

Notice of Meeting and Agenda Fairer Renfrewshire Sub-committee

Date	Time	Venue
Wednesday, 06 September 2023	10:00	Council Chambers (Renfrewshire), Council Headquarters, Renfrewshire House, Cotton Street, Paisley, PA1 1AN

MARK CONAGHAN
Head of Corporate Governance

Membership

Councillor Jacqueline Cameron (Convener): Councillor Graeme Clark (Depute Convener):

Councillor Anne Hannigan: Councillor Alec Leishman: Councillor Marie McGurk: Councillor Iain Nicolson: Councillor Jim Paterson:

Members of the Press and Public

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democratic-services@renfrewshire.gov.uk

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Hybrid Meeting

Please note that this meeting is scheduled to be held in the Council Chambers. However, it is a hybrid meeting and arrangements have been made for members to join the meeting remotely should they wish.

Items of business

Apologies

Apologies from members.

Declarations of Interest and Transparency Statements

Members are asked to declare an interest or make a transparency statement in any item(s) on the agenda and to provide a brief explanation of the nature of the interest or the transparency statement.

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| 1 | Cost-of-living Update | 1 - 12 |
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| | Presentation | |



To: Fairer Renfrewshire Sub-Committee

On: 6th September 2023

Report by: Chief Executive

Heading: Cost-of-living Update

1. Summary

- 1.1 This paper provides an overview of key context and evidence around current pressures on household finances, both in terms of household income and expenditure. These regular updates are provided to the Fairer Renfrewshire Sub-Committee to provide a snapshot of recent changes in economic factors, policy and supports, which have a significant effect on the pockets of Renfrewshire residents.
- 1.2 Since the Fairer Renfrewshire Sub-Committee last met in May 2023, key updates include:
- The rate of inflation is falling, but remains high at 6.8% (July 23), from 7.9% in June.
 - The inflation rate for food has reduced, however remains high at 14.9% for the year to July, down from 17.3% in the year to June.
 - To help slow price rises, on 3 August the Bank of England increased interest rates to 5.25%, the highest in 15 years and the 14th rise in a row. This has impacted mortgage holders and private renters as well as businesses.
 - The Bank of England estimates that around half of mortgages held by owners who live in their properties (4 million) will be exposed to higher rates in 2023 (this includes those on variable rate mortgages as well as those whose fixed rates expire).
 - Ofgem announced on 25 August 2023 that the Energy Price Cap, originally introduced by Ofgem in January 2019 to set limits on the underlying rates energy suppliers, will be reduced to £1923 from 1 October 2023. This announcement brings down the typical dual fuel bill to less than £2,000 for the first time since April 2022, however in the winter of 2021, households typically paid £1,277 a year so prices are still much higher.
- 1.3 In addition, the Trussell Trust has published its 'Hunger in Scotland' report and Fair4All Finance published their 'As one door closes' report on illegal money lending in June 23 and the Joseph Rowntree Foundation updated their 'Poverty in Scotland' survey for Spring 2023 in May. These

reports offer evidence to the reality of the cost-of-living crisis for those with low incomes in Scotland.

2. Recommendations

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

- Note the content of the report.

3. Background

- 3.1. At the Fairer Renfrewshire Sub-Committee meeting on 31 May 2023 an overview of key context and evidence around current pressures on household finances, both in terms of household income and expenditure was examined.
- 3.2. Although since then some pressures have eased slightly, such as the fall in inflation and in fuel costs both for home energy and motor fuels, the management of household finances is still challenging, and increasingly for those with variable rate mortgages. The long-term nature of the crisis means issues around money and debt are enduring, and indications are that more families who have been managing previously may be struggling. This paper gives an update on the current cost of living challenges and impacts for households.

4. Impacts of cost-of-living crisis

Joseph Rowntree Foundation cost of living update May 2023

- 4.1. On 3 May the Joseph Rowntree Foundation (JRF) published research around Costs of Living in Scotland for Spring 2023, an update to their Summer 2022 survey. This showed that low-income families were feeling less financially secure than they were last year.
- 4.2. They report that 7 in 10 people in Scotland reported that they had cut back on one or more essential over the last six months. This means that they were cutting back spending on food, heating and for some, skipping meals. This has increased from 65% since they last ran this survey in summer 2022. The proportion of families cutting back was higher, at 8 in 10, in certain types of households: single parents, large families and low-income households.
- 4.3. The research found that the number of low-income families in arrears had also grown, increasing from just over one in four to nearly 2 in five being behind on one or more bills. In spring 2023, 3 in 20 low-income families were behind on an electric or gas bill, even though their research found nearly two in three of these families were not heating their home as much as needed to try and make ends meet.
- 4.4. When looking at savings, between summer 2022 and spring 2023, decreasing numbers of low-income families had savings to fall back on. The proportion of low-income households with no savings at all has risen from four in six to over four in five. Low-income families were also without

a safety net to cover rising or unexpected bills. Only one in three low-income families (36%) would be able to cover an unexpected bill of £200 with their own money without cutting back on essentials, and nearly one in four (23%) would be unable to pay.

- 4.5. The report also found that many low-income families have tried to increase their income by applying for benefits or crisis grants. Anecdotal evidence from advice services in Renfrewshire echoes this. Clients are coming forward for benefit checks or claiming benefits to which they have no entitlement in a bid to boost their income.

Trussell Trust 'Hunger in Scotland' Report

- 4.6. In June 2023, the Trussell Trust published their 'Hunger in Scotland' Report, which indicates that 17% of all Scottish adults or their households had experienced food insecurity in the 12 months to mid-2022, which is approximately 1.2m people.
- 4.7. Their findings show that certain groups are significantly over-represented in the proportions experiencing food insecurity and using food banks, with two thirds of people referred to Trussell Trust foodbanks being disabled and families with children being over-represented in referrals. Working age adults, especially those who live alone and who aren't working are also more likely to be referred.

Renfrewshire Foodbank

- 4.8. The number of people using the Renfrewshire Foodbank has increased over the last year, with an almost 18% increase in vouchers being issued in 22/23 compared with the previous year at 5,288 compared to 4,486. 'Low income' was the number one reason for voucher issue, with 3,839 vouchers issued this year, as compared to 3,033 last, which is an increase of over 25%. In 2022/23 6,672 adults received assistance and 2,909 children in comparison with 5,469 and 2,264 last year.
- 4.9. In 2023/24, the Foodbank changed its reporting system, with one of the changes being they are now collecting information on repeat vouchers. In the first quarter, where 3 vouchers had been given over the last 6 months, 'low income' was cited in 168 cases, again the category under which most vouchers were issued, with 'debt' being the reason in 50 cases.
- 4.10. This most recent data also showed 488 vouchers issued due to 'Rising costs of essentials'. In terms of Foodbank vouchers by ward, 'Houston, Crosslee and Linwood' and 'Erskine and Inchinnan' areas showed an increase in vouchers issued in Q1 2023/24 in comparison to the same quarter last year. All other wards showed a reduction. Whilst this is too early to define as a definitive trend it could suggest people in less deprived areas may be increasingly needing support to combat cost-of-living pressures.

Fair4All Finance, 'As One Door Closes' Report

- 4.11. Citing the Joseph Rowntree Foundation which recently reported 2.8 million low income households having been declined lending between May 2021 and May 2023, Fair4AllFinance

highlight the lack of available credit for lower income households with their research suggesting that illegal lenders are flourishing in the credit vacuum left by the departure of high cost yet regulated lenders. The unintended consequence is that millions of people who can afford to repay a fair loan are left with fewer safe options and are turning to illegal lenders, or ‘Loan Sharks’.

- 4.12. In their ‘As One Door Closes’ report, Fair4All Finance report that new research by IPSOS suggests more than 3 million people have borrowed from an unlicensed or unauthorised money lender in the last three years. As subprime, but legal lenders, such as Provident and Wonga have left the market, those with low incomes have fewer options to borrow legally and the opportunities for illegal lending have grown. The survey also indicates that those who have been turned down for credit are more likely to borrow from illegal lenders.
- 4.13. The research also indicates a change in the client demographic of those being lent to by illegal money lenders. It now appears that illegal lenders increasingly don’t need to target people such as those with income exclusively from benefits as instead employed, waged clients may be seeking them out to meet their credit needs. Research found in the current client group higher income levels above £20,000 and a greater likelihood of being employed (full time or part time).

Debt

- 4.14. For those who can borrow legally, JRF reports that that millions of families are borrowing to cover basic bills and expenses with 2.3 million low-income families having reported taking out loans or using credit to pay essential bills during the cost-of-living crisis. Nearly 6 million low-income families have unsecured debt, such as credit cards, overdrafts and personal loans from banks, credit unions and payday lenders. In May this year, they owed £14.2bn in total. Interest on this debt was £3.9bn, equivalent to about £675 a year per family.
- 4.15. JRF report that using credit to pay bills, however, is not preventing households from falling behind with payments. Three-quarters reported arrears with at least one household bill or lending commitment, with 44% in arrears with three or more bills and StepChange report that in Q1 of 23/24, nearly a third of their new clients attributed their debt problems to the cost-of-living crisis.
- 4.16. The ONS have reported that the Direct Debit failure rate has increased by 22% in July 23 when compared with July 22. Electricity and Gas payments are most defaulted, having increased fivefold since its lowest point in February 2019, with the mortgage Direct Debit failure rate now almost tripled since June 2020.

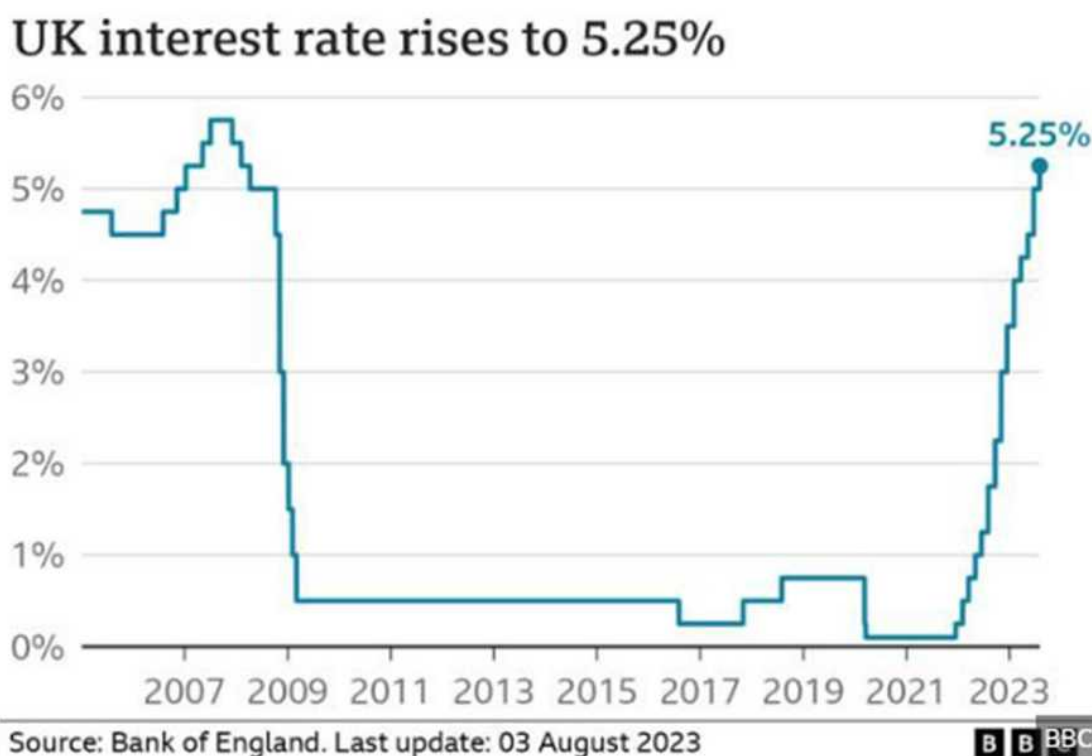
Age Scotland Housing Survey 2023

- 4.17. Age Scotland carried out a survey of over 1,100 residents of Scotland aged 50+ on their views on their current housing situation. The survey identified that 39% of over 65s are living in fuel poverty in 2023, compared to the last available set of Scottish Government figures for 2021 (19%).

- 4.18. The research also highlighted that more than 4 in 10 people over the age of 50 (43%) live in fuel poverty, but it is most prevalent among those of people between the age of 55 and 64 with 50% of these households affected.
- 4.19. The survey found that although awareness of energy efficiency programmes had risen in the past 12 months, the numbers of older people accessing the support remains low, with just 10% of older households using Home Energy Scotland or Warmer Homes Scotland and only 3% had used a local authority-based scheme.

5. Housing costs

- 5.1. On 3 August 2023, mortgage interest rates increased for the 14th time in a row since December 2021 and reached 5.25%, the highest rate in 15 years. The Bank of England is increasing interest rates in a bid to curb inflation, and the Bank's Governor has indicated that rates may rise again to get inflation back to the 2% target. Financial markets now predict that UK interest rates will reach 6% by the end of 2023.



- 5.2. The Bank of England estimates that around half of mortgages held by owners who live in their properties (4 million) will be exposed to higher rates in 2023 (this includes those on variable rate mortgages as well as those whose fixed rates expire).
- 5.3. For those on a Fixed-Rate Mortgage, the mortgage rate and monthly repayments will stay the same until the fixed term ends, and then the mortgage lender's standard variable rate (SVR), which is guided by the Bank of England base rate, will apply. Due to the increase in interest rates, most people at the end of their fixed term deal have had to pay a substantially increased monthly amount and this will continue to happen until interest rates reduce. In June, the banking industry

trade body, UK Finance, reported that 2.4 million fixed-rate homeowner deals in the UK will expire between then and the end of 2024, with 800,000 of these deals ending in 2023.

- 5.4. For those already paying the SVR on their mortgage or who have a tracked mortgage directly linked to the Bank of England base rate, mortgage payments have risen as the base rate has risen. Compare the Market estimate a rise from 2% to 6% for someone with a £100,000 mortgage equates to an increase of £220 per month.

Mortgage balance	2% mortgage rate	4% mortgage rate	6% mortgage rate
	Monthly repayment on a 25-year mortgage term		
£100,000	£424	£528	£644
£200,000	£848	£1,055	£1,289
£300,000	£1,272	£1,583	£1,933
£400,000	£1,696	£2,110	£2,578

- 5.5. In the survey carried out by the ONS 12 to 23 July 2023, among those paying rent or a mortgage, 45% reported that their payments had gone up in the last 6 months and 40% reported finding it very or somewhat difficult affording these payments; this has increased from around 3 in 10 (31%) in July 2022. The ONS have also reported that the UK average monthly transaction amount for mortgages has increased by £148 – from £718 in December 2021 to £866 in July 2023. This is an increase of 21% since the first Bank of England interest rate increase.
- 5.6. The Resolution Foundation predicts that the average rate for a two-year fixed rate mortgage will rise to 6.25% this year and will not decrease below 4.5% until the end of 2027. Research by Citizens Advice indicates that more than a quarter of current mortgage holders wouldn't be able to afford their monthly repayments if they increased by £100 a month and nearly half (45%) would be unable to make their payments if they rose by £250 a month.
- 5.7. StepChange Scotland has reported an increase in the number of its clients who are behind on their mortgage payments, with one in five (19%) mortgaged clients in mortgage arrears in the second quarter of this year, up from almost one in seven (15%) in the second quarter of 2022. The charity also reported a year-on-year rise in the proportion of its clients with mortgages, up from 13% to 15%.
- 5.8. Another issue caused by higher interest rates is that some landlords are leaving the market as they are paying more for their mortgages, and therefore making less profit from their tenants. For others, they are seeking to pass their increases in mortgage costs to their tenants. In Scotland, as reported to the Sub-Committee previously, the Cost of Living (Tenant Protection) (Scotland) Act 2022 sets a 'permitted rate' of increase to 3% for private rented sector tenancies. This applies from 1 April 2023 until at least 30 September 2023 and the Scottish Government intends to extend the rent cap until 31 March 2024. While mortgages may be going up, the landlord cannot pass this increase onto existing tenants.

- 5.9. The cap, however, does not apply to new tenancies, or changes in joint tenancies, and for new tenants renting a property for the first time, the ONS found that private rental prices in Scotland had increased on average 5.1% for the year to March 2023. Living Rent have reported hearing from members who have been hit with huge rent hikes due to the cap not applying to changes in joint tenancies. They have found that when one tenant leaves a tenancy, landlords hike up rents for the remaining tenants due to it being a new tenancy agreement.
- 5.10. Zoopla data on private rents shows these have been growing faster than wages for nearly two years with affordability of renting at its worst for a decade. This includes in data for Scotland, with rents in Glasgow (as the nearest example given to Renfrewshire) over the last year growing faster than the UK average. The pressure of rising mortgage rates faced by landlords, as well as higher demand for properties than the number made available, have combined to raise the costs for tenants. According to Zoopla, there are 20% to 40% fewer properties to rent in most regions than there were before the pandemic. In addition, rent as a percentage of earnings has risen across the country. It is likely that the higher interest rates will continue to feed into higher rents, disproportionately impacting low-income families and young people.



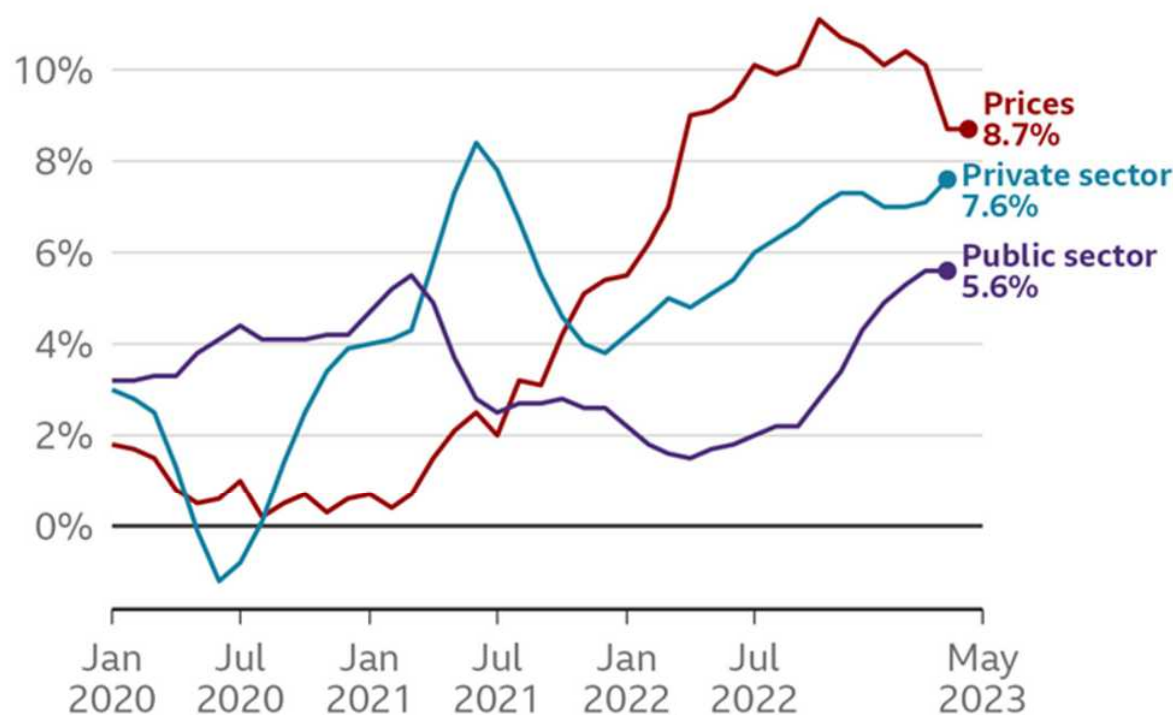
- 5.11. According to the Institute for Fiscal Studies, private rents will become increasingly unaffordable for those on low incomes if benefit freezes are maintained. The Local Housing Allowance (LHA) rates, which determine the maximum housing benefit available, were last raised in March 2020. At that time, around 23% of rental properties listed on Zoopla were affordable (ie. fully covered by housing benefits) for individuals receiving housing benefits. However, since then, the LHA rates have remained unchanged in monetary terms, while the rents for new rental properties have increased by more than 20% on average. The UK Government has confirmed that LHA would remain frozen for 2023/24.

- 5.12. Consequently, in the first quarter of 2023, only 5% of private rental properties were affordable for individuals relying on housing benefits. This decline in affordability has been observed throughout the country.

6. Employment and Wages

- 6.1. The latest labour force survey indicates that the estimated employment rate in Scotland was 74.6%, down 1.8% over the quarter to April 2023, and slightly (0.7%) below pre-pandemic levels. The estimated economic inactivity rate (the proportion of people aged 16 to 64 years who were not working and not seeking or available to work) was in Scotland was 22.9 per cent, up 1.3 percentage points since pre-pandemic and up 1.9 percentage points over the quarter.
- 6.2. PAYE information from HM Revenue and Customs shows that the percentage of payrolled employees in the Renfrewshire, East Renfrewshire and Inverclyde areas is 1% higher than the same time last year. The 35 to 49 age group has seen the greatest increase in payrolled employees within the last year and also receiving the highest pay, with the median pay for this age group at £2,616 per month, median pay is £414 for those under 18 and £1,605 for those aged 18 to 24.
- 6.3. For many people, pay isn't keeping up with rising prices. The average weekly salary in the UK excluding bonuses, was £603 in April, up from £598 in March, according to the ONS, however when you take inflation into account, regular pay actually fell by 1.3% in the three months to April, compared with the same period the year before.

Annual wage (April 2023) and price growth (May 2023)



Source: Office for National Statistics

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7. Inflation

- 7.1. UK inflation as measured by the Consumer Prices Index (CPI) is currently standing at 6.8%, down from 7.9% in June. The ONS have found it's not a consistent picture across the board, for example, motor fuel is reducing in price and second-hand cars rising in price, food and non-alcoholic beverage inflation rates are remaining high.
- 7.2. Food prices rose by 14.9% in the year to July, down from 17.3% in the year to June. The fall was driven by falls in the price of gas and electricity, as well as an easing in food price inflation. Analysts predict, however, that the increase in service sector inflation coupled with strong wage growth means that the Bank of England are likely to increase the interest rates by another 0.25 percentage points in September.
- 7.3. Over the two years from June 2021 to June 2023, food prices rose by 28.8%. It previously took over 13 years, from March 2008 to June 2021, for average food prices to rise by the same amount. The ONS reports that according to their latest opinion and lifestyle survey collected between 12 and 23 July 2023, close to half of adults (47%) in Great Britain are buying less food when shopping. This survey also showed that of those who said their cost of living had risen in the previous month, 97% said a rise in the cost of food shopping was the reason.
- 7.4. The Bank of England has warned that food inflation is unlikely to fall below 10% by the end of the year as farmers, distributors and food manufacturers costs are continuing to rise at a fast pace. The cool, wet summer has also affected UK crops such as wheat and potatoes, which may affect prices.

8. Fuel

Energy support for households

- 8.1. Although support with energy bills will continue until at least March 2024, this has been scaled back. The price cap applies to most households, and sets the maximum amount that suppliers can charge for a unit of energy. Ofgem announced on 25 August 2023 that the Energy Price Cap, originally introduced by Ofgem in January 2019 to set limits on the underlying rates energy suppliers, will be reduced to £1923 from 1 October 2023. This announcement brings down the typical dual fuel bill to less than £2,000 for the first time since April 2022, however in the winter of 2021, households typically paid £1,277 a year so prices are still much higher.
- 8.2. As previously reported to the Committee, the UK Government has also announced that they will not be extending the £400 payment paid to all homes in winter 2022/23. Instead, support will be provided only for those in particular circumstances:
 - £900 to households in receipt of means tested benefits, such as Universal Credit and Child Tax Credits. This will be paid in three instalments: £301 was paid in April/May 2023, £300 in autumn 2023 and £299 in spring 2024.

- A one-off payment of £300 for pensioner households in winter 2023/24.
- An additional £150 for those on disability benefits, such as Attendance Allowance and Scottish Disability Benefits which was paid at the end of June 2023. This can be paid on top of either of the other payments where appropriate.

- 8.3. This means that those who have low incomes, but are not in any of the categories above will receive no extra support to pay fuel bills on top of the Energy Cap and National Energy Action have estimated that around 6.5m households will remain in fuel poverty, despite the lower energy rates.
- 8.4. The number of fixed energy tariffs available to consumers is increasing, throughout the first few months of the year there were only five fixed tariffs available to small sections of the market, but in July alone that number doubled.

Motoring costs

- 8.5. The ONS have found that overall, motor fuel prices fell by 13.1% in the year to May 2023, compared with a fall of 8.9% in April. Average petrol and diesel prices stood at 144.4 and 154.6 pence per litre respectively in May 2023, compared with 165.9 and 179.7 pence per litre in May 2022. Petrol prices fell by 1.4 pence per litre between April and May 2023, compared with a rise of 4.1 pence per litre between the same two months a year ago. Similarly, diesel prices fell by 7.8 pence per litre this year, compared with a rise of 3.6 pence per litre a year ago. This reduction in motor fuel prices has been one of the largest contributors to the falling inflation rate.
- 8.6. Car insurance costs have risen, with an analysis of 28 million policies showing the average premium in the three months to the end of June was £511, 21% higher than this time last year. The Association of British Insurers have pointed to higher costs for repairs and replacement parts as driving the increase.

Implications of the Report

1. **Financial** – There are no financial implications associated with this report, which provides an overview of the position and is for noting.
2. **HR & Organisational Development** – none
3. **Community/Council Planning** – This report provides a detailed summary of the current evidence relating to household income and expenditure. Wider poverty related issues are a key element of both the Council and Community Plan and the information included within this report is part of the wider Strategic Needs Assessment for these plans.
4. **Legal** - none
5. **Property/Assets** - none
6. **Information Technology** - none

7. **Equality and Human Rights** – The report provides an overview of the position around household income and expenditure, and is for noting. As such there are no impacts arising from the recommendation of this paper. It is however important to note that impacts on households explored within this paper are likely to be disproportionately felt by equality groups.
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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To: Fairer Renfrewshire Sub-Committee

On: 6th September 2023

Report by: Chief Executive

Heading: Fairer Renfrewshire Programme

1. Summary

- 1.1. The Council and partners have a key focus on tackling inequality and improving wellbeing and have longstanding programmes of work and partnership arrangements in place such as the Tackling Poverty Programme and the change programme established in response to the findings of the Renfrewshire Drug and Alcohol Commission.
- 1.2. As agreed by Council on 3 March 2022, all activities have now come together to form a new Fairer Renfrewshire Programme in Renfrewshire. Council agreed on 19 May 2022 to form the Fairer Renfrewshire Sub-Committee to facilitate more scrutiny and oversight of issues relating to poverty and inequality in Renfrewshire.
- 1.3. Further to this, at Council on 2 March 2023 members reaffirmed their commitment to the Fairer Renfrewshire programme and outlined a number of investments including bringing together the current Fairer Renfrewshire funding alongside the Tackling Poverty and Social Renewal reserve funds into a single resource estimated at £5million.
- 1.4. This paper provides an update on key projects being progressed through the programme, and highlights key priorities which will be the focus of activity between September and December 2023. These include:
 - Progressing a 'deep dive' data exercise around child poverty as a Community Planning Partnership, focussing on the six priority family groups.
 - Developing the Fair Food Renfrewshire partnership, using the Sustainable Food Places toolkit and hosting a meeting of the recently established steering group.
 - Continuing the evaluation of projects within Tackling Poverty Programme and exploring future options with services around required priorities going forward.

- Launch of this year's Winter Connections programme.
- Development of the poverty and participation test of change, working alongside the newly established lived experience panel to develop recommendations and the shape of future work.

2. Recommendations

- 2.1 It is recommended that members of the Fairer Renfrewshire Sub-Committee note the contents of the report.

3. Background

- 3.1. As highlighted in Section 1, the Fairer Renfrewshire Programme brings together a number of existing programmes of work focussed on achieving fairness and equity, including the Tackling Poverty Programme and Alcohol and Drugs Change Programme. These programmes are being brought together alongside the Council's Social Renewal Plan, mapping a fairer future for Renfrewshire's residents through the Covid-19 pandemic, as well as the ongoing cost-of-living crisis.
- 3.2. There are four key emerging themes which are shared across all elements of the Fairer Renfrewshire programme, and these are:
- Improving financial security
 - Advancing equality of opportunity
 - Building community capacity and resilience
 - Listening to lived experience
- 3.3 Section 4 of this report provides an update on projects for information.

4. Fairer Renfrewshire Programme

Advice services in Renfrewshire

- 4.1. Further to previous updates, the new Schools Advice Service, called the 'School Support Service' is now in place across all Renfrewshire secondary schools. This service, provided by Renfrewshire Citizens Advice Bureau (RCAB), embeds advice workers across all secondary schools in Renfrewshire including Additional Support Needs settings. Referrals can be received by pupils over 16, the parent/carer of any pupils, school staff on behalf of families or schools staff themselves.
- 4.2. To promote the service, leaflets were provided to all our 'Summer of Fun' locations, including all libraries. RCAB have also produced social media posts and the service is detailed on their website. The Council's Ren10 service is being updated to show information about the School Support Service too. Further Council promotion of the service will commence now the new academic year has begun.

- 4.3. The first appointments were booked prior to schools returning from their summer break, and the initial rota for bookings will be monitored closely to ensure best use of resource, and changes made if necessary.
- 4.4. Complementary to this, work is underway to launch the family advice service within Advice Works. As a starting point for this work, as part of the process for applying for Free School meals or School Clothing Grants, applicants were given some information about the Advice Works service and asked three questions:
- Would you like an advice worker to check you are getting all the benefits that you are entitled to?
 - Do you find it difficult to pay your debts?
 - Do you think you would find some advice on money management helpful?

Where an applicant ticked 'yes' to any of these questions, an advice worker would get in touch.

- 4.5. As a result of this exercise, 1,099 clients have been referred to Advice Works by mid-August, of which 435 have had no previous contact with Advice Works and are brand new to the service. Advice Works are progressing the referrals and have contacted 393 of these, with 140 now engaged with the service.
- 4.6. The family advice service will work alongside early years and primary school settings, complementary to the advice service for secondary schools, and will focus on families of younger children to maximise household income through income advice, but also seeks to increase take-up of wider supports provided by the Council for families, for example, free school meals, school clothing grants or employability supports for parents. A key initial focus for the team will be Free School Meal uptake, as well as reaching out to support families with School Meal Debt.

Fair Food Renfrewshire

- 4.7. Using comments and responses to the discussed questions at the Fair Food Renfrewshire meeting held in May 2023, a Vision and Charter were developed for the initiative and an initial draft of these documents circulated to attendees and those who had shown an interest in being part of Fair Food Renfrewshire for comment. Comments have been collated and the drafts, along with a draft Terms of Reference will be passed to the Steering Group for discussion and agreement at its first meeting on 1st September 2023.
- 4.8. The Steering Group, chaired by Renfrewshire's Food Champion, Laura McIntyre (Head of Policy and Partnerships) is made up of members from Renfrewshire Council, Renfrewshire HSCP, Engage Renfrewshire, NHSGGC and Renfrewshire Foodbank, with engagement ongoing to obtain input from food businesses.
- 4.9. Nourish Scotland continues to support this work in Renfrewshire, which is based on the Sustainable Food Places Toolkit.

Community food fund

- 4.10. As agreed at Leadership Board on 14 June 2023, additional funding of £10,000 was allocated to top up the remaining £15,000 available within the Community Food Fund. It was subsequently agreed that the Fund would reopen following the summer recess. Grant guidance was updated during the summer period and applications opened in August, with funding of £4,000 available per application. An update on the process and resulting officer recommendations will be submitted to Leadership Board in September 2023.

Local Child Poverty Action Report

- 4.11. Renfrewshire's Local Child Poverty Action Report (LCPAR) was approved by Leadership Board in June 2023 as well as the Public Health and Wellbeing committee within NHS GGC and has now been published. The LCPAR is an annual report describing ongoing and planned action to tackle child poverty at a local level. This is a joint duty on both local authorities and regional health boards, and a statutory requirement of the Child Poverty (Scotland) Act 2017.

Summer activity and food programme

- 4.12. A full update will be provided under a separate agenda item for consideration by sub-committee members.

5. Participation and engagement

Fairer Renfrewshire Lived Experience Panel

- 5.1. Further to updates at Leadership Board and the Fairer Renfrewshire Sub-Committee, our lived experience panel, the Fairer Renfrewshire panel, continues to meet with officers across Council services to ensure the voice of those with lived experience of poverty informs Council's policy and practice.
- 5.2. Since the Sub-Committee last met, drafting of a Working Agreement, setting down how the Panel, the Council, and STAR Project which supports the Panel should work together, has commenced and is in the final stages of agreement. A work plan is also being developed to ensure priority topics for the Panel and for the Council are discussed.
- 5.3. The Panel also met with Officers from Housing to discuss issues such as allocations and repairs, housing being one of the Panel's initial priorities. A further meeting is due to take place with Officers from the Council's employability service, Invest in Renfrewshire at the request of Invest, who want to understand better how they can reach and support those who are not working or in low paid jobs, especially within their priority groups which include parents, those with disabilities and health conditions and young people.

6. Next steps

6.1 In terms of the next quarter, it may be helpful for sub-committee members to note the following priorities which are being progressed by officers, which include:

- Commencing a 'deep dive' data exercise around child poverty as a Community Planning Partnership, focussing on the six priority family groups
- Developing the Fair Food Renfrewshire partnership, using the Sustainable Food Places toolkit
- Continuing the evaluation of projects within Tackling Poverty Programme and exploring future options with services around required priorities going forward
- Launch of this year's Winter Connections programme
- Development of the poverty and participation test of change, working alongside the newly established lived experience panel to develop recommendations and the shape of future work.

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

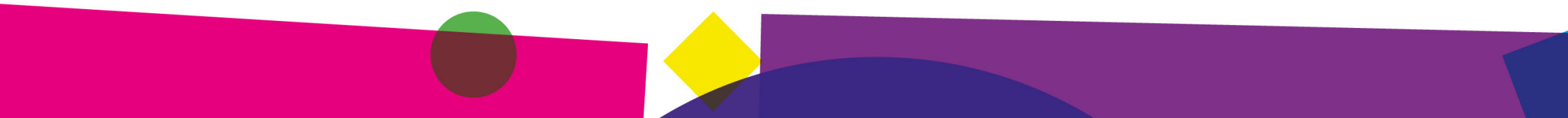
Author: Laura McIntyre, Head of Policy and Partnerships.

Summer holiday activity and food programme

We are **fair**, We are **helpful**, We are great **collaborators**, We value **learning**

Background

- Summer holiday provision has been delivered for a number of years in Renfrewshire
- Supported through Tackling Poverty programme funding and in more recent years funding from Scottish Government linked to pandemic recovery
- Council allocated £100k of Fairer Renfrewshire funding in March 2023 budget to support 2023 programme with additional £20,000 allocated through Future Paisley
- Overview provided to sub –committee in early 2023 of the current landscape of provision across sectors
- Engagement undertaken with Fairer Renfrewshire Panel in Spring 2023
- Programme developed with partners
- Additional funding of Circa £120,000 allocated in late June 2023 from Scottish Government



Feedback from Fairer Renfrewshire Panel

- Increasing awareness of existing provision, and how the current offer is communicated and promoted
- Coverage of provision for different age ranges, with possible gaps identified for preschool children and also older teenagers
- Some activities have additional cost barriers, for example transport and food
- Discussion around targeting and eligibility, making sure those that need it the most can access, but recognising the potential barriers and stigma of eligibility criteria
- Need to achieve fairness and consistency across different areas, balanced with local approaches suitable for different communities
- Importance of working with young people to identify the activities that they want to participate in

Principles of 2023 summer programme

- Work with partners to deliver diverse programme of activities for children and families
- Promote what is happening more widely
- Use funding to target activities to child poverty groups / gaps in localities
- Activities funded should be free
- Ensure healthy food is provided as part of activities as appropriate
- Provide additional support to families including ASN
- Work with partners to support delivery of diverse and fun activities which provide cultural experience and support wellbeing
- Pilot a small grants fund to support community provision

What we know so far

- 4500 attendances at summer holiday camps operated by Community Learning and Development in Ferguslie, Foxbar, Gallowhill, Renfrew, Linwood and Johnstone.
- 1858 attendances at Street Stuff evening sessions (include meal)
- Additional family learning sessions for 47 families
- Extensive programme of free activities delivered through One Ren libraries
- Weekly activity sessions in July for pupils from Mary Russell

Summer of Fun Grants

- £55,000 total funding available
- 17 projects funded
- Wide range of activities and food delivered
 - Toddler play sessions
 - Costs of trips to allow families to make memories together
 - Scuba, beach combing and craft sessions
 - STEAM (Science, Technology, Engineering, Art and Maths) sessions
 - Summer Playschemes for low-income, working parents offering free childcare
 - Free outdoor activities in local parks
 - Drama
 - Sports activities

Future Paisley

- £20,000 funding made available from the programme
- 3 community projects funded
 - Outspoken Arts
 - RIG Arts
 - Brick Lane
- Additional cultural experiences delivered through the summer holiday camps by commissioned groups and individuals

Next steps

- Evaluation of programme has now commenced
 - Full report to Communities and Housing Board and Fairer Ren Sub committee next cycle
 - Learning to be discussed with partners through Fairer Renfrewshire Officer Group
 - Feedback to Fairer Renfrewshire Panel
-
- A huge thanks to every group and organisation that supported this year's programme!