

To: Leadership Board

On: 30th November 2016

Report by: Chief Executive

Heading: Tackling Poverty Programme – Progress Update

1. Summary

- 1.1 The report details progress against the Tackling Poverty Action Plan approved by Council on 25 June 2015.
 - 1.2 The report outlines key progress highlights against the priority areas within Renfrewshire Council's Tackling Poverty strategy, covering the last 6 months since the 'Tackling Poverty in Renfrewshire: One Year On' report brought to Leadership Board in June 2016.
 - 1.3 The report recommends the approval of £75,260 of grant funding from the Credit Union Development Fund for Johnstone Credit Union, White Cart Credit Union, Gleniffer Credit Union and Engage Renfrewshire.
 - 1.4 The report further recommends the approval of £14,500 of grant funding for Renfrewshire Foodbank from the funding allocated to the Tackling Poverty Action Plan.
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2. Recommendations

- 2.1 It is recommended that the Board

- Note progress on the delivery of the Tackling Poverty Action Plan
- Approves £75,260 of grant funding from the Credit Union Development Fund for Johnstone Credit Union, White Cart Credit Union, Gleniffer Credit Union and Engage Renfrewshire, as detailed in paragraph 6.3 and Appendix A.
- Approves £14,500 of additional grant funding to Renfrewshire Foodbank to support clients with public transport costs, as detailed in paragraph 6.6.

3. Background

- 3.1 The Renfrewshire Tackling Poverty Commission, the first of its kind to be established in Scotland, was set up by the Council in February 2014. The Commission was asked by the Council to consider the nature, causes and impact of poverty in Renfrewshire and to make recommendations to mitigate and minimise the impact of child poverty in Renfrewshire. The Commission published its report on Friday 13 March 2015, submitting the report to the Council and Community Planning Partners for consideration.
- 3.2 In June 2015, Council approved an action plan to tackle poverty developed by the Community Planning Partnership. This action plan fully committed the total of £6M set aside in the 2015/16 budget to enable an early response to the work of the Tackling Poverty Commission.
- 3.3 In September 2015, Council approved a Tackling Poverty Strategy for Renfrewshire, which sets the £6 million Council investment within the context of the current opportunities and challenges that Renfrewshire will face in coming years.
- 3.4 Progress on the delivery of the Tackling Poverty Programme is reported at Leadership Board and Community Planning Partnership Board on a six-monthly basis. An annual report was produced in June 2016, and all members of Leadership Board were invited to an event in October 2016 to showcase progress, alongside the original members of Renfrewshire's Tackling Poverty Commission.

4. Progress

- 4.1 This report outlines the key areas of progress against priorities of Renfrewshire's Tackling Poverty Strategy and the Action Plan agreed by Council in June 2015.

5. Priority 1: Increase the number of households who can access employment that provides an acceptable standard of living

5.1 Renfrewshire Council is now an accredited Living Wage employer, following a successful application to the Living Wage foundation.

5.2 Development of an internal framework for monitoring Community Benefits delivered locally is underway. Future activities planned include supporting suppliers, monitoring delivery of community benefits and preparing a mission statement aligning community benefits to tackling poverty outcomes in tenders.

5.3 Children in Scotland are continuing their research into childcare models in Renfrewshire, with the final report expected imminently.

5.4 Universal Credit continues to roll out in Renfrewshire, and there are currently 1,623 Universal Credit claimants. It was announced in November that Universal Credit full service will be in May 2018.

5.5 Work has been undertaken to identify the people who will be affected by the new benefit cap, with all potentially affected people contacted and offered additional support from Advice Works to try and mitigate the impact.

6 Priority 2: Prevent financial crisis and support low income families to make the most of their money

6.1 Tackling Poverty projects are now achieving significant financial gains for citizens across Renfrewshire, with a number of projects providing financial assistance to citizens through income maximisation advice in projects such as Families First and Healthier Wealthier Children, saving money on fuel costs through providing energy advocacy, saving interest by offering low cost loans, and providing direct support to families with the cost of the school day. In total, these initiatives within the Tackling Poverty Programme have saved households over £1.7m.

6.2 Advice Partnership Renfrewshire has now launched a website¹ which has information on all advice agencies across Renfrewshire, what services they offer and how and when to access them, along with a freephone number hosted on behalf of the Advice Partnership by Citizens Advice Bureau. The website has been user tested by a number of service users from third sector organisations, including Star Project, Citizens Advice Bureau, Renfrewshire Effort to Empower Minorities, Renfrewshire Polish Association, Reaching Older Adults in

¹ The web address for the Advice Renfrewshire site is www.advicerenfrewshire.org.uk

Renfrewshire and the Disability Resource Centre. The advice referral and tracking system has been developed and is being piloted across the Advice Partnership.

- 6.3 Development work is continuing with Renfrewshire's Credit Unions to boost membership and offer low credit and ethnical financial products. Credit Unions are now working together to market the 'credit union difference' across Renfrewshire. The 'My Credit Union Renfrewshire' campaign was launched in October and includes a website², radio advertising and billboards. The Credit Union Development Officer has arranged work places for pupils from the Mary Russell school with two of the Credit Unions. More information on the progress made with investment from the Credit Union Development Fund can be found at Appendix A.
- 6.4 The Energy Advice Renfrewshire team have now visited 1,143 households, resulting in financial savings of £337k (£171k of annual savings and £166k of capital savings). LEAP are also being supported to help people in fuel poverty reduce the cost of gas and electricity within their homes through practical measures, such as changing lights to very efficient LED's and draught proofing.
- 6.5 The peer-led financial capability project is now underway with Barnados Threads. There is now a project team of 15 young people who will develop the financial capability product. The project team have met with local organisations involved in financial capability to scope what services are available and what would be useful for young people in their situation. The young people are designing a product to meet the needs they have identified and they have also started to think about how they would evaluate the product with their peers. The young people involved in the project are all either young parents, care-experienced young people, or are in some other way at high risk of living in poverty.
- 6.6 Renfrewshire Foodbank has received £60,000 of grant funding over the last two years to cover the cost of their manager's salary, providing some financial stability to ensure the continuation of this important service. Significant work has been undertaken to understand client experiences and link clients to other support services. Through this work, it has emerged that travelling from the foodbank is an issue for many clients. As such, it is proposed that an additional £14,500 of grant funding is provided to the Foodbank to support clients with public transport costs to return home with food parcels over the course of a year.

7 Priority 3: Improve levels of physical and mental health of children in low income families

² The web address for the My Credit Union Renfrewshire site is www.mycreditunionrenfrewshire.co.uk

- 7.1 In total, over 3,000 people have participated in over 1,200 hours of creative and cultural activity as part of our Making Future programme run by Renfrewshire Leisure. The Autumn programme for Making Futures has been centred on "Made in Paisley; An exploration of Paisleys tradition of making". The first stage of this programme has involved a range of workshops and activities in communities and classrooms throughout Renfrewshire, including ceramic workshops, print making, photography, 3D printing and Minecraft design sessions. The second phase commenced in mid October, with the opening of Made in Paisley Maker Space at Paisley Museum. Featuring a specially created space and a programme of artist led workshops and hands on activities, this was a chance to celebrate work created so far and be part of a large scale art installation.
- 7.2 Renfrewshire Reconnection was successful in its bid for longer term funding for this project from the Big Lottery. The project has been granted the full amount of £850k to cover funding for the service for a further 5 years. Tackling Poverty funding has allowed the continuation of this key project by sustaining the project through a funding gap.
- 7.3 The Sports Coach Academy traineeship programme has been very successful, and five of the trainees have been offered jobs with Renfrewshire Leisure, and are working full-time and completing a modern apprenticeship. The other trainees have gained other employment or progressed to College and University, or are receiving other support from Invest in Renfrewshire.
- 7.4 All secondary schools are now participating in the Peer Health Education project, run in conjunction with Active Communities. Training has been delivered to project leaders from across the schools with input from Evaluation Support Scotland. All schools have now identified areas of health they want to focus on, which range across healthy eating, physical activity, drugs, alcohol, smoking, mental health and healthy sleeping patterns.
- 7.5 The Healthier Wealthier Children service has been live since April 2016, which provides dedicated income advisor support through key primary health care professionals such as midwives and health visitors. Since April, the project has achieved over £500,000 financial gain for clients, and over £47,000 of debt under management.
- 7.6 Renfrewshire Leisure has been offering free swimming lessons and family swim passes to children from low income households. 104 children have completed 8 weeks of swimming lessons and rejoined for block three. An additional 34 children joined block two taking the total in lessons to 138.

- 8** **Priority 4: Close the educational gap between children from low income families and their better off peers**
- 8.1 The three new Families First core teams have been operational since April 2016 in Gallowhill, Foxbar and Johnstone localities. The teams support families with children aged between 0-8 with a number of different issues such as wellbeing, financial / energy /employability advice, and parenting issues. Support can be targeted / individual support to referred families or universal support to the community through group / drop in sessions. To date, 285 families have received targeted support with over a third of all referrals coming from self-referrals. Income generated for families since April is now over £597,000 and debt managed total is almost £89,000.
- 8.2 The Literacy Development Programme in partnership with the University of Strathclyde has now entered its second year. All primary schools have been provided with support with school improvement planning to ensure consistent implementation across the authority and development work to embed approaches is being facilitated through the provision of supply cover provided by 12 literacy supply teachers. Over 750 staff have now been trained in primary literacy coaching, across all 49 primary schools. 4 training sessions for our newly qualified teachers have also been planned and implementation is ongoing. In addition, each primary school has nominated a designated literacy champion to drive forward our literacy work this session and beyond. Feedback from year 1 of our work indicates increased reader engagement, increased staff confidence in the teaching of reading, improved book level results and greater evidence of pupils reading for pleasure.
- 8.3 Year 2 of the primary literacy development programme focuses on developing a knowledge-rich, language-rich curriculum, specifically across P4-7. 22 Teachers from 8 schools with the highest number of pupils in SIMD 1 and 2 have attended an 8 week high quality professional learning programme delivered by the University of Strathclyde based on developing a literacy-rich curriculum and literacy-rich science. This has been highly evaluated by participants.
- 8.4 In May 2016, standardised assessments were carried out for all children in P1, P4 and P7. The assessments looked at children's progress in English and maths and over 5,000 children undertook them. Schools are now using the data to plan learning for children and are also able to identify the poverty attainment gap at these key stages. In September and October 2016, children at all stages in primary school undertook the New Group Reading Test which will not only provide schools with a baseline assessment on aspects of children's literacy, but will also help the authority in its evaluation of the impact of our programmes.
- 8.5 Breakfast Clubs are now being successfully delivered in 10 schools,

and have now delivered over 16,000 healthy breakfasts. Discussions have begun with UWS on the structure of the Evaluation report.

- 8.7 The Cost of the School Day is now delivering its second year of funding in all schools to support low income parents with the cost of the school day, for example equipment and school trips.

9 Priority 5: Create neighbourhoods where people want to live and can afford to live

- 9.1 Street Stuff continues to offer an expanded activities programme, with new Street Stuff buses in use and an extended programme of activities in new locations along with the offer of a healthy meal.

- 9.2 An additional enforcement officer has been recruited to work within the private rented housing sector making sure that private landlords are registered, and they have 187 potential unregistered landlords, 85 of these have now applied for registration and 52 have had rent penalty notices issued.

- 9.3 Research is being undertaken to understand total housing costs for tenants living in the social rented sector and review best practice from landlords in supporting tenants to sustain tenancies. Renfrewshire Council are working in partnership with Bridgewater Housing Association, Paisley South Housing Association, Williamsburgh Housing Association, Linstone Housing Association and Ferguslie Park Housing Association.

- 9.4 An additional 4 traineeships have been offered to young people as trainee Community Safety Officers, and the trainees have recently completed their Security Industry Authority training.

10. Priority 6: Narrow inequalities by working in a way which is inclusive, effective and evidence-based

- 10.1 Renfrewshire's Tackling Poverty Commission made a series of recommendations around how organisations should work, and these are the five key principles of the Tackling Poverty Strategy and Action Plan. These principles are relevant to all of the projects within the Action Plan, and are woven through the programme.

- 10.2 The stigma training pilot with Star Project has been completed with staff from the Customer Service Centre and received a positive evaluation. The next phase is being carried out with Housing Officers throughout November 2016.

- 10.3 The Digital Strategy for Renfrewshire has now been approved, which has digital participation at its heart. A Digital Participation Officer and Digital Volunteer Co-ordinator are working with local third sector

organisations (Reaching Older Adults in Renfrewshire and the Disability Resource Centre) to provide targeted digital support to the most digitally excluded groups.

- 10.4 The Digital Skills Trainer is working with libraries staff across Renfrewshire so they can better support citizens looking to develop digital skills in the library. 70 libraries staff have now undertaken the 12 hour training course.

Implications of the Report

1. **Financial** -. There are no financial implications for this report. The Tackling Poverty Action Plan is funded by the £6 million allocation by the Council in June 2015. Finance and Resources Policy Board approved the £500,000 Credit Union Development Fund in November 2013.
2. **HR & Organisational Development** – There are no HR/OD implications for this report. There are a number of recruitment exercises that are taking place as part of the wider programme, but this report does not propose any decision or changes to work that is currently underway.
3. **Community Planning** – The Tackling Poverty Action Plan is owned by the Community Planning Partnership, As such, progress updates are also delivered to the CPP Board six-monthly.
4. **Legal** - None
5. **Property/Assets** - None
6. **Information Technology** - None
7. **Equality & Human Rights** - The Tackling Poverty Action Plan is key to social justice and wider equality and human rights considerations. This report does not propose any changes to provision or service that would require specific consideration of equality and human rights issues.
8. **Health & Safety** – None
9. **Procurement** – The Tackling Poverty Action Plan has a number of procurement exercises within its projects, but this paper does not recommend any changes or raise any concerns relating to procurement elements of the plan.

10. **Risk** – The impact of not addressing poverty and inequality in Renfrewshire is flagged as a key risk to the organisation within the Corporate Risk Register. There are no major risks to the delivery of this programme that require the Leadership Board's consideration at this time.
11. **Privacy Impact** - None

Background Paper 1: Appendix A Credit Union Paper

The foregoing background papers will be retained within *Chief Executive's Service* for inspection by the public for the prescribed period of four years from the date of the meeting. The contact officer within the service is *Annabelle Armstrong Walter, Strategic Lead Officer, 01416185968*

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Credit Union Development Fund - Proposals for future spend

Background

In 2014 the Council allocated £500,000 to support Renfrewshire Credit Unions develop and market their services. Up to £250,000 of these resources were allocated during 2014 to provide transactional bank accounts, lower cost credit, web enabled accounts, increase membership and support the development of financial education in schools. Earlier in 2016, a further £175, 000 was allocated to four credit unions and Engage Renfrewshire to run a marketing campaign, update websites to make them smartphone compatible and employ two development officers for one year. This leaves £75,000 still to be allocated.

Much has been achieved with the funding so far, including:

- Development of an alternative to payday loans
- Joint marketing for all Credit Unions
- Smartphone Compatible websites for all CUs
- Work placements for senior pupils with additional needs.

Benefits to date

The work to develop CU services and thus help Renfrewshire citizens maximise their income has resulted in the following benefits:

- Increased CU membership, with 2000 new adult members and over 2,500 new junior members since Nov 2014;
- Introduction of fastcash loans to those whose income is benefits only (32 loans granted, interest saved £3,509.76 compared to Provident 2% vs 545%);
- Introduction of salary stretcher loans to those in employment (209 loans granted, interest saved £81,725.77 compared to Sunny 2% vs 979%);
- Introduction and marketing of a funeral loan;
- Introduction and marketing funeral plans (13 so far);
- Introduction of budgeting accounts with a direct payment facility, eg. for rent.
- Credit Unions operating in 17 primary schools currently, with plans for 12 more;
- Increased payroll deductions;
- Launch of mycreditunionrenfrewshire, a joint endeavour between all CUs operating in Renfrewshire to promote their services.
- Ongoing work experience being set up between the Mary Russell School and two of the Credit Unions
- Recruitment of new volunteers and Board members with the right skills, eg. Accounts and Social Media

Further work is ongoing from current funding to:

- Develop strategic, seasonal marketing campaigns across Renfrewshire.
- Develop Gleniffer Credit Union to substantially increase membership and make this CU sustainable
- Provide training to ensure all CUs have competent staff and Board members with the right skills to develop CUs
- Expand collections to Foxbar, and work with Families First there
- Ensure Renfrewshire Citizens have access to affordable credit.

Proposed final grant allocation

After examining the further needs of our Credit Unions to improve both their services and coverage in Renfrewshire, the following areas of spend have been identified.

Engage

Due to the success of the Credit Union Development Officer based at Engage Renfrewshire, Engage would wish to apply for funding for this post for another year. The post holder would concentrate on Renfrewshire's Affordable Credit Strategy as part of our Community Planning Partnership processes in line with Carnegie Trust Report and increasing Payroll Deductions throughout Renfrewshire, as well as continue supporting CUs obtain suitable volunteers, increase work placements and provide support for the Council's iSave scheme in secondary schools. They would carry on supporting all CUs to develop and our smaller Credit Unions to move further towards sustainability.

Total required £34, 000

Johnstone CU

Johnstone CU would like to apply for funding for an Outreach Officer for one year. This Officer would promote the CU, negotiate premises and set up collections in rural areas where the banks have pulled out. The sites initially identified are Lochwinnoch, Bishopton and Kilbarchan. (with scope to change/expand locations).

With no school collections in the primaries in these villages either, the Outreach Officer would work with schools to introduce the CU there. By recruiting volunteers both to run general collections, and in schools of parents and/or teachers, it is hoped that after one year Credit Union would become part of the community and collections in these areas would be sustainable.

The funding they need is for the salary, transport costs, marketing for the new areas and a laptop, so the Outreach Officer can work whilst away from the office. **Total required £17, 700**

White Cart CU

White Cart wish to apply for funding for their Additional Worker for a further year. The additional worker leads on the development of partnerships with Primary Schools in the area. acts as treasurer and mentors new volunteers and also mentors/oversees the school pupils from Mary Russell School who have started attending the CU for work placements This rolling placement commenced in September 2016 with 2 students placed with the CU once a week for 6 weeks for work experience. The Additional Worker will also examine whether other schools could be involved in work placements/work experience

The Additional Worker also acts as liaison with the Credit Union Development Officer and marketing officer to ensure White Cart can be fully represented at joint events and in joint campaigns. The Additional worker will also be working with the Credit Union Development Officer to ensure the Credit Union has the relevant documents and processes in place to be awarded a Volunteer Friendly Award. This includes auditing current volunteer practices and revising any outdated policies.

Total required £9, 600

Gleniffer CU

Gleniffer Credit Union is the smallest in Renfrewshire. In the last round of funding, they received money for both a part time Development Officer and a teller for one year. They are keen to keep both these posts, and are applying for funding for a further 6 months wages. The employment of a teller has freed up volunteer time for training and to work on areas such as planning, and the extension of the teller's contract would allow all volunteers who need it to attend training. This will help those volunteers fill necessary roles within the CU in future, thus help with succession planning and sustainability when the teller post ends.

The Development Officer has started work with Families First and is currently working on starting collections in Foxbar, looking for sustainable, low cost premises and recruitment of local volunteers to carry this work forward. IT equipment is required to support the offer of a service for outreach locations, and to meet requirements of new staff and volunteers.

Gleniffer also plan to start their first school collection in Bushes Primary, and would like funding for promotional items to give to pupils, as well as pop ups with their logo and professionally designed leaflets and posters. The money that was given to market all Renfrewshire Credit Unions at the last round of funding has exposed a gap with Gleniffer with regards to promotion/marketing when they are asked to produce items for joint promotion events.

Total required £14,432

This final spend of **£75,732** from the Credit Union Development Fund will allow Credit Unions in Renfrewshire to extend their reach and range of products and so help Renfrewshire Citizens maximise their income and prevent financial crisis.