

To: Fairer Renfrewshire Sub-Committee

On: 26th October 2022

Report by: Chief Executive

Heading: Cost-of-living evidence session – Summary Report

1. Summary

- 1.1 The Fairer Renfrewshire Sub-Committee held a cost-of-living evidence session with elected members, and representatives from third sector partners on 12th October 2022, at Renfrew Town Hall.
- 1.2 Discussion was centred around two questions: "What is the impact of the cost-of-living crisis locally?" and "What action can we take locally to address the crisis?". Key messages from the event included:
 - This crisis is happening now in our communities, often we talk about the winter we are facing as a future challenge, but many households are already at crisis point and demand for services and supports is rising.
 - The cost-of-living crisis is affecting different people, including people who haven't needed to access support before. We also know that some groups of people are affected differently or face distinct challenges, for example, people with no recourse to public funds.
 - We need to help the helpers staff and volunteers working on the front-line to support people are facing increasing demands and challenges (often on top of their own personal situation). People need to be OK to look after other people.
 - Many organisations and people worked hard to support people through the Covid pandemic, and are now facing another crisis immediately after without space to recover.
 - There are a lot of unknowns and it can be difficult to find hope, and to give reassurance and hope to people in our communities.
 - There are good foundations for partnership working in Renfrewshire, and people valued the opportunity to come together and work together on these issues.
- 1.3 A summary report of key messages and table discussions is attached at Appendix 1.

1.4 It is anticipated this will form an ongoing dialogue between partners and the Sub-Committee to inform the development of the programme. It was agreed at the session that officers would work on a follow-up session to bring partners back together to further explore the issues and potential actions for the Council and its partners.

2. Recommendations

- 2.1 It is recommended that members of the Fairer Renfrewshire Sub-Committee:
 - Note the content of the report

Implications of the Report

- 1. **Financial** There are no financial implications associated with this report.
- 2. **HR & Organisational Development** none
- 3. **Community/Council Planning** The Fairer Renfrewshire Programme is a key driver in achieving the 'Fair' strategic outcome and theme within the Council Plan, and covers a number of the key actions identified in the plan. It also represents a significant partnership programme of work which supports the 'Fair' theme within the Community Plan, with dedicated partnership governance being established to ensure alignment between these areas of work.
- 4. **Legal** none
- 5. **Property/Assets** none
- 6. **Information Technology** none
- 7. **Equality and Human Rights** Equality and human rights are a key pillar of this plan, and it is anticipated that the programme will likely advance equality of opportunity.
- 8. **Health and Safety -** none
- 9. **Procurement** none
- 10. **Risk** none
- 11. **Privacy Impact** none
- 12. **COSLA Policy Position** none
- 13. Climate Risk none

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Fairer Renfrewshire Evidence Session - October 2022

Summary report

On 12 October 2022 the Fairer Renfrewshire sub-committee held an evidence session which was attended by elected members and representatives from local third sector partners. Attendees provided anecdotal evidence, and a view from those with lived experience, of the impact and issues of the cost-of-living crisis.

The discussion of the evidence session was centred around two questions: "What is the impact of the cost-of-living crisis locally?" and "What action can we take locally to address the crisis?". Each table's discussions have been recorded and reviewed before being grouped into key themes.

There were many points raised within this discussion, and they have been placed into one of four broad themes.

In addition, there were a number of overarching messages from the session, including:

- This crisis is happening now in our communities, often we talk about the winter we are facing as a future challenge, but many households are already at crisis point and demand for services and supports is rising.
- The cost-of-living crisis is affecting different people, including people who haven't needed to access support before. We also know that some groups of people are affected differently or face distinct challenges, for example, people with no recourse to public funds.
- We need to help the helpers staff and volunteers working on the front-line to support people are facing increasing demands and challenges (often on top of their own personal situation). People need to be OK to look after other people.
- Many organisations and people worked hard to support people through the Covid pandemic, and are now facing another crisis immediately after without space to recover.
- There are a lot of unknowns and it can be difficult to find hope, and to give reassurance and hope to people in our communities.
- There are good foundations for partnership working in Renfrewshire, and people valued the opportunity to come together and work together on these issues.

Rising demand for services and resources – this theme covered a wide range of areas including finances, energy, childcare, housing, food, staff resources and assets.

Impacts raised:

- A wide range of organisations raised issues of increased demand across a wide range of local services and supports.
- Energy costs remain a key concern. People don't have the ability to heat their homes with Martin Lewis saying, "heat the human, not the home".
- Energy usage and costs are a real issue for older people, those with health conditions and people with disabilities. Engagement with the "Winter Connections" programme could be a struggle for vulnerable groups, who could find it difficult to attend, either physically and/or emotionally, without support.
- People are requesting cold food from food projects because they can't afford to heat it at home.
- Organisations are worried about sustaining capacity with less funding, some covid resources and funding that were in place have now gone.

- Concern shared that rent freeze could cause landlords to sell their properties due to costs. This may impact vulnerable people who are forced to move.
- The loss of volunteers is having a huge impact on groups as many volunteers seek paid
 employment to increase income. In addition, volunteer costs and expenses are rising, and there
 are still concerns regarding Covid and other winter viruses (especially volunteers who are
 clinically vulnerable).
- As demand for food projects grows, there are issues with the supply of food from organisations such as Fareshare, individual donations potentially reducing or limited funding
- Concern raised about Council's channel shift with reduction in face-to-face interaction, and more emphasis on digital this impacts if you don't have digital access (e.g., cut broadband/mobile data due to costs) or have digital capability issues.
- Travel people face costs associated with attending appointments and accessing physical services
- Childcare bills are no longer a priority as people struggle to meet essential costs like housing and energy, this will have an impact on people's ability to take up or sustain employment. Lack of affordable and flexible childcare stops people being able to access work
- Increased demand for supports with costs such as school uniforms and Halloween costumes
- Impacts will also be felt by businesses, which could impact on jobs, hours, overtime etc which will then affect families
- If the voluntary sector cannot cope or be supported, then where do people go?

Actions suggested:

- Assets What do we have? How can we better use? How can we share and pool resources.
- Gap in provision of resources there are people who were 'just about managing' who are not entitled to any of the cost-of-living payment support from Government.
- Make sure there is no duplication of services
- Risks of 'warm hubs' being taken as ongoing service provision (from residents/Governments/organisations) rather than emergency provision for this year. Can Third Sector afford to help? Funding required to at least cover costs. Potential practical issues surrounding volunteering such as liability, licensing, governance (e.g., food hygiene/ health & safety certificates). There should be activities provided rather than 'warm banks'.
- We should lobby re direct payments going to landlords
- Need to have services open where you don't need to buy things to stay there
- Is there scope to bulk buy energy for business and/or third sector?
- Could businesses/organisations divert surplus food to local food projects?
- Could we make more of corporate social responsibility and community benefits to support third sector?
- Are there ways we can grow more food or develop more community gardens?

Health and Wellbeing – this theme covered the health and wellbeing of residents as well as the staff and volunteers of Council and partners from both public and third sector who support those most vulnerable to the cost-of-living crisis.

Impacts raised:

• NHS are expecting more people to present to A&E due to cold homes than cold and flu – cold homes affect the health of both younger and older people

- Focusing on financial survival impacts every aspect of people's lives
- Huge rise in mental health issues as a direct result of cost-of-living crisis.
- Staff and volunteers are struggling due to dealing with increasingly difficult circumstances. Staff need to be well enough to support families, and are struggling with morale
- Behavioural changes in young children are being witnessed, due to cost-of-living stress in parents. Children readily pick up on stress which puts an additional strain on families.
- Single person households are disproportionately impacted compared to joint income households. The impact of stress and worries whilst holding burden alone could increase the risk of isolation and mental health issues.
- Rise in drug and alcohol abuse being observed and predicted this will impact both the NHS and HSCP.
- There could be impact on the development and learning of children, some of this is already being seen

Actions suggested:

- "Put your own oxygen mask on first, before helping others" important to support staff who are doing the work
- What scope do employers have to offer support and supervision policies to their front-line workers, or offer other mental health and wellbeing support such as counselling?
- Support for workforce such as free meals which avoid stigma and help them to reduce costs and feel cared for
- How can the Councill train their staff to give awareness of who offers what and how to access it? Council staff may be struggling too and need support and signposting.
- Early intervention staff, families and teams need to get support before it reaches crisis point.
- How do we teach / support community resilience?

Community Involvement – this includes strengthening partnership working, greater inclusivity and more direct involvement with communities so they feel that they are heard and involved.

Impacts raised:

- During covid, the community hubs and council involvement made communities feel supported.
- How do we get awareness out, ensure right messages to 'silent communities', those where we have found it traditionally difficult to identify and engage with. Who do they engage with?
- Language barriers, different cultural expectations with some disadvantaged groups. This also has an impact on health/employability.

Actions suggested:

- Partnership working and improve working with other community groups. Consider effective use of buildings by sharing spaces to support many groups thus increasing efficiency.
- Listen more to groups to hear their ideas and solutions to help
- Ethnic minority representation is limited. There is a need to do more to make these groups heard
- More support for disability groups is needed.
- Work alongside community anchor organisations to reach a wider range of people
- Support groups to get more involved in things like community planning

- Events to celebrate diversity and build up relationships and networks, showcase the resilience of communities
- Take on board lived experience
- Encourage people to volunteer and address the barriers to volunteering

Advice and Information – there was acknowledgement of the rise in demand for advice and information, and the need for collaboration on effective messaging and signposting to reach all communities, especially those that have been hard to reach.

Impacts raised:

- Benefits are so complex, people don't know what they are entitled to
- People don't know where to go for support. More collaboration is required, there is an
 information gap.
- Increase in enquiries from vulnerable groups, those in employment and middle-income families who have zero experience in benefits/advice. Compared to financial crash of 2007/08, there is no capacity within household budgets (especially where financial agreements exist) and no savings.
- People being advised that they would be better off not working or facing difficult decisions around working hours, pay and arrangements
- Are we storing up issues with credit and debt as people max out credit cards to meet costs?
- For people who are refusing to pay bills as part of the 'no pay' movement, what will the impacts of this look like in 6 months in terms of credit rating and court action
- Risk of further harms to people e.g. meter rigging and tampering, civil unrest

Actions suggested:

- Need to ensure that the correct partnership working is in place, with emphasis that there should be no duplication. There is a need to identify who is best to deal with certain issues and signpost accordingly. Council should facilitate information exchanges and raise awareness of what support is available.
- People might be reluctant to engage with the Council on particular issues, and information and advice might be better coming from different partners. Consideration should be given to collaboration for an effective messaging campaign.
- Could there be a webpage with links to other charities websites?
- Income maximisation and debt advice is so complex, and people don't know what they're entitled to. General statements might not be helpful as often advice depends on individual circumstances. Effective signposting to cover as many situations as possible would be beneficial.
- Need to support people to be able to prioritise their essential bills

People who may need additional or targeted support

- There are new demographics of people presenting for help including lots of people who might not have done so before. For those who have not had to ask for help they may not know where to start due to pride, guilt or fear.
- Recognition is needed that most of us are 'one paycheck away from poverty'

- Older people may be more reluctant to seek support around issues like energy bills, they might just turn off heating.
- People who are working are still being impacted pay isn't keeping up with costs. This includes the people who are working for groups and organisations that are supporting others.
- Single person households
- Older people, people with health conditions and disabled people are facing increased costs from higher energy use
- New Scots, people in asylum system, and people with no recourse to public funds.
- Informal caring are carers at a crisis point? Lack of paid carers available as people not attracted to care work or taking other better paid work.
- Exploitation of overseas students, particularly for rent

It should be recognised that from the discussions at the evidence session, it was clear that all four main themes are inextricably linked and there is a significant overlap. For instance, access to advice and information is restricted if there are limited resources and the requirement for strong partnership working was noted in all themes.