforcement
- Improving financial resilience, confidence, and long-term stability
- Providing inclusive, accessible advice services, particularly for vulnerable or marginalised groups

Implementation

The service provides a range of support including delivery of specialist welfare rights advice, such as benefit checks, new benefit applications, mandatory reconsiderations, and appeals representation. With respect of debt advice services, these include budgeting support, financial capability guidance and negotiation with creditors.

Impact

The team have achieved an incredible £20m in financial gains for residents of North Ayrshire in 2025-26. Through supporting 7560 clients by increasing household income through successful benefit claims and backdated awards, achieving an average £4,623 gain per client. The service continues to have a positive impact on individuals by reducing unmanaged or problem debt through structured repayment plans and debt solutions. In year 2025-26 the total household debt reduction was £568,202.15. By relieving financial concerns this helps to improve mental health and wellbeing and prevent crisis situations like homelessness and fuel poverty and increases financial resilience and confidence in North Ayrshire residents.

Next Steps

In 2026-27:

- Increase capacity to meet rising demand for services due to the continued Cost of living pressures including energy and food costs as well as an ever-increasing complexity of welfare policy changes
- Expand early intervention approaches, identifying financial issues before they reach crisis point
- Strengthen partnership working, particularly with health services by further embedding advice services within mental health and youth services
- Mainstream GP co-location
- Start accreditation assessment

Money Smart is critical to North Ayrshire’s preventative approach, delivering significant financial gains for residents while reducing inequalities and demand on public services. Continued focus will ensure the service is able to meet increasing demand to maintain high-quality, specialist advice provision and continue to deliver strong outcomes for individuals and families as well as the wider community.

Welfare Rights Officers in Schools

Intent

The Welfare Rights in Schools Project aims to reduce child poverty by ensuring families in North Ayrshire receive the financial support they are entitled to. By embedding Welfare Rights Officers (WROs) within school settings, the project provides early, accessible and stigma-free financial advice, helping to increase household income, prevent financial crises and improve family wellbeing. Improving financial stability for families delivers direct benefits for children’s health, wellbeing and educational outcomes.

Implementation

During 2025–26, WROs were embedded across all educational establishments in North Ayrshire. Schools acted as trusted, familiar environments where parents could access confidential advice during drop-off, pick-up and school events, including parents’ evenings and wellbeing sessions.

WROs provided holistic welfare rights advice, supported benefit claims, and made referrals to partner services including employability, energy advice and wider council and third sector support. School staff, who are well placed to identify early signs of financial hardship, referred families for support, enabling early intervention before issues escalated.

Impact

The project delivered significant financial and wellbeing outcomes for families during 2025–26:

- £1.5 million in financial gains secured for families
- 260 referrals received
- 240 families achieved positive financial outcomes

Families and schools reported reduced stress, improved wellbeing and increased financial stability, including better ability to provide food, heating, clothing and school materials. Improved financial security also contributed to better school attendance and increased parental capacity to engage positively in children’s lives.

Next Steps

Confirmation of funding for 2026–27 is required to maintain service delivery. Subject to funding approval, the project aims to pilot more intensive, targeted support in selected schools, allowing for closer analysis of referral patterns and outcomes and strengthening the project’s impact on reducing child poverty.

Free School Meals

Intent

The expansion of free school meals (FSM) aims to maximise household income by ensuring families entitled to Scottish Child Payment (SCP) also benefit from associated social security entitlements. By reducing food costs and preventing meal debt, the policy supports household financial stability, ensures children can access nutritious meals, and mitigates the cost of the school day.

Implementation

During 2025–26, North Ayrshire continued the roll-out of FSM to Primary 6 and 7 pupils in receipt of SCP. The expansion was promoted through social media, press releases and targeted engagement with schools and partners including the Money Smart Team and Welfare Rights Officers. From July 2025, data identifying households in receipt of SCP enabled a targeted approach, with full implementation beginning in August 2025. At the point of expansion, any accrued meal debt for newly eligible pupils was written off at cost to the service.

Universal Free School Meals (UFSM) continue for all Primary 1–5 pupils, while Primary 6 and 7 pupils are eligible if their family receives SCP. North Ayrshire maintains a no-refusal policy, ensuring that no child is denied a meal, regardless of their account balance.

In addition, North Ayrshire participated in the Scottish Government’s Test of Change pilot, expanding FSM to S1–S3 pupils in receipt of SCP. This was implemented across all nine secondary schools from August 2025, alongside work with education colleagues to encourage uptake and identify barriers to access.

Impact

As of April 2026:

- 84% of primary school pupils are eligible for FSM
- Uptake of FSM for Primary 6 and 7 pupils eligible through SCP is 60%, while uptake for Universal Free School Meals (Primary 1–5) is 79% (compared with 42% uptake for paid meals in primary schools)

Next Steps

Uptake of FSM for Primary 6 and 7 pupils in receipt of SCP, and S1–S3 pupils participating in the Test of Change, will continue to be closely monitored throughout the 2025–26 academic year. Learning from local implementation and national evaluation work, including analysis by Ipsos, will inform understanding of barriers to uptake, particularly in secondary settings. This evidence will support future decisions on expansion, communications and policy design to ensure FSM entitlements effectively maximise income and reduce financial pressure for families.

Pupil Equity Funding and Winter Warmers

Intent

Closing the gap in achievement between North Ayrshire’s least and most disadvantaged young people is one of Education’s five main priorities, focused on helping children affected by poverty

reach their potential. Schools receive Pupil Equity Funding (PEF) every year so head teachers can support pupils where help is needed most. Head teachers can choose the best ways to use this money for their learners. The Winter Warmer Breakfast initiative has been running since December 2022 and offers a free breakfast to all secondary school pupils over some of the winter months.

Implementation

Besides school funding, the Council also provides extra support through central programmes. This includes 21 Excellence and Equity Leads who work in early years settings with the highest levels of deprivation, offering early support to children and families.

Impact

- The PEF spend across 2025-26 included £59,983 across our Additional Support Needs school, then Primary Schools at £2,999,048 and Secondary Schools at £1,015,373.
- Every school day over the Winter 2025-26, all secondary schools offered a free breakfast to pupils every morning which includes either a hot roll or two of the following: fruit pot, croissant, cheese scone, pancake or toast. Many young people leave home in the morning without breakfast and this offering has been well received since its inception, helping sustain learners throughout their morning lessons and help alleviate hidden hunger. An average of over 1,000 breakfast items were given out every day.

Next Steps

Ongoing monitoring will continue as opportunities increase to bring together these aspects and the fuller range of support that Education offers through schools for families in reducing child poverty. This will support the wider analysis alongside measures such as Free School Meals and Welfare Rights Officers in Schools, as we improve our communication with families in a dignified way of the support available.

Health Visitor Financial Inclusion Pathways

Intent

The Health Visiting Financial Inclusion Pathway aims to maximise family income and reduce child poverty by ensuring parents and carers of children under five are supported to access benefits, financial advice and wider practical support at the earliest opportunity. As the only universal service engaging with every family with a child under five in North Ayrshire, health visiting plays a pivotal role in whole family support and early intervention, in line with the National Health Visiting Action Plan.

Implementation

As part of the Universal Health Visiting Pathway, health visitors routinely assess financial wellbeing and, where appropriate, connect families to a range of financial inclusion and support services. Health visitors work alongside families as named persons, offering trusted, relationship-based support and making timely referrals to:

- Money Smart
- We Work for Families
- Lemon Aid

The service also continues to support families to:

- Access eligible funded 2-year-old ELC placements, working closely with education colleagues to improve uptake
- Use the Infant Food Insecurity Pathway, including emergency provision of infant formula when required
- Access clothing and essential household items through community organisations such as Hillhouse, Garnock Valley Helping Hands and Beith Trust Baby Bundles

In addition, the Health Visiting Service coordinates an annual Christmas appeal, ensuring children in families experiencing financial hardship receive gifts during the festive period.

Impact

- 43 families were supported through the financial inclusion pathway
- 2 families supported by Lemon Aid
- 17 families supported by Money Smart
- 24 families supported by We Work for Families

This support has helped families stabilise finances, access entitlements and reduce immediate material hardship. Wider practical support, including access to clothing, equipment and food provision, reduced pressure on household budgets and supported child wellbeing. The 2025 Christmas appeal supported over 100 children, helping mitigate seasonal financial pressures.

Next Steps

The Health Visiting Service will continue to embed financial inclusion conversations within universal contacts, strengthen referral pathways and work closely with partners to improve uptake of financial entitlements, including funded early learning and childcare.

Nationally, the introduction of the new Child Health System will support improved reporting on child poverty and financial inclusion through enhanced Child Health Surveillance forms, aligned to key Health Visitor reviews. This will strengthen identification of financial vulnerability, improve consistency of data collection and support more robust evaluation of impact over time.

To conclude:

Income from social security remains a critical lever in reducing child poverty. However, the challenge locally is less about the availability of provision and more about whether families are able to access their full entitlements.

North Ayrshire partners have acknowledged the increasing emphasis on system-level enablers of access. This includes reducing complexity, stigma and fragmentation across services, and embedding social security awareness and support within trusted, relationship-based settings.

This approach aligns closely with wider systems change activity, including Whole Family Support and the Fairer Futures Partnership, recognising that families are more likely to seek and sustain access to financial support when it is offered as part of holistic, dignified and person-centred support rather than through isolated, transactional processes. The following section highlights some of the transformational work we are undertaking in recognition of these findings.

3.4 Systems Change

Alongside targeted activity addressing the three drivers of child poverty, North Ayrshire has increasingly focused on systems change; meaningfully reshaping how our services, funding and partnerships operate to deliver more coherent, preventative and person-centred support for children and families.

During 2025–26, this approach was strengthened through participation in a number of national programmes that support long-term, sustainable change in addition to short-term mitigation. This section focuses on system foundations and early learning rather than population-level outcomes. Impact measurement will follow as delivery models mature.

Whole Family Wellbeing Fund

The Whole Family Wellbeing Fund (WFWF), led locally through the Health and Social Care Partnership, has supported North Ayrshire's shift towards earlier, more preventative and whole-family approaches to reducing poverty and improving outcomes for children and families. Aligned with national priorities, including The Promise, WFWF investment focuses on addressing the underlying factors that contribute to family hardship, such as poor mental health, social isolation and barriers to accessing services, helping to reduce the need for crisis intervention.

WFWF-funded activity complements wider child poverty action by strengthening relationship-based, person-centred support that improves family resilience and stability. By supporting families to build confidence, establish routines and connect with services, these interventions create stronger foundations for accessing income, employment and wider support. The following case studies illustrate how WFWF investment is supporting families through early intervention, coordinated partnership working and community-based support.

Case Study – Family Centred Wellbeing Service

The Family Centred Wellbeing Service (FCWS) is a whole-family support model that provides intensive, relationship-based and trauma-informed assistance to families, aligning with Whole Family Support principles of early intervention, dignity and coordinated, multi-agency working.

A family of three was referred to the Family Centred Wellbeing Service by a primary school due to concerns around hygiene, routines and a child's wellbeing. Both parents were committed to improving their circumstances but faced significant barriers, including learning difficulties, trauma, limited experience of managing daily routines and finances, and historic negative experiences with professional services, which had contributed to low confidence and disengagement.

Through consistent, relationship-based and trauma-informed support, practitioners provided intensive, practical assistance with home routines, hygiene, nutrition and organisation, alongside advocacy with housing, health and welfare services. A coordinated multi-agency approach ensured that support was aligned across school, health and home environments, with communication tailored to meet the parents' learning needs.

Over time, this resulted in sustained and meaningful improvements. The child's health, hygiene, nutrition and engagement in school improved significantly, while both parents reported increased

confidence, improved mental wellbeing and greater financial stability. The family now maintain a safe, organised home environment and have established consistent routines, strengthening family relationships and long-term resilience.

This case highlights how early, trauma-informed, whole-family support can address both the visible symptoms of poverty and the underlying structural and personal barriers, including trauma, learning needs and system mistrust, preventing escalation and enabling long-term, sustainable change.

Case Study – Baby Bundles

Baby Bundles is a community-based, whole-family support service that provides early, low-barrier practical and emotional support to families with young children, aligning with Whole Family Support principles of accessibility, dignity and prevention. The service accepts referrals from partners and offers a dignified entry point into wider financial inclusion, advice and wellbeing support.

A single parent with four children under five, including a newborn, was recently referred to the service due to financial hardship, isolation and poor mental health following the birth of her baby. With no local support network, she was at risk of reaching crisis. Through its low-barrier, community-led approach, Baby Bundles provided essential items including clothing, sleeping equipment and baby supplies, alongside informal, ongoing support. The accessible, trusted environment enabled the parent to engage at her own pace, build confidence gradually and access wider services, including Citizens Advice, to stabilise her financial situation.

The intervention reduced immediate financial pressure and improved stability within the home. The parent reported improved mental wellbeing, reduced stress and increased confidence, alongside a growing sense of connection to her local community. Early engagement also supported access to wider networks and activities, reducing isolation.

The case demonstrates the value of early, preventative, community-led support in addressing immediate material need while also strengthening confidence, connection and resilience, helping families to stabilise before crisis point and creating the foundations for longer-term improvement.

Whole Family Support: Early Adopter

During 2025–26, North Ayrshire became an early adopter of the Scottish Government’s Whole Family Support approach, reflecting a clear commitment to transforming how children and families experience support across the system.

Whole Family Support recognises that families facing poverty often experience interconnected challenges spanning income, health, wellbeing, childcare, housing and education. Becoming an early adopter reinforces North Ayrshire’s intention to move away from fragmented, service-led responses towards coherent, relational and preventative ways of working that place families at the centre.

At this early stage, the focus has been on aligning values and principles across partners rather than introducing new delivery models. This includes a shared commitment to dignity, trust, early intervention, No Wrong Door approaches and recognising families as experts in their own lives.

Whole Family Support provides an important foundation for wider systems-change activity, aligning closely with work underway through CHES, the Fairer Futures Partnership and Community Wealth

Building. It also supports North Ayrshire’s transition into the joint Children and Families Plan, helping ensure that action on child poverty is embedded across planning, commissioning and service design.

Collaboration for Health Equity Scotland (CHES)

Good Start, Good Jobs, Good Health

Our Approach

North Ayrshire is one of three local authority areas participating in the Collaboration for Health Equity Scotland (CHES) programme. CHES aims to improve health outcomes and reduce health inequalities by strengthening action on the social determinants of health through a whole-systems, place-based approach.

Local delivery is structured around three interconnected workstreams:

Good Start: focused on children aged 0–5 and their families

Good Jobs: promoting fair employment and access to good work

Good Health: strengthening prevention and reducing the impact of ill health

These workstreams reflect the strong alignment between health inequalities and child poverty, recognising that sustainable progress requires integrated action across employment, income, early years, prevention and family support.

Governance and Development

The CHES programme was launched locally in February 2025 and is driven by a dedicated CHES Steering Group, involving a range of North Ayrshire partners alongside the Institute of Health Equity and Public Health Scotland. The programme is underpinned by guiding principles of being data-informed, place-based and community-engaged.

During 2025–26, extensive analytical work was undertaken to map the relationship between deprivation, health outcomes and opportunities for improvement across localities and neighbourhoods. This analysis informed the identification of geographic areas of focus and the prioritisation of the three Good Start, Good Jobs and Good Health workstreams.

CHES has adopted the double diamond model of service design, with workstreams completing the ‘discover’ phase and now progressing into the design and deliver phases. This has supported deeper understanding of system strengths, gaps, enablers and barriers, while allowing space for an emergent approach responsive to local context.

Emerging Learning

While CHES is at an early stage, a key benefit during this phase has been increased system awareness and mobilisation around health inequalities.

As a result of CHES activity, local system leaders have committed to:

- simplifying and promoting shared language, including the development of the concept ‘Good North Ayrshire – Good Start, Good Jobs, Good Health’

- exploring the feasibility of a hub-based model, with virtual teams aligned to the three CHES principles, informed by the Scottish Prevention Hub
- mapping the current ('as is') system of support, resources and assets in focused places to inform development of alternative ('to be') models
- removing organisational and system barriers to enable a No Wrong Door approach for households experiencing multiple vulnerabilities
- learning from and embedding effective key-worker approaches where these are shown to improve outcomes

This work has contributed to a stronger shared understanding of how existing systems can be better aligned to deliver more holistic, joined-up and preventative support for families experiencing poverty and poor health outcomes.

Next Steps

Capturing learning from CHES is recognised as essential. An evaluation framework is currently in development and will be implemented as the workstreams move fully into the delivery phase.

During 2026–27, CHES will:

- progress testing of whole-system approaches within the Good Start, Good Jobs and Good Health themes in identified geographic areas
- continue to strengthen integration across partners and services
- develop evidence on what supports improved outcomes for children and families experiencing the poorest health and socioeconomic outcomes

Fairer Futures Partnership

Community-led systems change through lived experience

Intent

The Fairer Futures Partnership supports North Ayrshire to test new, community-led approaches to reducing child poverty by directly addressing barriers that prevent families from accessing support. Central to this work is the recognition that while services exist, access, not provision, is often the primary challenge.

Fairer Futures places lived experience and community leadership at the heart of system design, reflecting a shift from service-led models towards relationship-based, trauma-informed early intervention.

Co-design

The programme began with small, flexible grants awarded to local third sector organisations rooted in their communities. Funding decisions were made through a multi-agency panel comprising:

- the local authority
- the Third Sector Interface
- community members with lived experience

Successful organisations used existing community spaces and trusted local events as the foundation for engagement, ensuring families felt safe, respected and able to participate on their own terms.

What Communities Told Us

Engagement focused on understanding what children and families need to thrive locally, prioritising:

- familiar, informal settings
- relationship-based conversations
- the voices of people with lived experience

This listening phase generated a strong, community-informed understanding of local priorities and directly informed the design of North Ayrshire's Fairer Futures test of change.

A service-mapping exercise, shaped by community feedback, identified that:

- there were a large number of services in the area that align with the needs expressed by families and communities
- the core issue is difficulty accessing services, rather than the absence of provision

Consistently identified barriers included:

- lack of awareness, visibility or capacity of services
- transport and geographic isolation
- stigma and fear of judgement
- low confidence and self-efficacy

A clear learning emerged: signposting alone is insufficient. Families need trusted, relational support to navigate services and sustain engagement.

Test of Change: The Fairer Futures Community Connector Model

In response, a proposal was approved through the Community Poverty Equity Innovation Fund (CPEIF) to pilot a new model based on community-based connector roles embedded within trusted third sector organisations.

The Community Connector roles are designed to:

- attend tailored community and family events
- build trusting relationships with families
- develop deep knowledge of local services and supports
- provide warm handovers rather than referrals, reducing drop-off and disengagement

This approach brings services to families, rather than expecting families to navigate complex and fragmented systems.

The model is currently being developed in three of our communities identified as being most likely to benefit from support.

Emerging Learning

The Fairer Futures Partnership is supporting a shift towards:

- stigma-free, trauma-informed support
- community-led, person-centred pathways

- earlier intervention driven by relationships rather than thresholds

While still in its early stages, this work is already influencing how partners think about access, trust and engagement, and aligns closely with North Ayrshire's ambitions for Whole Family Support, No Wrong Door approaches, and wider systems change.

Next Steps

During 2026–27, the Community Connector model will move further into delivery, with learning captured to inform:

- future service design
- commissioning and funding decisions
- wider replication across localities where impact is demonstrated

Evaluation will focus on understanding how relationship-based models improve access, engagement and outcomes for families experiencing poverty, particularly those least likely to engage with traditional services.

Community Wealth Building

Community Wealth Building (CWB) is a core component of North Ayrshire's approach to reducing and preventing child poverty at source. Rather than focusing solely on individual employability, CWB seeks to reshape the local economy so that more families can access fair, secure and meaningful work, increasing household income and long-term financial stability.

Through its role as an anchor institution, North Ayrshire Council, alongside public sector and third sector partners, has used CWB to influence employment practices, procurement, skills development and supply chains. This approach supports a shift from short-term intervention towards sustainable economic inclusion for parents experiencing poverty.

CWB aligns closely with Whole Family Support and No Wrong Door approaches, ensuring that system design reflects the realities of family life, childcare responsibilities and structural barriers to work

Delivery through the Fair Employment pillar of the CWB Strategy demonstrates how structural change translates into tangible opportunities for families.

Housing as a System Enabler for Reducing Child Poverty

Intent

Safe, secure and affordable housing is a fundamental enabler of positive outcomes for children and families. In North Ayrshire, housing plays a critical systems-change role in preventing poverty-related harm, reducing instability and supporting whole-family wellbeing, recognising that housing insecurity both contributes to and compounds child poverty.

Rather than focusing solely on crisis response, housing activity has increasingly been shaped around prevention, early intervention and place-based planning, aligning with wider ambitions for Whole Family Support and No Wrong Door approaches.

Place-based

During 2025–26, Housing Services progressed work to strengthen Local Housing Plans, informed by locality-level data, deprivation profiling and partnership engagement. These plans support a more targeted understanding of need at neighbourhood level and provide a mechanism for aligning housing, health, employability and community planning priorities.

This place-based approach aligns with wider systems-change activity, including CHES and the Fairer Futures Partnership, recognising housing stability as a key social determinant of health, wellbeing and financial resilience for families.

Access and Prevention

North Ayrshire has continued to prepare for implementation of the Housing (Scotland) Act 2025, supporting a shift towards stronger prevention duties, enhanced tenant protections and earlier intervention. This legislative change reinforces the role of housing as part of a protective system for families at risk of poverty, insecurity and homelessness.

Alongside this, work to refresh the Housing Allocation Policy (2025–30) reflects a commitment to fairness, transparency and accessibility. The emphasis is on reducing complexity, improving navigation and ensuring households experience housing services as human, supportive and joined-up, rather than transactional or fragmented.

Preparation of a new Homeless Prevention Strategy is underway, to set out a clear, ambitious and co-ordinated approach to preventing homelessness earlier, reducing the harm caused when homelessness does occur, and supporting people to achieve lasting stability so homelessness does not recur. The Strategy will recognise that more targeting is required for households with children, care experienced young people, and to develop mediation work with families, as well as reduce the number of children in temporary accommodation

Housing activity continues to play a key role in increasing supply and reducing financial pressure on households. Reducing the number of empty homes remains a priority, with 432 properties brought back into use as at 31 March 2026. This supports increased availability of housing within local communities, helping to reduce pressure on the system and contributing to the prevention of homelessness and housing instability, both of which are closely associated with child poverty.

Investment in existing council housing also contributes directly to reducing the cost of living for families. Ongoing improvement works, including external wall insulation and solar panels, are supporting tenants to reduce energy costs and mitigate the impact of fuel poverty. This is particularly significant for low-income households, where energy costs represent a disproportionate financial burden.

Partnership Working

Housing Services have contributed to cross-sector partnership work to address housing pressures, including participation in local homelessness prevention activity, sustainment forums and collaborative planning with Registered Social Landlords and third sector partners. This reflects a shared recognition that housing outcomes cannot be improved in isolation and must be aligned with wider family support, financial inclusion and health initiatives.

At this stage, the focus remains on system alignment and foundation-building, rather than measuring direct impact on income or poverty outcomes. However, this work establishes the conditions for more effective, integrated support for families experiencing or at risk of poverty.

Next Steps

As North Ayrshire transitions into the joint Children and Families Plan, housing will continue to play a central enabling role in supporting family stability, prevention and equity. Ongoing systems development will ensure housing policy and practice are fully aligned with child poverty objectives and contribute to sustainable, long-term change for children and families.

Young Carers

North Ayrshire is taking a whole-system, prevention-focused approach to embedding early identification and consistent support for Young Carers across education and partner services. Young carers are more likely to experience financial hardship, reduced participation in education and increased risk of poorer long-term outcomes, making early support critical within wider child poverty activity.

Key developments during 2025–26 include:

- 15 schools have signed the Young Carers Covenant, embedding recognition and support into school culture, supported by a shared Education Information Pack
- Increased uptake of Young Carer Statements reflects stronger referral pathways and improved staff confidence, supported by targeted training
- A jointly agreed, annually reviewed framework between schools and the Carers Gateway ensures aligned roles, shared priorities and coordinated delivery
- Schools deliver a core offer including group work, one-to-one support, awareness-raising and transition support tailored to local need

The approach shifts practice upstream, embedding sustainable system change to ensure young carers are identified earlier and supported consistently. By improving wellbeing, engagement with education and access to support, this contributes to reducing longer-term poverty risk and supports improved life chances for young carers and their families.

To conclude:

Taken together, systems-change activity across programmes such as the Fairer Futures Partnership, Collaboration for Health Equity Scotland, Whole Family Wellbeing Fund and Whole Family Support demonstrates a clear shift towards earlier, more preventative and whole-system approaches.

Looking ahead, this direction of travel is being further strengthened through the development of more joined-up, accessible systems of support. Work is underway to embed approaches such as No Wrong Door and Single Shared Assessment through our Accessing our Services programme. The newly assembled project board brings together key partners to reduce complexity and improve coordination across financial inclusion, advice and wider support services. Whilst this work is at an early stage, it

reflects a shared commitment to ensuring families can access the right support at the right time, without experiencing barriers, duplication or gaps in provision. As this approach develops, it will support a more responsive, coordinated system that strengthens income maximisation, reduces the risk of unmet need and contributes to longer-term efforts to reduce child poverty.

4. Conclusion

This report brings to a close our current Child Poverty Action Plan 2023 - 2026. Over its lifespan, partners across North Ayrshire have worked collectively to strengthen how we respond to child poverty, laying important foundations for a more connected approach that supports families earlier, more consistently and with greater dignity.

Across the duration of the plan, significant progress has been made in addressing the three key drivers of child poverty. Activity to maximise household income through employment and social security has expanded and strengthened, with parental employability support, welfare rights advice and financial inclusion services delivering sustained financial gains for families. Action to reduce the cost of living has focused on practical support for families with food, transport, education, childcare and leisure at its centre, helping to ease financial pressure while challenging stigma and improving access to everyday opportunities for children and young people.

Crucially, progress under this plan has not been limited to individual programmes or short-term interventions. There has been a meaningful shift in how support is designed and delivered. Whole Family Support and No Wrong Door principles are increasingly embedded across services, enabling families to access help more easily and reducing duplication. Child poverty is now more firmly understood as a shared, system-wide responsibility across Community Planning, supported by stronger governance, improved use of data, and growing engagement with people who have lived experience of poverty.

This final progress report reflects both the continued scale of challenge locally and the foundations that have been established to strengthen our response. It evidences a maturing approach that combines immediate mitigation with sustainable, long-term prevention, recognises the importance of place and priority family groups, and prioritises dignity, access and early intervention.


















This report focuses on the drivers of child poverty, though sits in alignment with a range of related strategies and partnership plans, including the Children's Services Plan and Whole Family Wellbeing Fund reporting, which together provide a more holistic picture of activity to support children and families across North Ayrshire.

As our standalone Child Poverty Action Plan comes to an end, the focus now turns to the next phase of work. From 2026 onwards, action to prevent and reduce child poverty will be fully embedded within our joint Children and Families Plan, alongside children's rights, children's services, wellbeing and whole family support priorities. This integrated approach will strengthen accountability, improve alignment of resources, and support a clearer focus on outcomes for children and families, in alignment with [Scottish Government's Bringing Hope, Building Futures: Tackling Child Poverty Delivery Plan 2026-31](#).

While child poverty remains a complex and long-term challenge, the progress made during the life of this plan provides a strong platform for the next stage. By continuing to work collaboratively, listen to communities, and build on the system changes already underway, North Ayrshire is better placed to deliver sustained improvements for children and families and to support a future that is fairer for all.

5. Appendices

5.1 North Ayrshire Child Poverty Action Plan 2023 to 2026: Key Actions

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