

Notice of Meeting and Agenda Fairer Renfrewshire Sub-committee

Date	Time	Venue
Wednesday, 05 February 2025	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 Andy Steel:

Further Information

This is a meeting which is open to members of the public.

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Paisley and online

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Hybrid Meeting

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Chambers. However, it is a hybrid meeting and arrangements have been made for
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<https://renfrewshire.public-i.tv/core/portal/home>

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.

1(a)	Cost of Living Update	1 - 20
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2	Fairer Renfrewshire Programme Update	39 - 50
	Report by Chief Executive.	



To: Fairer Renfrewshire Sub-Committee

On: 5 February 2025

Report by: Chief Executive

Heading: Cost-of-living Update

1. Summary

- 1.1 At each of the Fairer Renfrewshire Sub-Committee meetings, an overview of key context and evidence around current pressures on household finances, both in terms of household income and expenditure has been provided to members.
- 1.2 Since the last meeting of the Sub-Committee on 13 November 2024, there have been a number of changes in economic factors including an increase in the Energy Price Cap from 1 January 2025, meaning households are paying more currently for their energy use, while inflation had increased to 2.6% in November 2024, then dipped slightly to 2.5% in December, exceeding the 2% target set by the UK Government. Elected members are asked to note that:
- The rate of inflation is standing at 2.5% in December having decreased slightly from 2.6% in November, and has been above the target rate of 2% set by the UK Government for the Bank of England since October 24, when it reached 2.3%.
 - The inflation rate for food has increased slightly from 1.8% to 2% in November and has stayed at this rate in December.
 - The current Bank of England interest rate has been held at 4.75% in December, following two falls in 2024.
 - The Energy Price Cap, originally introduced by Ofgem in January 2019 to set limits on the underlying rates energy suppliers, is now set at £1,738 from the 1 January until 31 March. This is an increase of 1.2%, although 10% (£190) cheaper compared to January-March 2024 (£1,928) and 57.2% (£2,321) less than during the energy crisis (January-March 2023).
- 1.3 This paper provides an overview of information collated by officers at both a national and local level where available.

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 13 November 2024 an overview of key context and evidence around current pressures on household finances, both in terms of household income and expenditure, was examined. Although some aspects of the cost of living crisis have eased, such as inflation rates, the effects are still being felt by households across Renfrewshire.
- 3.2. On 20 December 2024, the Scottish Government published a paper 'Cost of living – effects on debt: review of emerging evidence', considering the evidence on the effects of the cost of living crisis on problem debt in Scotland. While the report recognises it is difficult to unpick the role of the cost of living crisis in recent increases in household debt from other longer term contributing factors, it does recognise that steep rises in the cost of living not matched by rising incomes have increased the scale of the debt problem by further eroding living standards, reducing financial resilience and negatively affecting household debt affordability. Some households have been disproportionately affected by these developments.
- 3.3. The report highlights that an increasing proportion of households are struggling to pay bills and pay off debts as a result of cost of living increases. A number of reports published since 2022 show increases in the average amount of unsecured debts and arrears owed. A range of evidence shows that many of these households are becoming increasingly indebted to public bodies, falling behind with priority bills, experiencing hardship and in some cases turning to illegal lenders.
- 3.4. While more detail on debt nationally and locally is included at part 5, and around energy debt specifically at part 10, the report concludes the cost of living crisis continues to negatively affect the financial resilience of many households, with some households having legacy debt built up that they are unable to pay off, or else are in extreme financial fragility and close to falling into debt.
- 3.5. Recognising that adverse life events and unexpected costs can push people into debt, the report highlights concerns around further inflationary shocks, interest rate rises and increased debt servicing costs, volatility in the energy market, rising rents and priority bills which can tip those on the edge into problem debt, and further deepen debt levels amongst households already in problem debt.

4. Impacts of cost-of-living crisis

Living costs

4.1. The latest insights into the cost of living from the Office of National Statistics (ONS) for the period 6 November to 1 December 2024 found:

- 21% of adults said they had had to borrow more money or use more credit in the last month compared to a year ago. This is slightly better than the previously reported figure for August 2024, which was 25%. When broken down by age, the highest percentage of 38% was recorded for those between 30 to 49, while 11% of over 70s had to borrow more.
- 56 % reported that costs of living had increased compared with one month ago. This was an increase from the August figure of 49%, while 42% stated it had stayed the same and 2% said it had decreased. Previously figures had shown a gradual decrease since October 2022 when 80% of adults reported an increase in living costs, however this figure has started to rise again from September 2024, with the figure being 52% at end September and 53% at end October 2024.
- For those who reported an increase, costs of food shopping at 92%, (1% less than August) fuel at 41% (a 5% decrease on August figures) and energy bills at 72% (a 22% increase) were the most commonly reported reasons. 15% also reported an increase in rent or mortgage costs.
- Almost 4 in 10 people are spending less on food and essentials and 64% are spending less on non-essentials. 39% report using less fuel such as gas or electricity at home.

5. Employment and Wages

- 5.1. According to the ONS, the Claimant Count in November 2024, which is taken from JobcentrePlus administration systems, for those claiming unemployment-related benefits in Renfrewshire is 3,520 people – 2,035 men and 1,485 women aged between 16 and 64. This is a reduction from 3,670 in September 2024 and equals 3% of the population aged 16-64%. This is in line with the Scottish figure of 3.1%. The Universal Credit rollout, however, affects this figure, which is expected to rise as individuals migrate to Universal Credit.
- 5.2. Although average weekly earnings have showed a steady increase over the long term, the ONS has reported that on average regular pay grew more quickly than expected between August and October 2024 as compared to the same period last year, with growth at 5.2% compared to 4.8% between July and October. This means wages are growing significantly more quickly than inflation.
- 5.3. In the Uk Government's October budget the national minimum wage and national living wage (for those aged 21 and over) announcement for April 2025 was made, with the new rates detailed below.

	NMW Rate	Increase (£)	Increase (%)
National Living Wage (21 and over)	£12.21	£0.77	6.7
18-20 Year Old Rate	£10.00	£1.40	16.3
16-17 Year Old Rate	£7.55	£1.15	18.0
Apprentice Rate	£7.55	£1.15	18.0

- 5.4. The increase in rates for those under 21 are part of a long-term plan to move towards an adult single rate of national living wage.

Debt

- 5.5. As mentioned at 3.2 the Scottish Government published a paper ‘Cost of living – effects on debt: review of emerging evidence’ in December 2024, considering the evidence on the effects of the cost of living crisis on problem debt in Scotland. This report covers a number of areas, including types of debt households are experiencing, types of borrowing and changes in characteristics of those in debt and details are noted below.

Debt Types

- 5.6. Energy debt levels have nearly doubled in the last 2 years, despite energy prices falling from their peak in 2022. Energy costs remain higher than before the cost of living crisis and those with built up energy debt continue to struggle to pay it off.
- 5.7. Evidence shows the growth of public sector debt in Scotland and the UK, especially amongst low income households over the past decade. Current estimates are that 6.2 million adults across GB are behind on payments owed to public bodies.
- 5.8. There is evidence that council tax debt has increased over the cost of living crisis, especially amongst low income households – recent analysis shows that while increasingly fewer households are behind on their council tax compared to 2010/11, the amount those households owe is increasing. The cumulative amount owed in arrears to UK local councils has risen from £1.7 billion in 2004/05 to £5.4 billion in 2022/23. StepChange highlighted that the average council tax arrears per client in Scotland rose 11% over the last year and the average amount of council tax debt owed during the second quarter of 2024 was £2,075, an increase of £204 from £1,871 in the same quarter in 2023.
- 5.9. The Money and Mental Health Institute (2024) estimate that 1.1 million adults across GB are behind on the repayment of overpaid benefits or tax credits, which are deducted from benefits.

Citizens Advice (2023) reported that households most affected are those with children, and where someone has at least one long-term health condition or disability. Most recent deduction figures for Renfrewshire (August 2024) show that:

- 55% of households in receipt of Universal Credit have at least one deduction, that is 9,100 households, and the average deduction is £67 per month.
- 6,000 households have a deduction repaying an advance of UC which, for example, would be taken to cover the initial period until benefit went into payment. The average deduction is £39.
- 4,310 households have a third-party deduction (deductions for money owed by the UC household to organisations such as energy companies or landlords). The average third-party deduction is £39 per month.
- 4,100 households had a government deduction (deductions for money owed to government organisations such as the DWP or HMRC) average government deduction of £52 per month.

- 5.10. The report also shows that credit card borrowing is the most common form of borrowing (28%) amongst the Scottish adult population, followed by Buy Now Pay Later (BNPL) (14%), overdraft (13%) and borrowing from friends/family (11%). The use of credit card or BNPL increased from 27% in January 2023 to 33% in January 2024. The findings also show that those ‘managing less well financially’ were especially likely to use a credit card (42% vs 28% overall in September 2024).
- 5.11. The report also found that low income households use more expensive high cost credit and loans to pay for essentials and can pay a ‘poverty premium’ because they are not able to access mainstream credit such as banks or building societies. Fair4AllFinance (2024) found that 23% of all high-cost loans and 41% of all pawnbroker advances are held by lowest income households, while only 10% of credit cards are. A review of the BNPL market by Money and Pension Service, MaPS (2023) found that adults are increasingly likely to use BNPL for day-to-day essentials and the ‘struggling’ and ‘squeezed’ are more likely to face difficulty managing their BNPL payments.
- 5.12. Borrowing from friends and family has also increased and it is estimated that over 10 million UK adults had borrowed from friends and family in the previous year. The latest YouGov survey findings for the Scottish Government (September 2024) also show that borrowing from friends/family increased from 9-10% at the start of 2023 to 13% in March 2024. In September 2024 borrowing from friends/family stood at 11%.
- 5.13. Despite these rises, there is also evidence that borrowing from family and friends may be becoming harder due to the impact of the cost of living crisis on the ability of networks of family and friends to lend money. Although it may seem that way, this type of lending is not always be a harmless route, and can entail paying interest and even threats and intimidation from lenders, and may mask illegal lending activity.

Who is borrowing?

- 5.14. A range of sources show that social renters are more likely than private renters to have unmanageable debt, or need debt advice (general debt advice, rather than housing related debt advice) but that all types of households who rent their homes are more likely to be in arrears with payments than those who own their home with a mortgage, and considerably more likely to be in debt than households who own their home outright.
- 5.15. Evidence shows that people of working age, people in low socio-economic groups, renters, ethnic minorities, disabled people and people with ill health are at a greater risk of being in problem debt. However the characteristics of those in debt has changed over the cost of living crisis.
- 5.16. While households with children are more likely overall to be in problem debt, there is emerging evidence to suggest that single adult working-age households are struggling with debt. These households have long been acutely affected by inadequate living standards, are particularly vulnerable to the cost of living crisis and are increasingly likely to seek support from debt advice services.
- 5.17. There are indications that problem debt amongst women may have worsened as a result of the cost of living crisis and women are more likely than men to be in debt, with certain groups of women are particularly affected, such as black and minority ethnic women, disabled women, young women, lone parents and mothers of young children. Research by the Scottish Women's Budget Group on the experiences of the cost of living (2023) found that 23% of the women who responded were taking on more debt, with that figure being 40% for single parents.
- 5.18. There is also some recent evidence that groups of people not previously in debt are at risk of falling into debt, such as mortgage holders and people with higher incomes. Research by MaPS (2023) found that while most people in need of debt advice rent their home from a social landlord or private landlord, a third of the 'at-risk' group have a mortgage (35%). This has been an area of concern for Citizens Advice nationally as well as locally, where Renfrewshire CAB had reported an increase in people struggling to pay mortgages.
- 5.19. Being in full-time employment does not protect households from financial difficulties and problem debt. Over the last five years, a range of evidence from debt advice services show that an increasing proportion of their clients are in full-time work. Citizens Advice Scotland data shows that most of their debt clients (28% in 2023/24) are those unable to work due to a disability or ill health but this is followed by those working full-time (21% in 2023/24), followed by unemployed clients (15% in 2023/24).

Local picture

- 5.20. Locally, elected members will note from the Cost of Living Dashboard that the amount of debt under management by both Renfrewshire Citizens Advice and Advice Works was high in Quarter 1, at £2,408,161, while the following quarter it fell to £901,726 which, as elected members will see from the Dashboard, this is more akin to the usual debt levels. For quarter 3, the total debt

managed had risen to £1,105,250, again within normal parameters, and the Quarter 1 figure may be an anomaly.

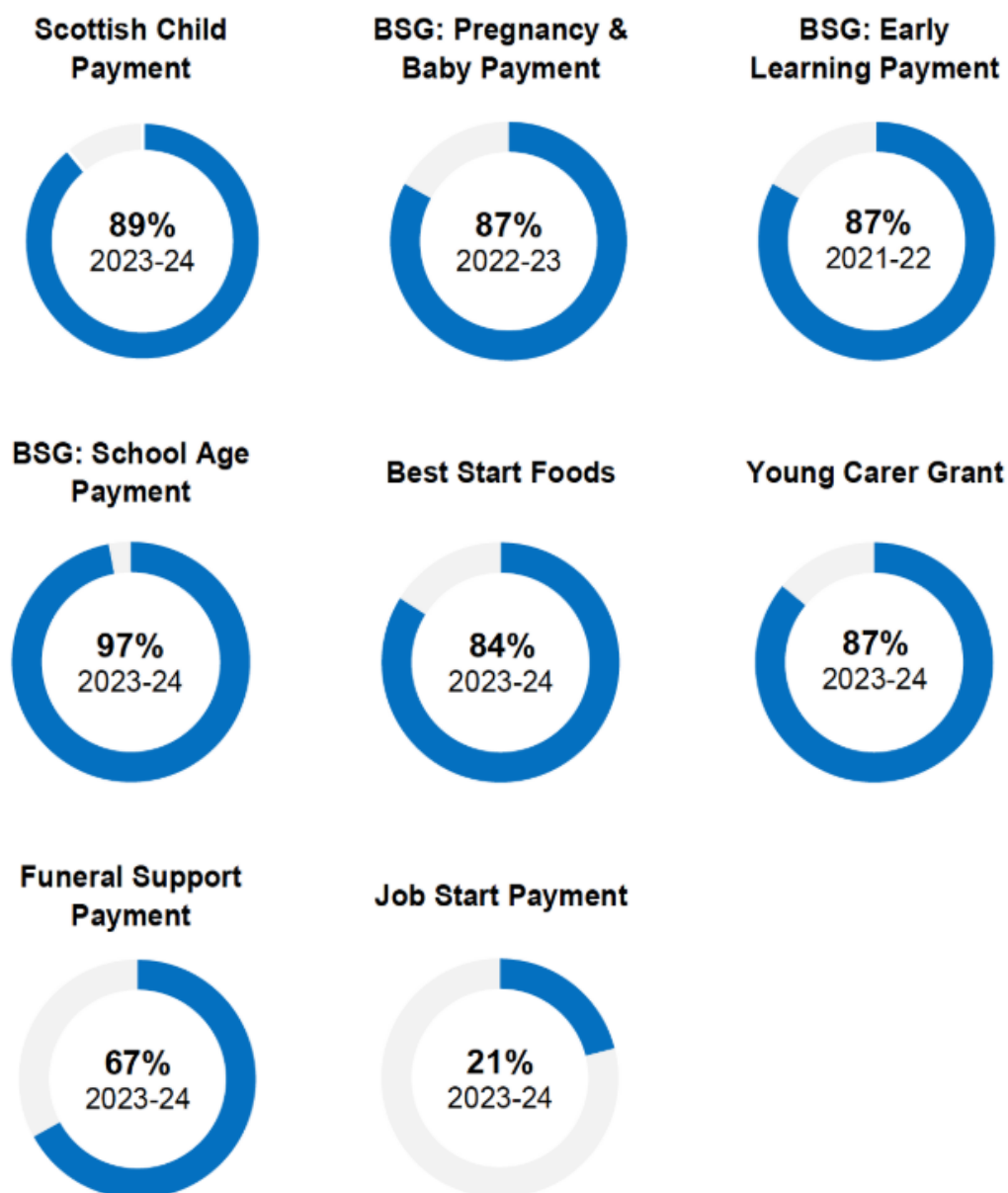
- 5.21. RCAB have advised, however, that their new debt under management figure this quarter (£391,265) may not show the full picture with regards to debt levels as they are still recovering from the loss of experienced members of staff. This has meant they had fewer slots for new debt cases this quarter. The number of new debt cases for Advice Works in Q3 was 131, down from 153 the previous quarter, although the Christmas period always means figures for quarter 3 are lower, and debt managed was £713,985, up substantially from £391,745 the previous quarter.
- 5.22. Although numbers of working clients are down this quarter, figures from RCAB show that of the 1,365 clients seen this quarter, 394 were working either full time or part time. This is more than a quarter of all clients seen (28%). Of the 1125 clients Advice Works saw in Q3, 164 were working, so a smaller percentage and down from a high of 200 in Q4 of 23/24.
- 5.23. At present it is difficult to find a pattern in either numbers of debt clients, numbers of clients working or debt levels. These trends will be monitored over time, however, with further information captured around debt and changes in client type.

6. Benefits

Benefit Take Up

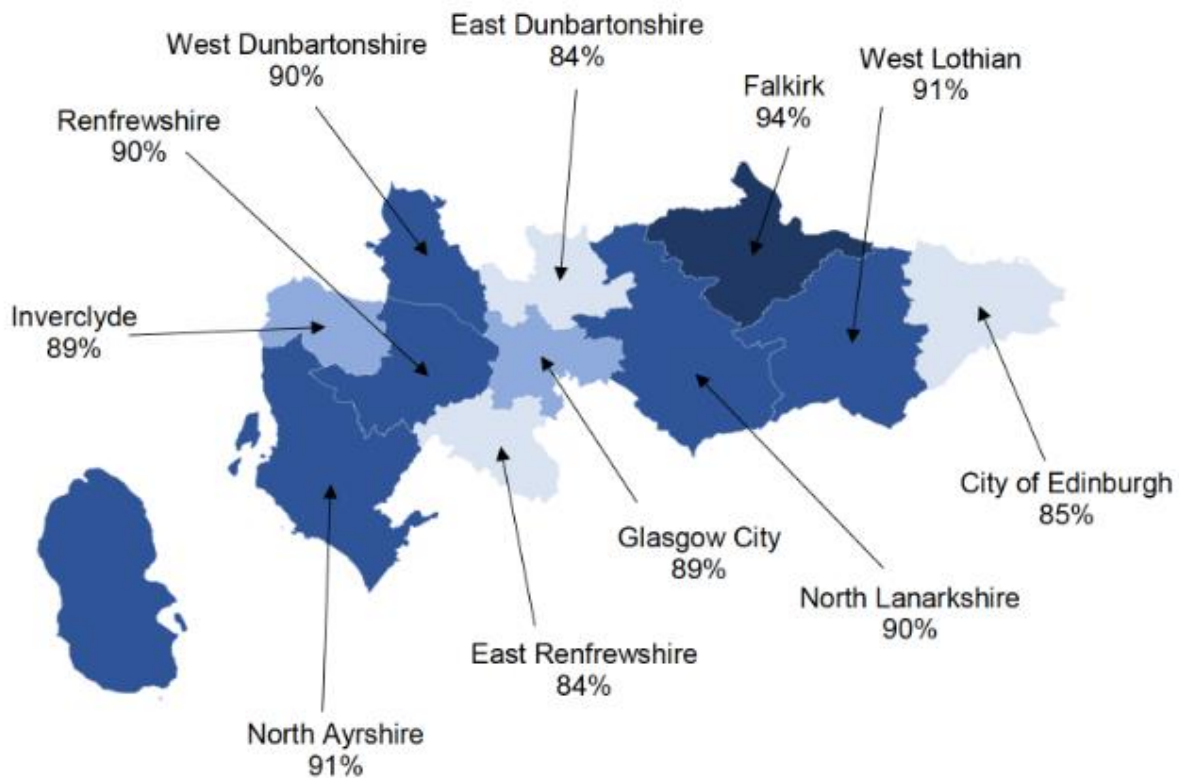
- 6.1. In November 2024, the Scottish Government published take-up rates of Scottish benefits, covering:
- Scottish Child Payment (including local authority estimates)
 - Best Start Grant
 - Best Start Foods
 - Young Carer Grant
 - Funeral Support Payment
 - Job Start Payment
- 6.2. Take up rates are calculated by dividing the number of recipients of a benefit by the number of those eligible. While the number of people receiving the benefits is known, the number of people eligible to claim the benefit is estimated, so the take up rates published are also estimates.
- 6.3. The rates for Scotland are below, with only the Scottish Child Payment reported on a Local Authority basis.

Figure 1: Take-Up Rates of Scottish Benefits



- 6.4. From those reported, only the Scottish Child Payment reported on a Local Authority basis. For Renfrewshire, the take up rate of Scottish Child Payment was 90%. This is a similar rate to other local authorities and just above the Scottish Average.

Map 3: Central Region Scottish Child Payment Take-Up Rates



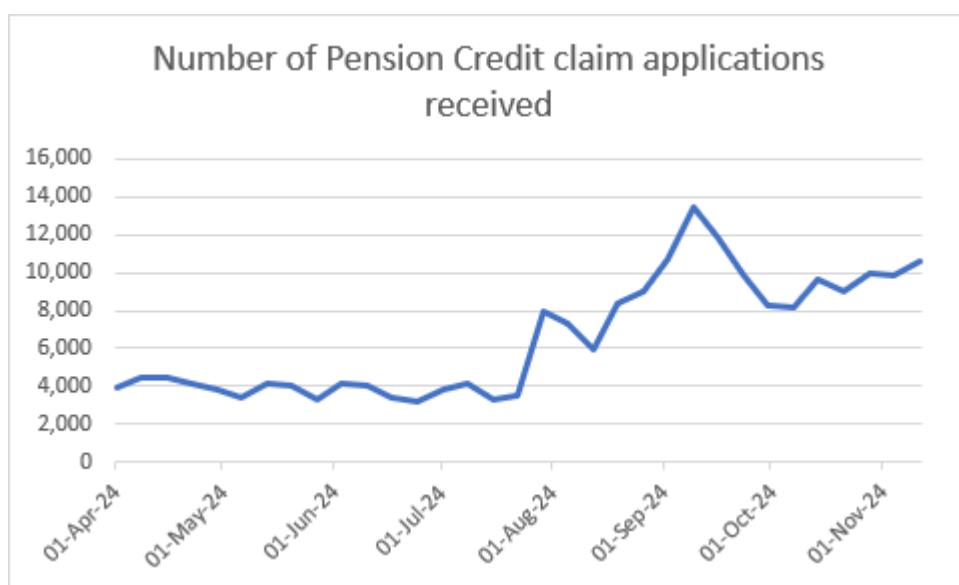
- 6.5. Some people do not apply for benefits they are entitled to, this could be due to: social barriers (e.g. perceived stigma of applying for benefits), costly or complex access (e.g. complex application process), or a lack of information (e.g. people being unaware of available support).
- 6.6. Renfrewshire Council's Advice Works service and Council funded Renfrewshire Citizens Advice Bureau (RCAB) work closely with Social Security Scotland to maximise benefit take up of Scottish benefits. Additionally local Social Security Scotland staff are part of the Council chaired Advice partnership and link with many other Council services and 3rd sector organisations.
- 6.7. The publication of the take up rates allows identification of gaps where residents may need more information and general awareness raising, and also targeting of resources where take up levels are low. The funeral support take up at 67% is low across Scotland. In Renfrewshire Funeral Support Payment information is provided in all instances when a death is registered and funeral directors also publicise the payment. Advice Works have commented that this is not something they receive many enquiries about, and without knowing the local take-up rate it is difficult to know whether this is a particular problem locally.
- 6.8. At 21%, Job Start Payment take up is low. Invest in Renfrewshire have identified a number of reasons for this, such as lack of awareness and promotion of the Payment. They consider that many eligible young people and their families are not aware that the Job Start Payment exists and while at Invest they not only promote but help young people navigate the process and help them access their evidence to prove eligibility for the Payment, they feel the current processes can be complex.

- 6.9. In addition, because the evidence for a claim must be provided by DWP, but the benefit is administered by Social Security Scotland, this can cause an extra layer of bureaucracy and form an additional barrier to claiming.
- 6.10. Invest also consider that meeting the eligibility criteria can be a challenge as claimants have to be registered as unemployed for 6 months whereas young people tend to move in and out of employment frequently at the relevant age of 16-24, in entry level jobs, so can miss out as a result.
- 6.11. Invest will continue to work in partnership with DWP and Social Security Scotland to promote this benefit. DWP have also reported that their national teams are engaging with Social Security Scotland on a strategic level to improve take up of the Job Start payment and more locally are working closely with to increase messaging and promotion and are currently working on creating and designing new promotional material which will be available for Work Coach's desks.

Winter Age Heating/Pension Credit

- 6.12. As previously reported to the Sub-Committee, on 14 August, the Scottish Government announced that due to the change in Block-Grant associated with the change to eligibility for Winter Fuel Payment, the payment in Scotland would also be restricted to those on eligible benefits for Winter 2024/25. On 28 November, the Scottish Government announced that they will provide universal support through the introduction of Pension Age Winter Heating Payments, ensuring a payment for every pensioner household in winter 2025/26. On the roll-out of the new benefit next winter, pensioners in receipt of a relevant qualifying benefit, such as Pension Credit will receive payments of £300 or £200, depending on their age. Meanwhile all other pensioner households will receive £100.
- 6.13. Since the initial announcement, a significant amount of work was done across Council services and RCAB to ensure those eligible for Pension Credit were encouraged to claim it. Letters have been sent to every household which was in receipt of Council Tax Reduction, but where no Pension Credit entitlement was declared, as these households were most likely to have a lower income. This was done in conjunction with social media posts, pop-up events, such as in the Piazza and at the Gallowhill Community Breakfast, and posters/leaflets being located in community settings encouraging households to contact Advice Works or RCAB for a benefit check.
- 6.14. Advice Works have reported that 107 households have been in contact, explicitly citing either the Council letters, pop-up events or poster/leaflet as the reason for getting in touch. The amount of income generated for these households is currently just over £105,700 but this figure is expected to rise as outstanding decisions for Pension Credit, Attendance Allowance, Council Tax Reduction and/or Housing Benefit are made and recorded. Overall, 381 households, within the 65 years of age or older category, have contacted Advice Works since 1 October 2024 resulting in a total client financial gain for those older adults of over £1million.

- 6.15. RCAB advised 232 clients over pension age contacted them in Quarter 3, with 124 of them looking for advice in relation to benefits, particularly for help with Pension Credit and Attendance Allowance. A further 36 pension age clients were assisted with enquiries about their energy and energy debt. This was a 100% increase for this age group on the same quarter last year.
- 6.16. 74 clients of pension age increased their income within this reporting period as a result of this quarter's appointments, resulting in confirmed client financial gains of £126,903. The majority of Pension Credit claims have not been processed due to a backlog (see 6.20) and so this figure is set to rise.
- 6.17. The DWP estimate that up to 880,000 pensioners UK-wide could be missing out on additional financial support through PC entitlement, worth on average up to £3,900 per year. In Renfrewshire, the initial estimate was that an estimated 2,500 households that could be missing out on Pension Credit entitlement. Although we will have reached some of those, Renfrewshire Council will continue to promote Pension Credit, and will hold further pop-ups in the coming weeks.
- 6.18. In addition to the work done locally, nationally the DWP sent letters to every household which was in receipt of Housing Benefit, but where no Pension Credit was declared as these households, are again, likely to have a low income. The latest DWP statistics published on 28 November 2024, show the increase and Pension Credit claims corresponding with the initial UK Government WFP announcement on 29 July, the Scottish Government's WFP announcement on 14 August and the increase in local and national media coverage since the announcements and subsequent parliamentary debates and votes.

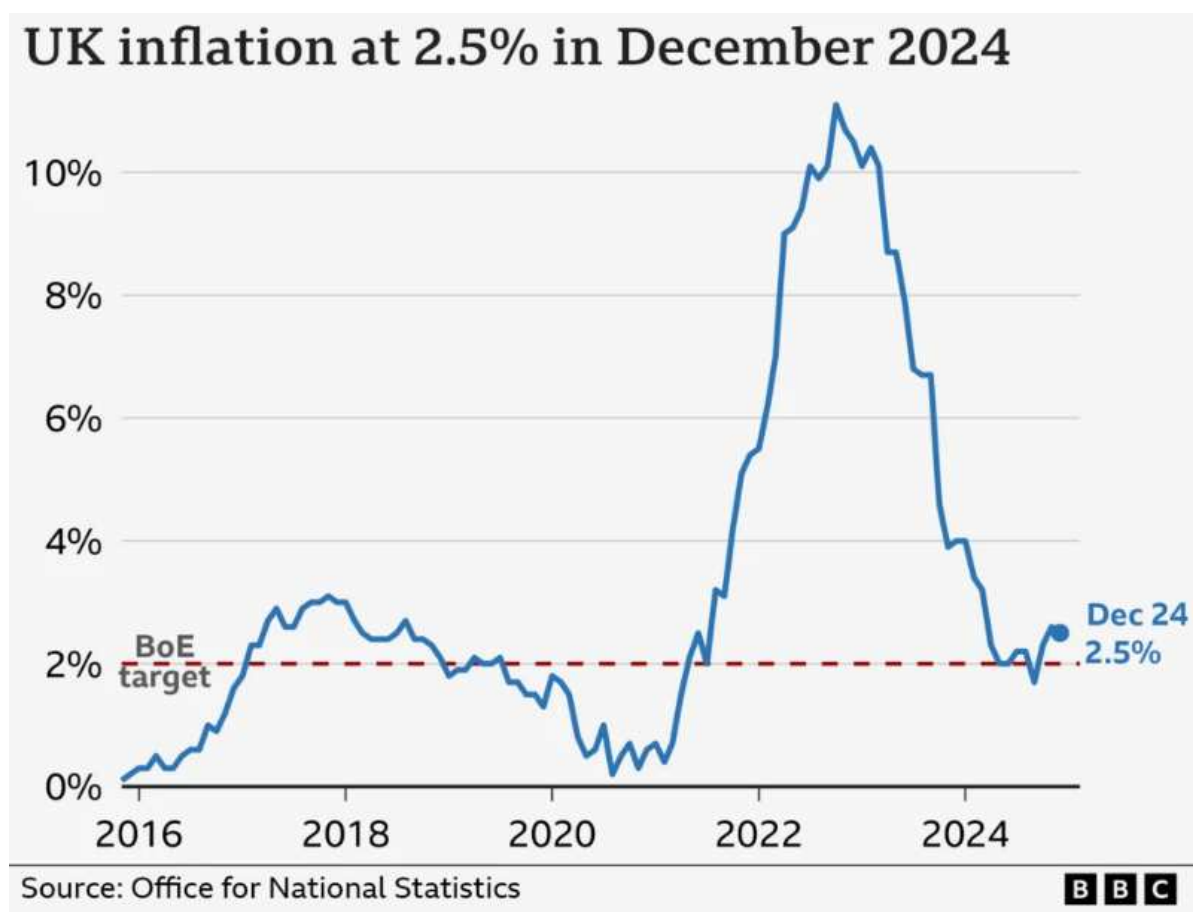


- 6.19. Between 29 July and 17 November, the DWP received 150,000 claims for Pension Credit, with 95,300 being processed in that time. The proportion of Pension Credit claims being awarded during this period was 44.6%. There is no published data on the number of claims awarded within the same period in Renfrewshire to date.

- 6.20. Due to increased numbers received, as of 18 November 2024, the average clearance times for Pension Credit claims was 65 working days, compared to 45 days at the end of July 2024, and 91,075 claims were awaiting processing. The DWP currently works to a planned timescale of 50 working days to clear Pension Credit claims. It is therefore likely that many households that claimed the benefit in November or December will receive the decision about whether they are entitled to Pension Credit, and consequently the WFP, in February or March. The DWP have assigned additional staff to tackle the backlog and increased volumes of claims in order to reduce the average clearance times.

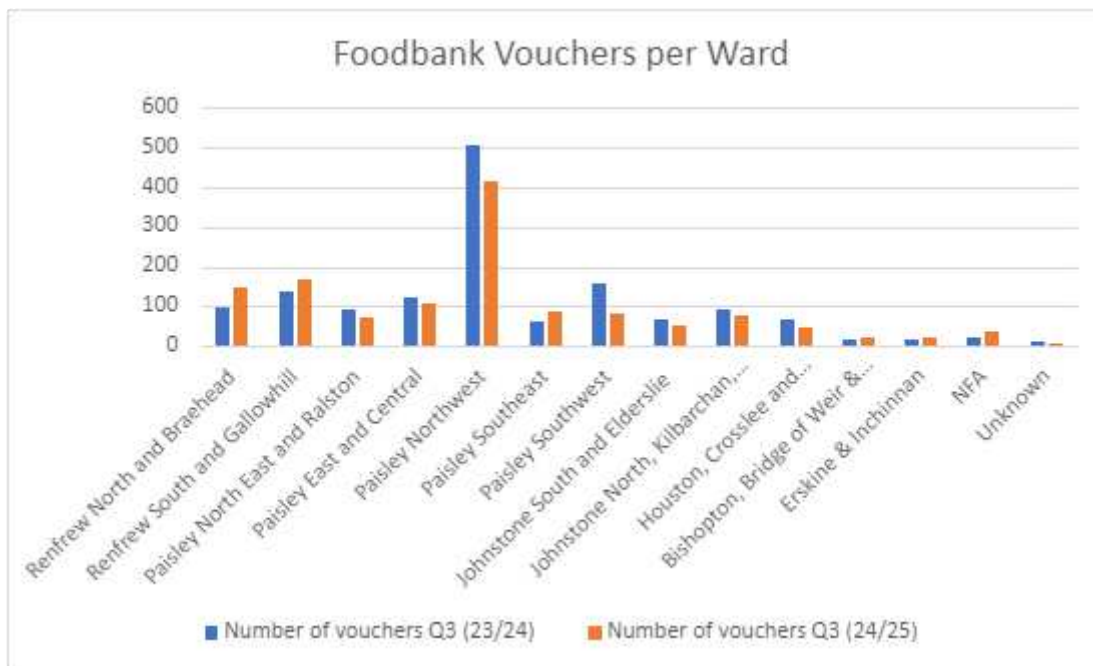
7. Inflation

- 7.1. The rate of inflation is standing at 2.5% in December having decreased slightly from 2.6% in November, and has been above the target rate of 2% set by the UK Government for the Bank of England since October 24, when it reached 2.3%.



- 7.2. Easing price rises in restaurants, falling hotel prices, and smaller rises in airfares than usual last month helped the overall inflation rate come down, the ONS said. The inflation rate for food, has also increased slightly to 2% in both November and December from the 1.8% reported at the last Sub-Committee.
- 7.3. The Office for Budget Responsibility had said in October that inflation was likely to pick up to 2.6% in 2025 in part due to the impact of Budget measures announced in October. It expects inflation to remain slightly above the Bank of England's 2% target until 2029.

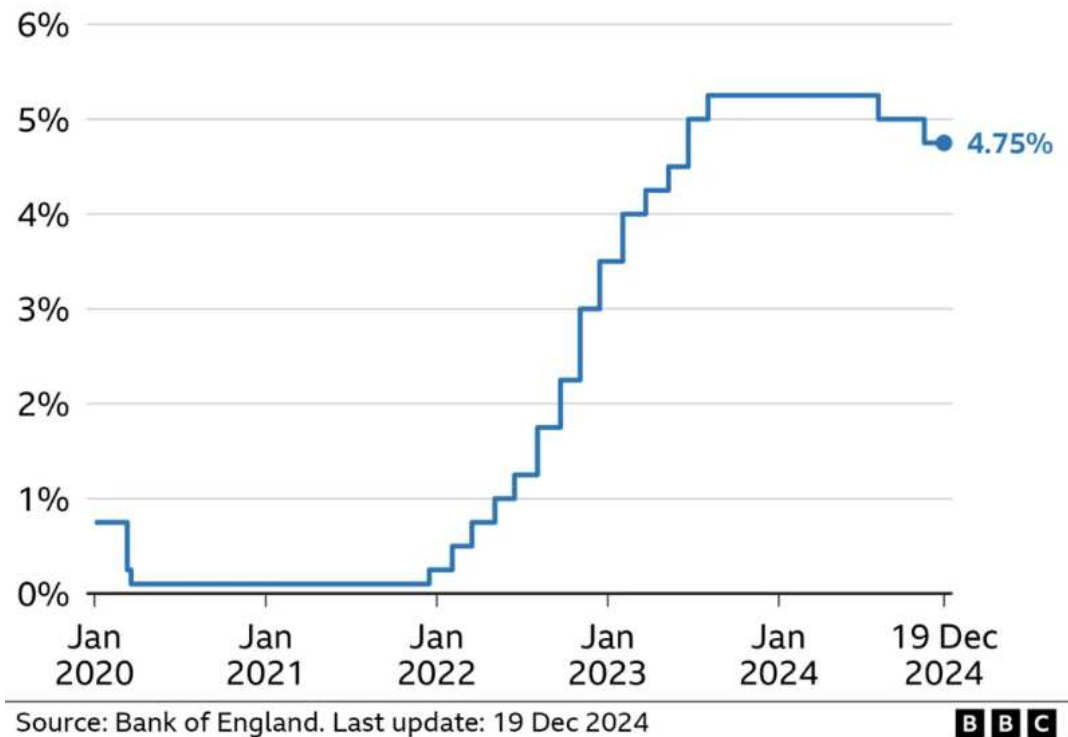
- 7.4. The Food Foundation Kid's Food Guarantee has been monitoring the price of baby formula at nine major UK retailers since April 2023. For babies aged under six months, breastmilk or first infant formula for those families reliant on formula are a baby's sole source of nutrition and hydration. However one in four (26%) mothers of babies and infants said they struggled to afford formula in January 2024.
- 7.5. Reported behaviours to make formula stretch further such as watering down feeds, increasing the time between feeds, and substituting formula with other milks which are not appropriate for babies under 12 months of age, mean that babies in these circumstances are at high risk of undernutrition during a critical period of growth and development.
- 7.6. The Food Foundation revisited the price of first infant formula brands in October 2024 and found that there had been some positive shifts in pricing with a new own brand first infant formula being launched at Lidl, giving more choice, and one brand (SMA) reducing prices. However, although they found that some progress has been made in driving down the cost of infant first milk, formula prices remain high overall and there is still a concerning variation in pricing across the retailers for individual products and brands.
- 7.7. Renfrewshire Council and HSCP have worked together to set up an Emergency Infant Formula Pathway with the Whole Family Wellbeing team supporting the initial emergency request, and providing further supports for the family with financial and other health and wellbeing issues following referral.
- 7.8. In Renfrewshire 1,332 Foodbank Vouchers were in Quarter 3, in comparison with 1,456 issued in the same quarter the previous year, a decrease of 8.5%. The vouchers covered 1,705 adults and 782 children this year, which was a decrease in total number receiving assistance compared to the same quarter last year (1,889 adults and 839 children). Year to date, however, foodbank usage has increased 4% compared to the same time last year with 4,054 vouchers as compared to 3,899.
- 7.9. The decrease in voucher numbers in Quarter 3 may be due to the number of food initiatives in place around Christmas, with charities such as Renfrewshire Food Giveaway providing food parcels to 185 homes, St Mirren's Festive Friends supporting with hot meals and food hampers and larders also supporting families with food for the Christmas period, and for example, picking up surplus food from supermarkets on Christmas eve and redistributing in local areas.
- 7.10. The rising costs of essentials remains the most commonly cited factor in the reason for voucher issue in Renfrewshire, at 624 times, up from 619 times in Quarter 2 of 24/25. This is compared to the next most cited factors, ongoing impact of physical or mental health condition and Priority debt which were both cited 169 times.
- 7.11. The table below shows the number of Vouchers fulfilled per Ward in Quarter 3 2024/25 compared to Quarter 3 last year. The most significant numerical jumps in voucher numbers were Renfrew North and Braehead with 50 and Renfrew South and Gallowhill with 31. Paisley Northwest saw numbers reduce by 93, to 413 and Paisley Southwest by 75 to 84.



- 7.12. Renfrewshire Foodbank has recently opened and extended their Paisley distribution on a Wednesday afternoon to 18.45 to ensure people who are employed can access. The figures for those who are in employment who have used the foodbank have this Quarter remained stable at 117.

8. Interest Rates

- 8.1. The Bank of England uses interest rates to try to keep inflation at 2%. On 19 December 2024, the interest rate was held at 4.75% after two falls earlier in 2024. The first drop in rates for more than four years came in August, followed by another in November. Some analysts predict another cut in February, although borrowing costs remain high for many.
- 8.2. With the inflation rate rising to 2.6% in November, and only slightly reducing to 2.5% in December, above the Bank of England's target, the Bank has to balance the need to slow price rises against the risk of damaging the economy, and avoid cutting rates only to have to raise them again shortly afterwards.
- 8.3. After the UK Government's budget in October 2024, there is an expectation that interest rates will be cut more slowly than originally predicted with the Organisation for Economic Co-operation and Development, for example, stating that it would be early 2026 before interest rates would decrease to 3.5%.



- 8.4. Mortgage costs have been rising despite recent cuts in interest rate, with the average rate on a two-year fixed deal now at 5.5%. Lenders, including Barclays, HSBC, NatWest and Nationwide, have increased the rates charged on new fixed deals recently and for first time buyers all of the cheapest deals on the market, often for those able to offer a large deposit, have risen back above a rate of 4%. As previously reported to elected members, 8 in 10 existing mortgage customers currently have fixed rate deals and around 800,000 fixed-rate mortgages, currently with an interest rate of 3% or below, are expected to expire every year, on average, until the end of 2027.

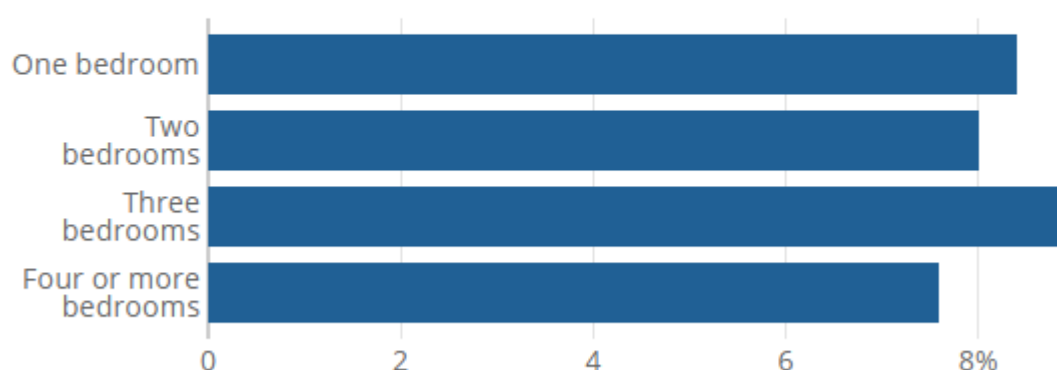
9. Housing costs

Rental Costs

- 9.1. According to the ONS, private rental prices in Renfrewshire rose to an average of £777 in November 2024, an increase of £21 per month on the last reported figure of £756 in September 2024 and an annual increase of 8.1% from £719 in November 2023. Average rents as of November 2024 in Renfrewshire/Inverclyde by how many bedrooms there are in a property were:
- One bedroom: £488 (from £474 in June 24)
 - Two bedrooms: £648 (from £630 in June 24)
 - Three bedrooms: £839 (from £818 in June 24)
 - Four or more bedrooms: £1,497 (from £1,465 in June 24)

Change in average rents by bedroom number in Renfrewshire/Inverclyde

Monthly private rental price, annual inflation, November 2024



Source: Price Index of Private Rents from the Office for National Statistics

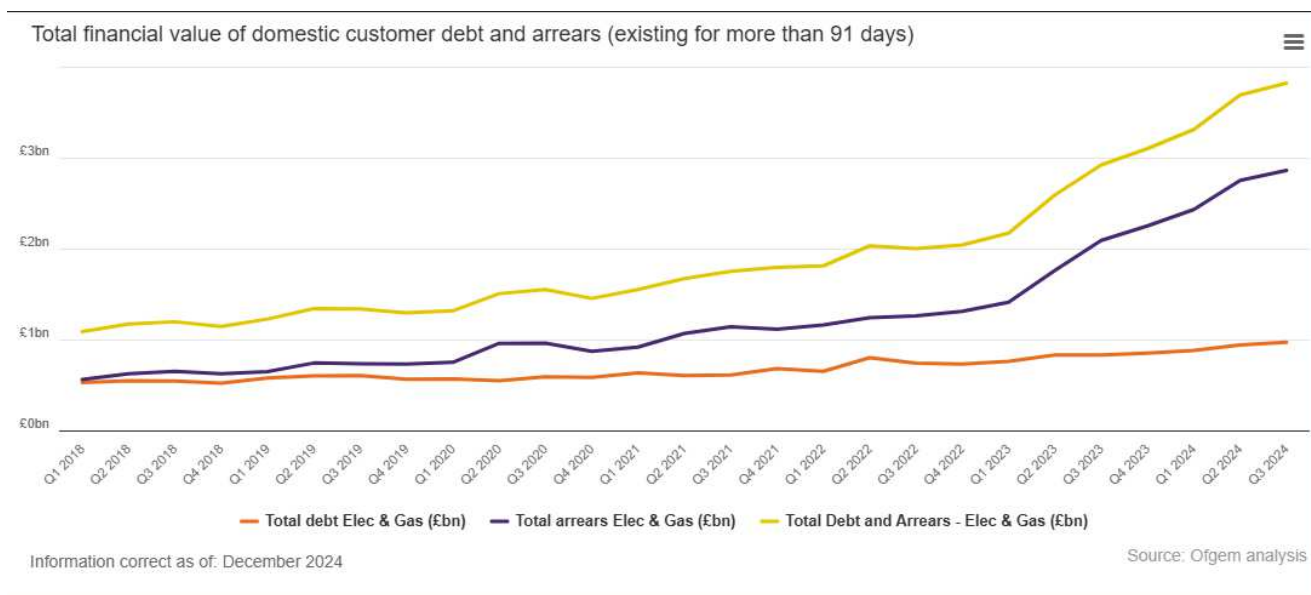
Home ownership

- 9.2. House prices have continued to rise and ONS figures show that the average cost of a home in Renfrewshire is now £170,000 in October 2024, up 8.7% from October 23, while, the average price paid by first-time buyers was £138,000 in October 2024. This was 7.8% higher than the average of £128,000 in October 2023. For homes bought with a mortgage, the average house price was £183,000 in October 2024. This was 9.5% higher than the average of £167,000 in October 2023.
- 9.3. This is less than the Scottish figure, where the average house price in October 2024 was £197,000, up from £187,000 a year earlier.
- 9.4. According to Adzuna, a recruitment agency, the average salary for jobs advertised in Renfrewshire in November 2024 was £33,971, up from £33,339 in September.
- 9.5. For each property type, average prices as of October 2024 in Renfrewshire were:
- Detached properties: £352,000 (up from £346,000 in August 24)
 - Semi-detached properties: £207,000 (up from £202,000 in August 24)
 - Terraced properties: £147,000 (up from £143,000 in August 24)
 - Flats and maisonettes: £103,000 (up from £101,000 in August 24)
- 9.6. According to the Bank of England, more than a million mortgages have been issued in the last 3 years where home buyers will be making payments past state pension age. The latest data shows that two in five new mortgages have terms that see homeowners still making payments in retirement, an increase on the three in ten recorded in 2021.
- 9.7. According to Steve Webb, a former pensions minister who is now a partner at the pension consultancy LCP, this has profound implications for retirement planning, as it is likely to mean that savers may end up using already inadequate pension pots to clear a mortgage balance.

- 9.8. UK Finance, the banking and lenders' trade body, said only 3% of mortgage-holders were currently paying off a mortgage after the age of 65. The increase in this figure raises the prospect of some people having to work longer until a mortgage is paid off, although alternatively they may choose to downsize.

10. Fuel – Energy Costs for Households

- 10.1. Every three months, Ofgem reviews and sets a level on how much an energy supplier can charge for each unit of energy. This is known as the price cap. From 1 October to 31 December 2024, the price cap rose 10%, meaning an average household on typical usage, paying by Direct Debit for dual fuel was paying £1,717 a year, up £149 from the previous cap. The increase was across both unit costs and standing charges. This was followed by a 1.2% increase from 1 January to 30 March 2025, with a rise to £1,738 for the average household.
- 10.2. The Ofgem cap is based on a "typical household" using 11,500 kWh of gas and 2,700 kWh of electricity a year with a single bill for gas and electricity, settled by direct debit. Those who pay their bills every three months by cash or cheque will pay more at approximately £1,851, while households on prepayment meters will pay slightly less than those on direct debit, with a typical bill of £1,690, a rise of £21 from the previous quarter.
- 10.3. All households pay standing charges for energy. This means that even were they to use no energy at all, there would still be a daily charge to cover the costs of being connected to a supply. The charge is typically 61p a day for electricity and 32p a day for gas, although they vary slightly by region. Under the energy price cap, standing charges have risen by 43% since 2019.
- 10.4. Recognising an issue, especially for low energy usage households with standing charges, Ofgem has proposed that from winter energy firms must provide a choice of price-capped tariffs from winter 2025, one which has a standing charge and unit rate - as is the case now - and another with no standing charge but a higher unit rate. This would allow customers to choose which tariff would suit them best, with lower usage households benefitting.
- 10.5. Ofgem previously asked consumers for evidence and input on standing charges, and on 12 December 2024 announced that they would formally consult in 2025 on introducing an option under the price cap to include zero standing charge tariffs alongside existing tariffs, offering consumers the ability to choose what is right for them.
- 10.6. Alongside the announcement about the consultation, Ofgem also set out its debt strategy which aims to tackle the growing impacts of rising debt in the energy system, and to create lasting change in the way debt is managed and customers in debt are supported. As was reported to elected members in September 2024, Ofgem data indicates that the number of accounts behind on their gas and electricity bills has reached the highest level since records began in 2012. Since then, levels have continued to rise with most current levels indicated below. The amount of money owed to suppliers by customers has nearly doubled in two years, now totalling about £3.8bn.



10.7. The regulator is proposing to introduce a clear Debt Guarantee as part of its drive to improve the standard of service offered by suppliers supporting people in debt. This will mean customers can expect consistent, compassionate and tailored support that helps them to manage their debt or arrears. The changes could also include:

- introducing new rules to make the ability to pay assessments more consistent across suppliers, ensuring that consumers are able repay their debts in an affordable and sustainable way
- requiring suppliers to accept debt repayment offers from reputable third parties, such as debt advice agencies or consumer organisations. This would make it easier for households struggling with their bills to get help and improve collaboration between suppliers and third parties
- making our rules tougher on suppliers' processes for working with third parties acting on behalf of consumers and developing best practice guidelines with the sector on how this works on the ground
- improving how suppliers can help consumers struggling with their bills access additional support they may need from a different organisation

10.8. Again consultation is taking place around debt including a debt relief scheme to help deal with the current unprecedented levels of energy debt and the new standards of debt support and will close on 6 February 2025.

11. Census information

11.1. Although the most recent census was conducted in 2022, preliminary results have only recently been made available. In November 24, SHERU, the Scottish Health Equity Research Unit published a report looking at changes in Scotland's health and socioeconomic inequalities since 2011. It found that the Scotland of 2022 continues to be characterised by inequities in health outcomes, with life expectancies in the wealthiest parts of the country exceeding those in the poorest by more than a decade. These inequalities have failed to improve since 2011, growing by

only a few months for men and women alike. This stagnation in health outcomes is paralleled by a stagnation in average household incomes, which grew by only 4% in real terms over the decade.

- 11.2. The report examines socioeconomic determinants of health, including demography, disability, housing, education, and work by area deprivation from the Scottish Index of Multiple Deprivation (SIMD). The report findings include:
- People in Scotland in 2022 were more likely to report that they are in poor health than they were in 2011. The gap in outcomes between deprived and non-deprived areas has widened since 2011. The number of people with mental health conditions has increased over the decade, especially among young women.
 - People are more likely to exit the labour market to care for their home and family or due to ill health, with unpaid care growing between 2011 and 2022. People in deprived areas are significantly more likely to be economically inactive to care for their home or family, more likely to provide unpaid care in general, and more likely to spend more than 35 hours a week on caring responsibilities compared to people in non-deprived areas.
 - Migrants and people from ethnic minority groups were more likely to live in the most deprived 20% of areas than the general population. People from Black African and Polish backgrounds were the most likely to live in deprived areas, with well over a third of their communities residing in these neighbourhoods. Ethnic minorities (including white minorities) now make up nearly 12% of the Scottish population, and 10% of the Scottish population is foreign-born. In cities, this proportion was much higher.
 - People in Scotland, on average, were more likely to have earned a degree-level qualification or equivalent, although people in deprived areas are still more likely to have no qualifications than a university degree.
 - Home ownership rates are broadly similar to 2011 although people in deprived areas are less likely to own a home than people from non-deprived areas, and slightly less likely to own a home than they were in 2011. While people are less likely to live in overcrowded homes overall, people in deprived areas are more likely to live in overcrowded homes than the general population, although this has dropped substantially since 2011.
- 11.3. In the coming months, the census is set to release datasets which combine multiple census variables, allowing SHERU to expand upon their recent report, creating a fuller picture of how health and the socioeconomic determinants of health have changed over a decade.

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. **Climate Risk** - none
13. **Children’s rights** – the articles within UNCRC underpin the work that is being progressed in Renfrewshire through the Fairer Renfrewshire programme, particularly in relation to rights in relation to aspects such as life, survival and development, food, clothing and a safe home and supporting the best interests of the child and their families. Child poverty and family wellbeing are key local partnership priorities.
14. **COSLA Policy Position** – none

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Cost of Living Dashboard

January 2025

Prepared by:

Policy and Partnerships

tacklingpoverty@renfrewshire.gov.uk

Cost of Living Dashboard

This dashboard has been developed to provide a summary of key indicators relating to how local households might be impacted by the cost-of-living crisis

It has four key sections: economy, social security, financial insecurity and housing

Each section has an overview with key indicators and their movement from the last period, supported by additional information and graphs showing further analysis and longer-term trends

The dashboard is still in development, and feedback is welcome on the information included and its presentation to ensure it is a useful tool

OVERVIEW

Key statistics - economy

 **4.75 %**

Bank of England base rate
(December 2024)

 **2.5 %**

Consumer Prices Index (CPI)
(December 2024)

 **2.0%**


Inflation rate for food and non-alcoholic beverages
(December 2024)

 **£19.52**

Average hourly pay for a
Renfrewshire worker in 2024
(excluding overtime) (Scotland /
£19.19)

 **136.51p**

Average fuel price for petrol
(January 2025)

 **£1,738**

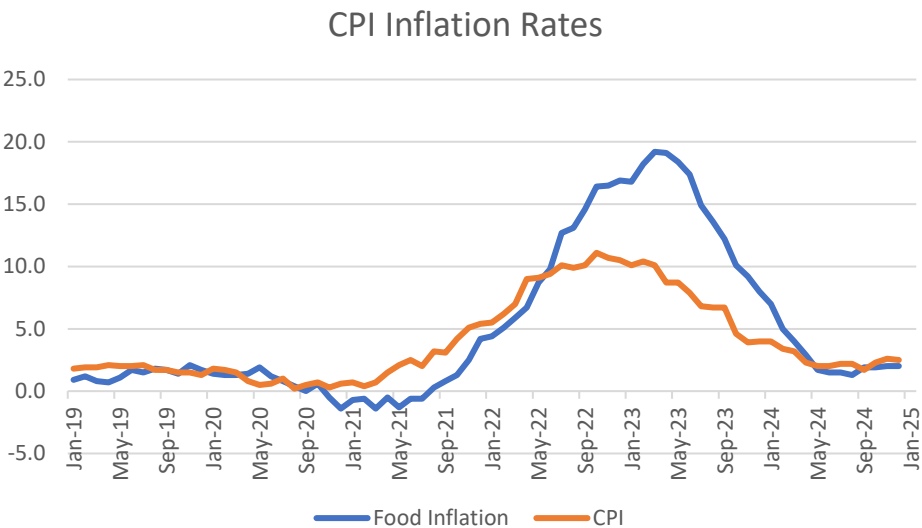
Energy price cap, typical use,
direct debit
(from January 2025)

- CPI Inflation trend falling since 2022, with food inflation also falling since 2023 high.
- Reduction in interest rates in November 2024 with further small cuts likely in 2025.
- Energy price cap rising, with prepayment meters comparatively cheaper than direct debit.
- Average hourly pay increasing, ahead of Scotland and GB average.

Inflation

The inflation rate in December 2024 is 2.5%, down from 2.6% in November. The reduction is not consistent across all categories and there are differing fluctuations.

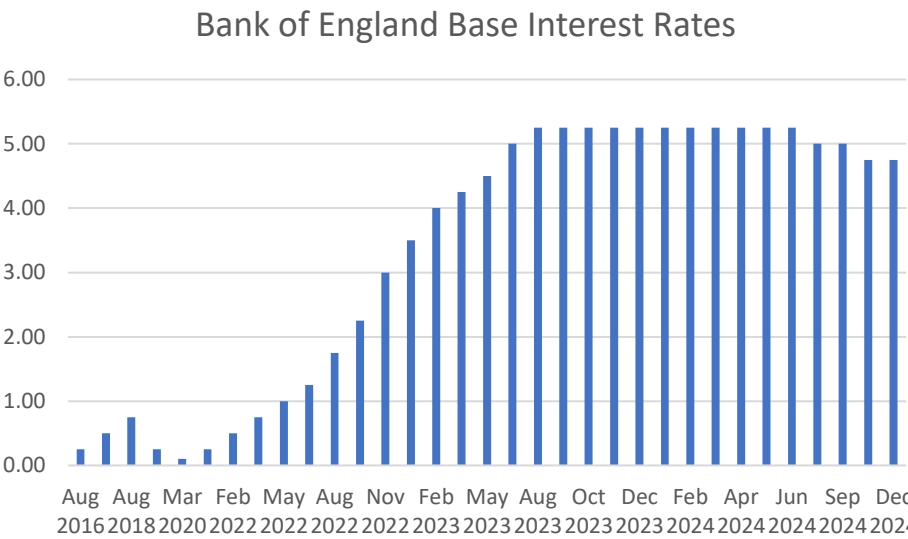
The slight drop in the CPI Rate for December 2024, was largely as a result of hotel prices falling, and tobacco costs increasing by less than in December 2023.



Interest Rates

The Bank of England’s base rate reduced to 4.75% in November 2024, having increased significantly over the last year, peaking at 5.25% from August 2023.

Interest rate projections are difficult to predict, however many analysts are predicting modest decreases over the next two years. Analysts are predicting that the recent reduction in inflation could boost the chances of a further 0.25% reduction at the next Bank of England meeting on 6 February 2025.



Earnings

Based on the ONS annual survey of hours and earnings, in 2024 the median hourly pay (excluding overtime) for workers in Renfrewshire is higher compared to that for workers in Scotland, and the rest of Great Britain.

It should be noted that the median hourly wage for males in Renfrewshire is less than that for females, however when calculating median gross weekly pay females receive less earnings - £803.40 per week for males compared to £708.60 per week for females.

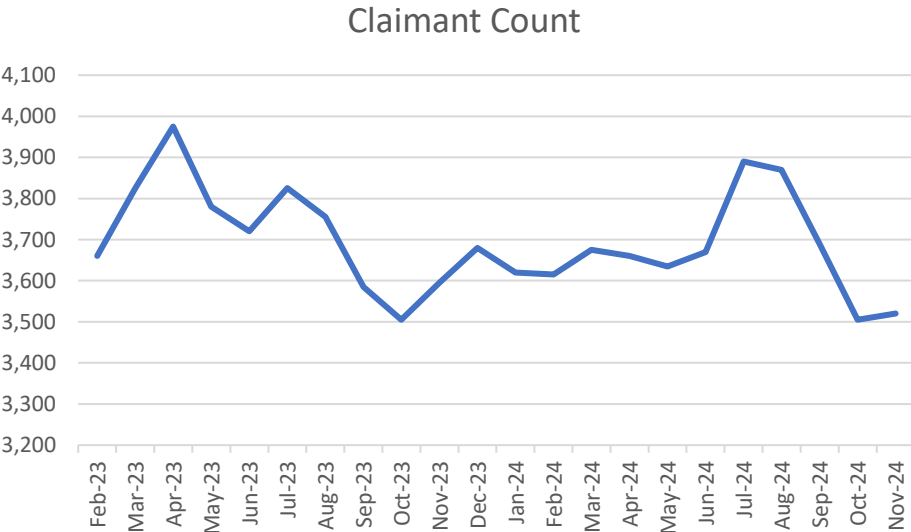


Employment Rate

The ONS Labour Force Survey shows the Claimant Count for those claiming benefits 'principally for the reason of being unemployed', which now stands at 3,520. This is based on numbers claiming JSA and Universal Credit.

These numbers are based on those aged 16 and over.

The Renfrewshire unemployment rate of 3.0 % is less than the Scotland rate (3.1%) and lower than that of Great Britain (4.2%).

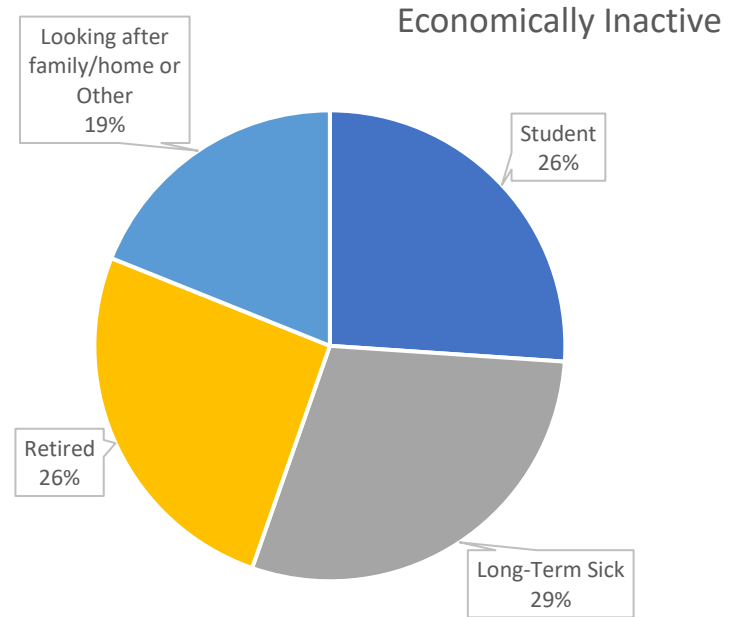


Economic Inactivity

The ONS Labour Force Survey also provides details on those aged 16+ that are economically inactive and not seeking work. Between July 2023 to June 2024, of the 28,000 people aged 16-64 that are classed as economically inactive, 88.4% are not looking for employment (either in the long-term or short/medium term).

The percentage of economically inactive people aged 16-64 that want to gain employment (either in long-term or short/medium term) in Renfrewshire (11.6%) is lower than that of the rates in Scotland (17.3%) and Great Britain (17.8%).

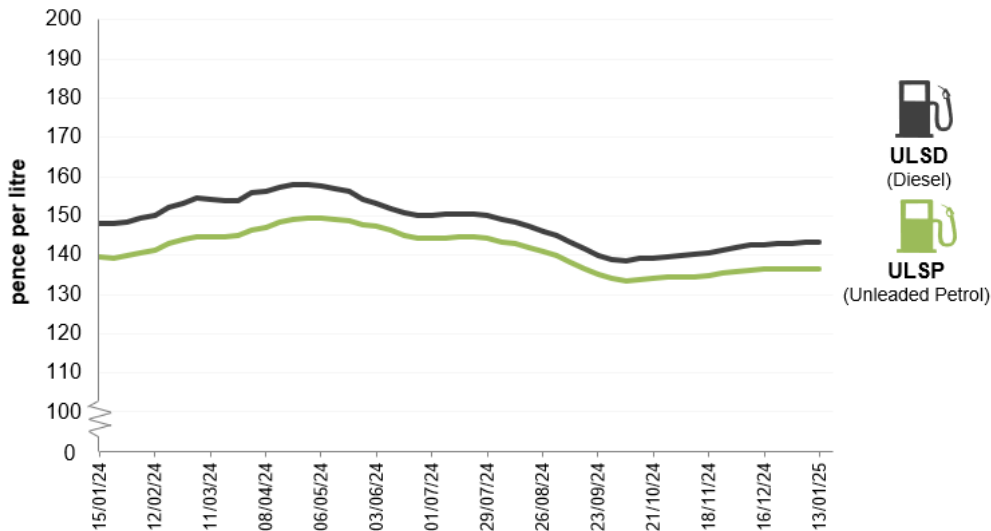
Please note that due to the sample size within Renfrewshire, some categories do not have a reliable estimate (e.g. looking after family/home, temporary sick or other).



Fuel Prices

From the UK Government’s weekly fuel price publication, the average UK pump price on 14 January 2025 is 136.51 pence per litre for petrol, and 143.33 pence per litre for diesel.

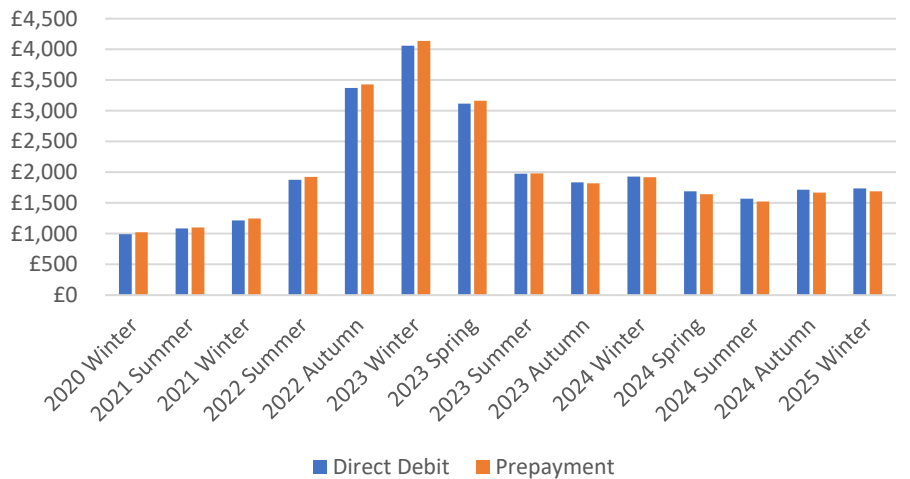
Weekly road fuel prices over the 12 months to 13 January 2025



Energy Price Cap

The Energy Price Cap sets a limit on the maximum amount suppliers can charge for each unit of gas and electricity used and sets a maximum daily standing charge. That means there is no upper limit to what a user pays, if more energy is used, more is paid.

The Energy Price Cap now changes every three months mainly based on average energy wholesale prices in the months leading up to each change. From January 2025 the Energy Price Cap has risen to £1,738 per year for those on a monthly direct debit, and to £1,690 per year for those with a prepayment meter. Energy prices are predicted to increase further during the Spring of 2025.




OVERVIEW

Key statistics - social security

 **16,599**


Households claiming Universal Credit
(August 2024 - Provisional)

 **5,249**

Children awarded a Clothing Grant
(end December 2024)

 **10,580**

Children in Renfrewshire receiving a Scottish Child Payment
(September 2024)

 **4,578**

Children in receipt of Free School Meals
(end December 2024)

- Households claiming Universal Credit increasing, this includes new cases and managed migration from tax credits and legacy benefits.
- Slight increase in number of children receiving Scottish Child Payment compared to June 2024.

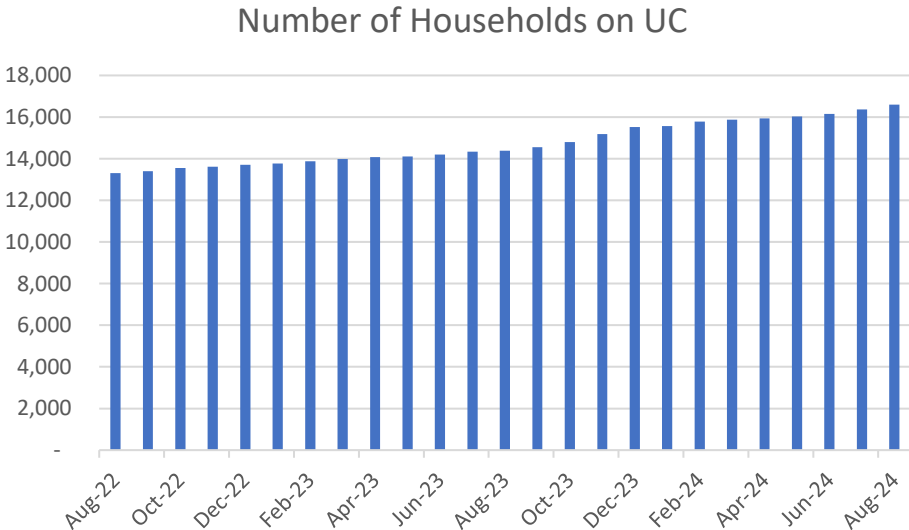
Universal Credit

Households on Universal Credit (UC) continue to rise with 16,599 households in Renfrewshire receiving UC as of August 2024 (provisional figures).

Starting in August 2023, the managed migration from tax credits to UC contributed to the rises in the UC caseload, with the legacy tax credit caseload closing this year. From April 2024, the managed migration process has commenced for those claimants still on Income Support, Jobseeker’s Allowance, Housing Benefit and Employment and Support Allowance.

Recently published DWP statistics show the impact of the two-child limit policy on families in receipt of UC or Child Tax Credits (CTC). As of April 2024, in Renfrewshire there are 1,200 households in receipt of UC/CTC with 3 or more children. Of these, 790 households are not receiving a child element/amount for at least one child.

The current monthly UC child element amount is £287.92 per month.



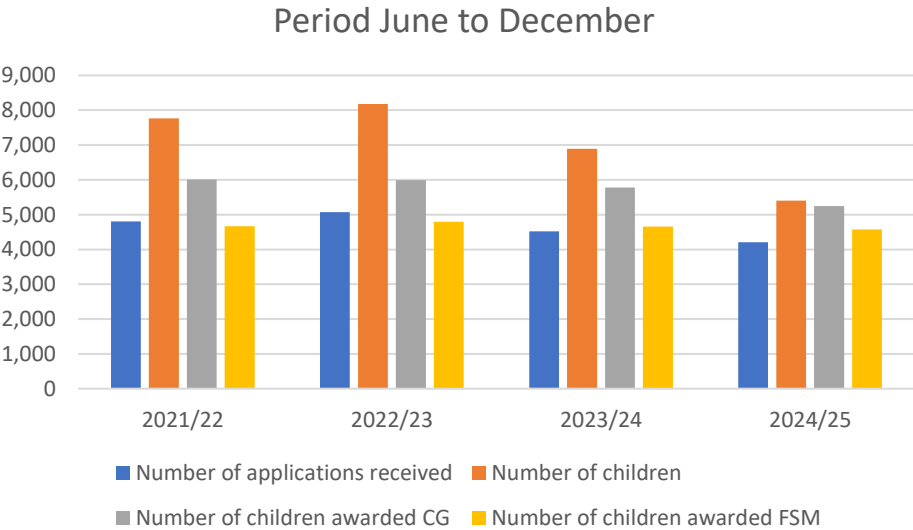
Free School Meals and Clothing Grants

The 2023/24 Free School Meals and Clothing Grant application process commenced in June 2023 and closed in April 2024.

The 2024/25 Free School Meals and Clothing Grant application process commenced at the start of June 2024.

The number of applications received since June 2024 is down compared to the corresponding period as last year. The number of children awarded a Free School Meal shows a small drop, however there is a drop of 529 children being awarded a Clothing Grant for the same period.


Please note, that there are applications that have been received, where a decision has not yet been made which makes in-year comparisons difficult.




Key statistics - financial insecurity

 **4,223**

Number of Crisis Grants awarded -
spend of £450,838.
(April 24 - December 24)

 **2,490**

Number of people who sought
advice from Advice Works or
Citizens Advice Bureau
(2024/25, Q3)

 **1,332**

Foodbank vouchers issued
(includes 782 children and 1,705
adults)
2024/25, Q3

 **£1.1m**

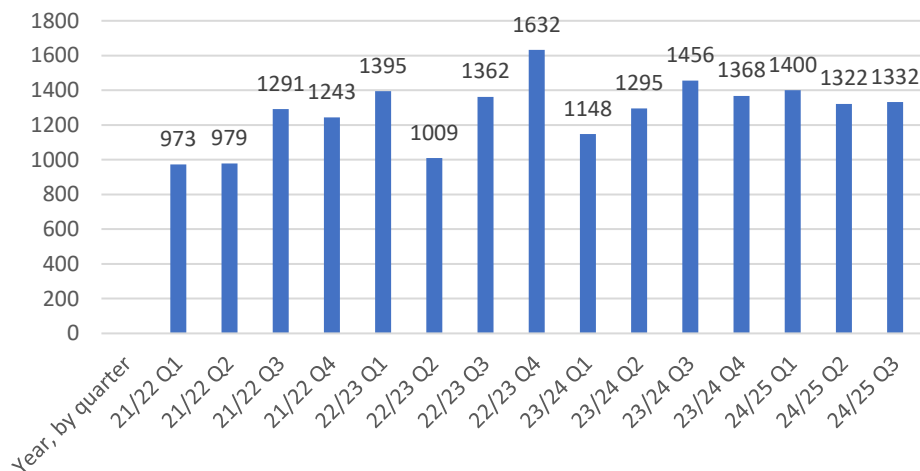
New case debt under management
between Advice Works and Citizens
Advice Bureau (2024/25 Q3)

- Foodbank vouchers issued slightly up compared to last quarter, but a decrease compared to the same period last year.
- Number of Crisis Grants applications received and awarded is down compared to the same period last year.
- Number of people approaching local advice agencies down this period, but wider trend is upward

Foodbank Vouchers

Foodbank vouchers issued in Q3 2024/25 (1,332) assisted 782 children and 1,705 adults.

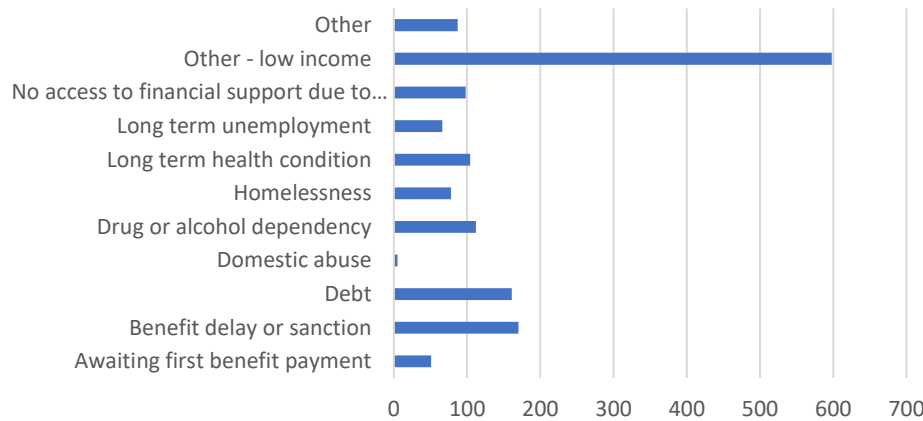
Foodbank Vouchers Issued by Quarter



More than 3 vouchers needed in the last 6 months

In terms of more than 3 vouchers needed in the last 6 months there has been a steady decrease in overall cases, but steady increase in the number awarded due to a Benefit delay or sanction. There has been a quarterly decrease in low income being a specified reason, however these cases could be apportioned to another category.

Reason for needing more than 3 vouchers in the last 6 months (2024/25 Cumulative)

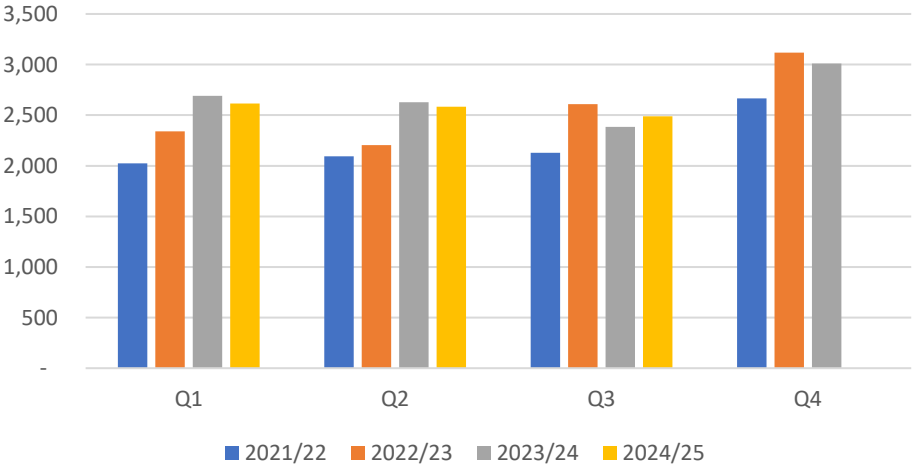


Advice

Advice Works and Renfrewshire Citizens Advice Bureau (RCAB) are supporting a high level of new clients. The number of clients who received appointment support during 2024/25 is only 16 less compared to the same period in 2023/24.

N.B. These figures do not include the number of calls/emails from people looking for signposting information.

Combined Advice New Client Cases



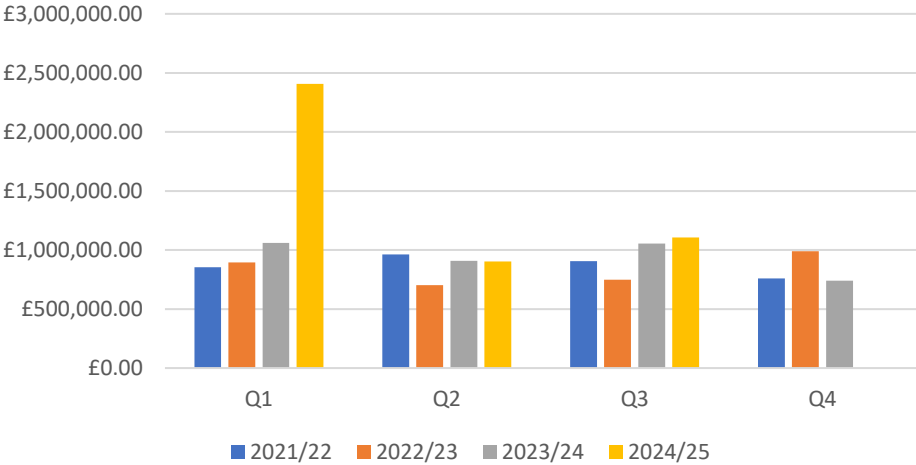
Debt Under Management

Advice Works and Renfrewshire Citizens Advice Bureau continue to deal with a high level of enquiries regarding debt.

The combined level of new debt cases under management is shown below, by quarter over the last 3 years.

By comparing the debt under management during Q2&Q3 2024/25 compared to Q2&Q3 2023/24, there is a 2.26% increase. Whilst it might be too early to make a definitive statement, the levels reported in Q1 could be an anomaly.

Debt Under Management

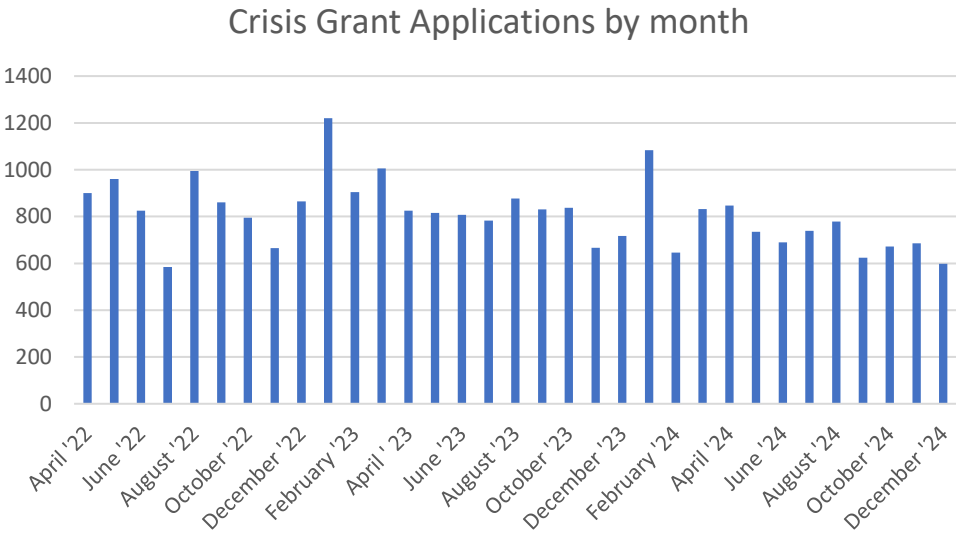


Scottish Welfare Fund


There have been 6,369 applications for Crisis Grants between April 2024 and December 2024 with £450,838 awarded. This is an average award rate of 66.3%.

Nationwide, the main reasons for a CG not being awarded are “reasons for application do not meet the conditions of award” and “excluded as a result of previous applications”. Generally, awards are restricted to 3 within a 12-month rolling period however discretion can be used. In Renfrewshire, discretion is frequently exercised. Cost-of-living pressures will for many households result in immediate financial crises more often with less flexibility to manage budgets.


Nationwide 52% of Crisis Grant awards are made to single persons, with 22% made to single parents. This suggests single people and single parents, who rely on one income within the household, are financially struggling in terms of income and disproportionately by expenditure due to housing, energy, fuel, and food costs.



Key statistics - housing

 **4,964**


Number of applicants on the housing list
(End of year, 2023/24)

 **15,861**

Households in receipt of Council Tax Reduction
(January 2025)

 **254**

Number of new Homeless Cases
(2024/25, Q3)

 **4,983**

Number of tenants in rent arrears
(December 2024)

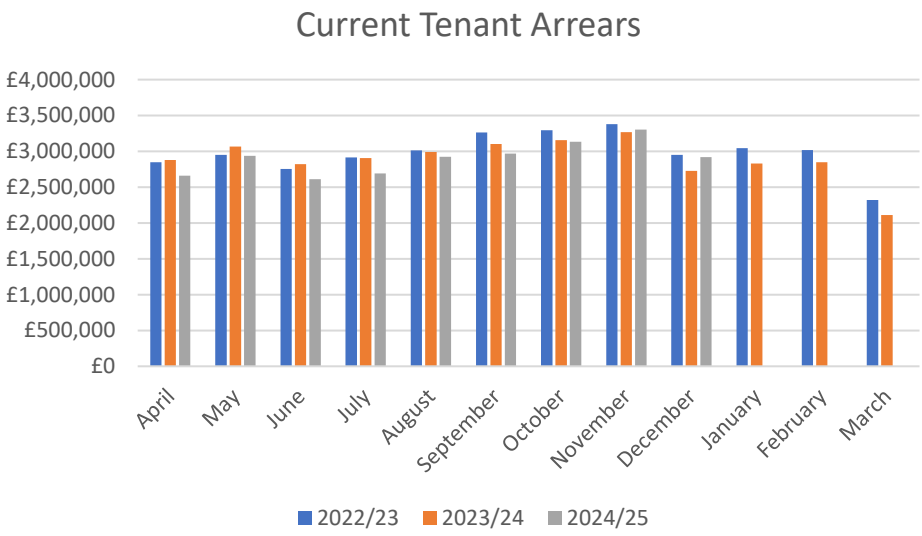
- New homeless cases marginally down in Q3 compared to Q2, but wider trend is upward.
- No real change in the proportions of people reporting why they became homeless or where they are from.
- More tenants in rent arrears this period, and a slight increase in the value of arrears compared to same period last year.

Council Tenants in arrears

As at the end of December 2024, 4,983 current tenants were in rent arrears totaling £2,918,634. This figure includes all levels of arrears some of which are caused by Universal Credit payment processes. Staff within Housing Services continue to work with tenants to address rent arrears and provide advice/signpost tenants to support services and agencies where financial difficulties are identified.

For the period 1 April 2024 – 31 December 2024, 110 tenants have qualified for Tenant Support Fund assistance with £15,882 awarded.

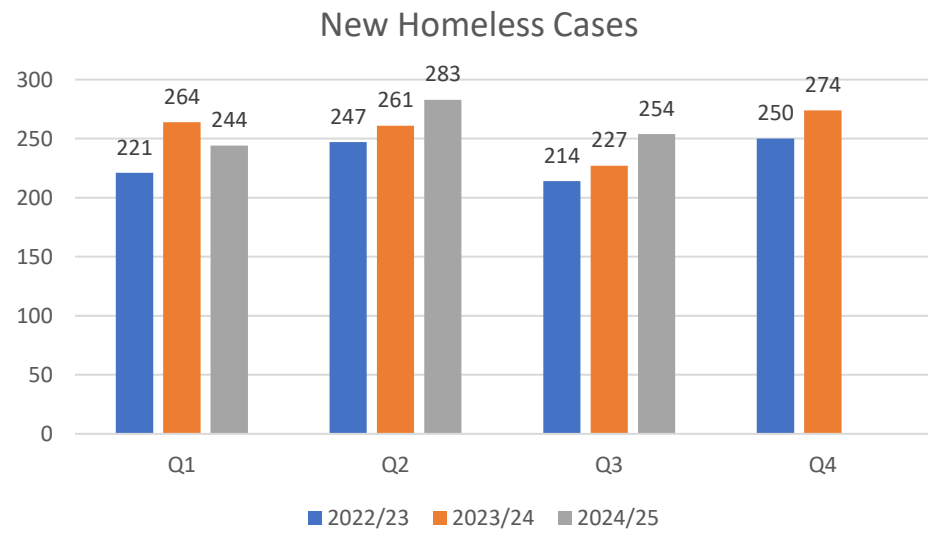
Renfrewshire Council tenancy rents increased by 6% this year.



Homeless Cases

The Housing and Homeless Advice Service had 254 new cases within Q3 in 2024/25 compared to 227 for the same period in 2023/24. Homeless Services are predicting over 1,050 cases in 2024/25, with a significant increase in the number coming from the private sector.

The current caseload of homeless applications is the highest recorded figure since 2022. The number of people in temporary accommodation is also reported to be at the highest figure ever seen, even at the height of Covid when housing supply was at a virtual standstill.



Average Monthly Rent Costs

From the Office for National Statistics' local housing statistics publication dated January 2025, figures show average rent changes. These statistics are based predominantly on advertised rents, so do not represent rent changes for existing tenants.

Average Monthly Rents in Renfrewshire	Dec-24	Annual Change in Average Rents
1 Bedroom	£495	8.7%
2 Bedroom	£656	8.2%
3 Bedroom	£850	8.8%
4 or more Bedroom	£1,508	7.3%

Local Housing Allowance (LHA) rates are the maximum amount that can be paid for Housing Benefit and Universal Credit (Housing Costs) for those renting from a private landlord. Any shortfall between charged rent and the amount of Housing Benefit/Universal Credit Housing Costs awarded would have to be made up by the tenant, although Discretionary Housing Payments can be awarded to provide support.

Renfrewshire Monthly LHA Rates	March 2023 LHA Rate	April 2024 LHA Rate
1 Bedroom Shared	£294	£360
1 Bedroom	£350	£400
2 Bedroom	£450	£525
3 Bedroom	£550	£600
4 Bedroom	£1,000	£1,100

Mortgage Affordability

Average house prices for all property types continue to rise. The house prices combined with recent higher rates have driven up the average monthly mortgage repayment amounts.

Whilst the Bank of England base interest rate fell in August 2024, it is expected that future rates will decline slowly and over a longer timescale to ensure inflation rates remain at levels consistent with the 2% target.

Type of Property	Average Price	Average Monthly Mortgage Repayment (Assuming 25 year repayment, 5 year fixed initial agreement and 10% deposit)
Flat	£98,400	£544
Terraced	£137,000	£759
Semi-detached	£195,000	£1,034
Detached	£329,000	£1,817



To: Fairer Renfrewshire Sub-Committee

On: 5 February 2025

Report by: Chief Executive

Heading: Fairer Renfrewshire Programme Update

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. 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.
- 1.3. At Council on 29th February 2024, members further reaffirmed their commitment to the Fairer Renfrewshire programme with further investments in a number of targeted interventions including additional welfare rights funding, a targeted programme of summer activities for children and young people from low-income families, additional resource to explore inequalities experienced by older people and strengthen engagement with young people, and a further winter school clothing payment in 2024.
- 1.4. Work on priorities has continued with this paper containing updates on a number of key priorities at Section 4.

2. Recommendations

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

4. Fairer Renfrewshire Programme Updates

Winter Connections 2024/25

- 4.1 As was reported to Sub-Committee in November 2024, at Leadership Board in May 2024, it was agreed that £75,000 of funding be allocated from Fairer Renfrewshire programme to provide small grants to local organisations to support a Winter Connections programme in partnership with local organisations. The programme aims to encourage people to connect and participate in activities in warm and welcoming spaces across communities in Renfrewshire and supports local community and voluntary organisations with the additional costs of making venues, activities and sessions open as part of the programme, such as equipment, food, energy costs, and rent.
- 4.2 Funded activities must fit the criteria of Winter Connections and be:
- Open, free and easy to access
 - Inclusive, welcoming, respectful, and safe
 - Able or willing to provide connections to other services and supports
 - Able to offer warm drinks/snacks/food along with activities, where possible
- 4.3 The fund opened to applications on 23 September and was quickly over-subscribed. The fund was closed on 11 October to general applications after attracting 42 bids totalling £79,488. Where there were geographical gaps, further applications were invited, and all available funding was allocated by early December.
- 4.4 The bids were scrutinised by a panel made up from Renfrewshire Council, Renfrewshire HSCP and Engage Renfrewshire and recommendations made around approval. The fund this year has attracted applications with a good geographical spread, with many of the villages and towns represented as well as most areas of Paisley including Gallowhill and Ferguslie Park. Applications

have also been made from organisation providing support from those in recovery from drugs and alcohol as well as those with mental health issues.

- 4.5 The funding has also supported OneRen Libraries to continue to offer hot drinks and cup a soups, which are free to all, as well as free snacks for children at some of their activities.
- 4.6 Information about all funded activities as well as activities in libraries was captured on one webpage on the Council website and posters promoting activities circulated. A pack providing posters, period products and leaflets about other available supports including money advice, employability and pension credit was provided for organisations taking part.
- 4.7 Details of awards made under delegated authority are detailed at Appendix 1.

School Support and Family Advice Service

- 4.8 Between the 1st of August 2024 and the 14th of January 2025, the School Support Service assisted 82 clients. These clients made a combined 141 individual contacts. The most popular advice areas were benefits and housing. During this period, parents/carers booked 82 appointments, members of staff booked 6 appointments, Pupils (S4, S5, or S6) booked 6 times, members of staff on behalf of a family booked 5 times and parents/carers of P7 Pupils booked 2 times. There were 13 clients who booked an appointment and didn't show, and RCAB will continue to issue multiple reminders prior to appointments.
- 4.9 The School Support Service during this period recorded financial gains for clients 37 clients totalling £121,482.09. Most financial gains were achieved from benefit entitlements including Adult Disability Payment, Child Disability Payment, and Universal Credit. In 2024 in total, the School Support Service has helped clients to achieve a total of £262,386.01 in financial gains for 93 clients.
- 4.10 Many of the clients using the service are coming forward with issues that involve multiple Council and other services, including housing and council tax, as well as support around school placement requests and kinship care.
- 4.11 For quarter 3 of 24/25, Advice Works received 68 referrals for their Family Advice Service and completed 75 cases. For the year, this is a total of 251 referrals and 292 cases closed. The majority of these clients have received a benefit check, with some adult disability payments applications, Scottish Child Payment and Free School Meals and School Clothing Grant applications. The majority of these referrals came from Health Visitor teams, with a number too from Social Work, Education and through self-referral.
- 4.12 Client Financial Gain, year to date for Family Advice is £45,925.10, however even in cases where a client speaks to an adviser and there is no financial gain made, the client benefits from the reassurance of a benefit check and meeting with Advice Works opens discussion on all financial matters that may be worrying the client, such as debts and budgeting.

- 4.13 With regard to the Child Poverty Priority Groups, Advice Works have seen 209 families falling into those categories so far this year.

CHILD POVERTY STATS	Q1	Q2	Q3	Q4	TOTAL
Lone Parent	30	24	12		66
Disabled Ad/child	15	15	9		39
3+ children	7	3	4		14
Minority ethnic	16	9	5		30
Child under 1	21	10	9		40
Parent under 25	8	9	3		20
TOTAL	97	70	42	0	209

- 4.14 Further promotion of the Family Advice service is being planned for early 2025, as part of a general promotion of support for families including School Support and the family Wellbeing service.

Special Needs in Pregnancy - Stronger Start

- 4.15 As previously reported to the Sub-Committee, Renfrewshire Council has been working with Renfrewshire HSCP, NHS GGC and Renfrewshire Citizens Advice Bureau as well as representatives from Inverclyde and West Dunbartonshire, as the service covers those areas, as part of the steering committee supporting a pilot for an advice and advocacy service within the Special Needs in Pregnancy service (SNIPs) at the Royal Alexandra Hospital. The service was set up after Renfrewshire Citizens Advice Bureau were successful in an application to the National Lottery Improving Lives Fund, and was awarded £95,000 to run a pilot of the service for one year.
- 4.16 This 'Stronger Start' service, which supports pregnant women/new mothers with complex needs such as addiction, commenced in January 2024, with funding due to run out at the end December 2024. To end September 2024 the service had received 75 referrals and made financial gains for clients of £61,395, exceeding the project expectations. After a further funding bid was made to the National Lottery, the project has received 2 more years funding taking it to the end of 2026.
- 4.17 Most of the advice provided has been around benefits, with money and housing the next highest categories. The service is person centred, and due to the advocacy aspect, is able to support clients, for example in meetings around housing. Because the service is run by RCAB, it can provide easy access to the RCAB legal service where appropriate, supporting mothers around eviction and domestic violence.
- 4.18 For less complex Renfrewshire cases, the health service staff continue to refer clients to Advice Works Family Advice Service.

Lived Experience Panel

- 4.19 Elected Members have been given a number of updates relating to work of the Fairer Renfrewshire Panel. From the end of October, for 5 weeks, the Fairer Renfrewshire Panel worked on a piece of commissioned work for Renfrewshire HSCP, where they considered the outcomes of the NHS GGC Public Health and Wellbeing Survey and presented on their findings to a partnership

working group involving members of staff from Renfrewshire's HSCP, Renfrewshire Council, Engage Renfrewshire and local family support group the Star Project (who facilitate the Panel). The feedback clarified the collective views, concerns, and suggestions of the Panel members and this will be taken forward to inform the Community Planning Partnership Executive.

- 4.20 In December, the Panel heard from HSCP around their planned work on Cost of the Nursery day, and agreed to be involved in developing and supporting this training which will take place in Early Learning Centres in February/March. The January meeting will see representatives of EH&I attending the Panel to discuss school meals, while sessions around affordable credit and the new Digital Strategy are also being planned for 2025.

Community Needs Assessment in Gallowhill

- 4.21 As previously reported to the sub-committee, late in 2023, Renfrewshire HSCP was successful in a funding bid to NHS GGC Public Health to carry out a Community Needs Assessment (CNA) in Gallowhill, recognising the concerning increase in Child Poverty rates in the Gallowhill and Renfrew South Ward. The CNA, being carried out by Active Communities, commenced at the start of July 2024 using the Place Standard Tool and 270 responses have been received to December, with 190 community members spoken to face to face and feedback captured.
- 4.22 A report will be produced detailing the findings from the Community Needs Assessment, and it is expected that this will be launched in Spring, while Active Communities will continue to work in the area and keep and expand the connections made with the Gallowhill community utilising Winter Connections funding to offer fun activities to the community along with a meal each week.
- 4.23 At Leadership Board on 4 December, £50,000 of Fairer Renfrewshire funding was allocated in grant funding to Active Communities to support the continuation of community development activity in Gallowhill following the publication of the Community Needs Assessment. This will provide capacity to support the development and implementation of actions emerging from the community needs assessment, and continue to improve and expand community led activity and infrastructure in the area. Wider work will also be undertaken to develop a place-based approach based on the learning from the CNA.

Digital - DigiKnowVember

- 4.24 The Audit Scotland report 'Tackling Digital Exclusion' released in August 2024 highlights the ongoing need for digital inclusion across Scotland highlighting that around one in six adults do not have digital skills for everyday life. According to the Scottish Households Survey of December 2023, one in ten do not have access to the internet, something considered a basic necessity for everything from bills and banking, to keeping in touch with family and friends.
- 4.25 To support digital inclusion, DigiKnowVember was a series of digital inclusion events which took place within Renfrewshire in the first week of November 2024. These were predominantly free to attend, and they were made possible through the participation of organisations involved with the DigiRenNetwork and Citizen's Voice Forum to take part in delivering sessions. These sessions

ranged from digital skills training, information discussions on specific topics, and drop ins to specific sessions such as employability.

4.26 Over the week, 29 events took place, online, in person and hybrid, with the timetable as below.

Mon 04	Tue 05	Wed 06	Thu 07	Fri 08
GetSafe/RenSafe Online Information Stall	RenSafe Online Safety Ambassador Training	Digital Health and Care Scotland - Digital Inclusion in Health and Social Care	Digital Discovery Drop-In	"What does digital inclusion mean for me?"
Digital Health and Social Care Human Rights Principles	DigiKnow themed Digital Champions Catch Up	Parental Job Club	Renfrew Outreach	Gallowhill Community Breakfast
Drop In Employability Information Session	Get Connected: Exploring ALISS & Discover Digital	Digital Discovery Drop-In	Online Safety, Current and Emerging Scams, Misinformation and Digital Literacy	Get Connected: Digital Support for All
Circuit in Renfrewshire	Glenburn Community Centre Outreach	Digital Landline Switchover Webinar	Getting started with digital inclusion	Digital Cafe
Aye Mind - Online Resource for Youth Mental Health	Digital Champion Training from Mhor Collective	Johnstone Outreach	Digital Skills Drop-In x Health and Social Care Alliance Roadshow	
Digital Lifelines	Digital Art - an introduction to free online tools to make your own digital art	Digital Champion Digital Skills Drop-in	Digiren Network	
	First Steps into VR	Digital Drop in at Station 7		
		Intergenerational Digital Session		

4.27 DigiKnowVember was evaluated, with the subsequent report published on the Engage Renfrewshire website. Feedback from the evaluation will be used to inform future similar events.

Fair Food Renfrewshire

4.28 The Fair Food Renfrewshire Steering Group, which met initially in September 2023, has continued to meet on a quarterly basis with the most recent meeting taking place in late November, where nutrition for young people was one of the areas of focus.

4.29 A six-month plan was agreed in August 2024 by the Steering Group. The focus of the plan is on communications and marketing, re-establishing a Food Support network forum to discuss emergency and community food, and investigating the possibility of increasing access by local food producers to procurement frameworks.

4.30 The first meeting of the reformed Food Support forum was held at the end of October 2024, with participating groups expressing an appetite for the forum to be held regularly every three months. The purpose of the forum was a space for a discussion on identifying and solving issues for those suffering from food insecurity and those providing emergency and community food, exploring opportunities for collaborative working, knowledge sharing and identifying key priorities. Whilst this forum will concentrate on tackling food poverty, there could also be an element of overlap with active food citizenship, building public awareness, tackling food waste and creating a local good food movement.

- 4.31 The Scottish Government's National Good Food Nation Plan consultation analysis results were published on 27 September 2024, but no response has yet been published. It is likely that the response will include draft revisions to the Plan before being laid before the Scottish Parliament. Officers will attend an online meeting on 30 January to get an update on the process of updating the Good Food Nation Plan and an overview of the timescales associated with publication of the final Plan from the Head of the Good Food Nation Team at the Scottish Government. It is envisaged that once the National Good Food Nation Plan has been finalised, a Council food strategy can be drafted to reflect the new statutory duties and the requirements of Renfrewshire communities.

Wider developments and next steps

- 4.32 Members are asked to note that work is underway to bring forward proposals for Fairer Renfrewshire programme funding to be allocated for 25/26. These relate to previously supported Tackling Poverty/Fairer Renfrewshire funded initiatives as well as new and emerging priorities. A table detailing current projects under the Fairer Renfrewshire 24/25 programme are detailed at Appendix 2 for members information, this includes funded projects and projects co-ordinated by the Fairer Renfrewshire Programme team.
- 4.33 Officers are currently working with Council services and partners delivering projects within the Fairer Renfrewshire programme to assess options for future delivery, considering current data and intelligence around current local challenges for household and impact of current projects. The proposed 25/26 programme will then be presented to a future Leadership Board for approval.

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. Climate risk – none
13. Children’s rights - the articles within UNCRC underpin the work that is being progressed in Renfrewshire through the Fairer Renfrewshire programme, particularly in relation to rights in relation to aspects such as life, survival and development, food, clothing and a safe home and supporting the best interests of the child and their families. Child poverty and family wellbeing are key local partnership priorities.
14. COSLA Policy Position – none

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Appendix 1 – Winter Connections Grant Funding

Applications Approved under delegated authority by Head of Policy and Partnerships				
Organisation	Area	Funding Requested	Purpose	Funding approved
Erskine Arts	Erskine	£2,000	Soup Sessions	£2,000
Rays of Hope	Elderslie	£2,000	Hope Project	£2,000
Renfrew YMCA SCIO	Renfrew	£2,000	Connect and Chat	£2,000
Twist and Hit Cheerleaders	Paisley	£2,000	Winter Youth Club	£2,000
Brick Lane Music Academy	Paisley	£2,000	Soup and a Jam	£2,000
Friends of Howwood Park	Howwood	£2,000	The Tuesday Club	£2,000
Just Dive In CIC	Paisley	£2,000	Winter Warmth and Wellbeing: Crafting, Floating, and Swimming for Older Adults	£2,000
Johnstone Castle Learning Centre	Johnstone	£2,000	Johnstone Castle Learning Centre	£2,000
Linwood Community Council	Linwood	£2,000	Winter Connections	£1,000
KLAS Care CIC	Linwood	£1,680	Family Connections	£1,680
Renfrewshire Rainbow Buddies	Shortroods	£2,000	Shortroods Youth Club	£2,000
Home-Start Renfrewshire & Inverclyde	Paisley	£2,000	The Warm Place with Home Start	£2,000
STAR Project	Paisley	£2,000	STAR Winter Connections	£2,000
ROAR Connections for Life Ltd	Johnstone	£2,000	Jam Jar Movies at Station Seven	£2,000
The Tannahill Centre	Paisley Ferguslie Park	£2,000	Breakfast at the Tanny	£2,000
Scottish Afro Caribbean Arts Association	Paisley Gallowhill	£2,000	Winter Unity	£2,000
Renfrewshire Effort to Empower Minorities (REEM)	Paisley	£2,000	The Get Together Project	£2,000
The Thursday Club	Paisley Glenburn	£2,000	Winter Warmer Project -	£2,000
Kilbarchan Improvement Project	Kilbarchan	£1,200	Winter Movies – this application was later withdrawn by the applicant	£1,200
Howwood Community Council	Howwood	£2,000	Winter Warmers	£2,000
Foxbar Elderly Forum	Foxbar	£2,000	Foxbar Elderly Forum	£2,000
Lochwinnoch Community Development Trust	Lochwinnoch	£2,000	Wellness Workshops	£2,000
Lochwinnoch Dodge Ball Club and Drop In	Lochwinnoch	£2,000	Youth Drop In Sessions	£2,000
Johnstone Dementia Friendly Group	Johnstone	£2,000	Still Here	£2,000
Kairos Women+	Paisley	£2,000	Community Soup	£2,000

Paisley North Church of Scotland	Ferguslie	£2,000	Wednesday Drop in Group	£1,000
Paisley YMCA	Paisley	£2,000	Cosy Crafts @ The Y	£2,000
Ralston Primary OSC	Paisley	£2,000	Winter Drama Club and Show	£2,000
Renfrew Trinity Church	Renfrew	£1,150	Lite Bites @ Renfrew Trinity	£1,150
CREATE Paisley	Paisley, Linwood and Johnstone	£1,870	CREATE Winter Drop In for Young People	£1,870
Shopmobility Renfrewshire	Paisley	£2,000	Mobility Crafters	£1,490
Dates-n-Mates	Paisley	£1,470	Dates-n-Mates	£1,470
Jubilee House	Paisley	£2,000	Winter Activities Group	£2,000
Loud n Proud	Paisley	£2,000	The Tuesday Club	£1,000
Houston Community Council	Houston	£1,047	Senior Citizens Film Shows	£1,047
Pachedu	Paisley	£1,950	Pachedu Young Visioners	£1,950
Preshal Trust	Paisley	£1,980	Preshal Paisley - Heat up and eat up	£1,980
School of African Cultures	Paisley	£2,000	Tosakana	£1,340
The Bungalow	Paisley	£2,000	The Bungalow Club	£1,000
Inchinnan Development Trust	Inchinnan	£878	Inchinnan Connects through Winter Craft Sessions	£878
Active Communities	Paisley Gallowhill	£1,990	Gallowhill Meet, Greet and Eat	£1,990
Langbank Swingpark Regeneration	Langbank	£2,000	Langbank Winter Socials	£2,000
OneRen Libraries	All libraries	£2,155	Refreshments and snacks across all libraries	£2,155

Appendix 2: Fairer Renfrewshire Work Programme 2024/25

Fairer Renfrewshire – Work Programme 24/25
Improving Financial Security
Additional provision of dedicated welfare rights service contracted to RCAB
Schools Support Service - Dedicated advice provided within all secondary school settings
Family Advice – Dedicated advice provided to families with children, including primary schools, early years settings, and the Healthier Wealthier Children pathway working with expectant and new parents
Energy Advocacy – Provision of one energy advocate as part of Council's Energy Management Unit
Winter school clothing top-up – Provision of further £50 top-up payment per child in receipt of School Clothing Grant
Supporting health and wellbeing for low-income families with children
Breakfast clubs – Provision of breakfast clubs in some schools
Cost of the School Day fund – Discretionary fund distributed across all schools to mitigate the Cost of the School Day
Peer Health programme – Training young people across secondary schools to become peer educators on a range of health and wellbeing topics
Summer of Fun – A programme of activities and food for children and young people over the summer holidays
Skoobmobile – Mobile library service promoting a love of reading and reading together for children
Building community capacity and resilience
Winter Connections – A programme of activities hosted by local groups that support people to connect to others within their community over the winter period
Fair Food Renfrewshire – A partnership of organisations working together to ensure access to good food for all
Renfrewshire Affordable Credit Alliance – A partnership of organisations working together to champion fair and honest finance
Advice Partnership Renfrewshire – A partnership of organisations providing advice services across Renfrewshire
Digital Inclusion – Provision of digital champions embedded within OneRen
Advancing equality of opportunity
Development of equalities workstream within Fairer Renfrewshire programme – under development
Work to explore inequalities faced by older people in Renfrewshire and pilot preventative interventions, delivered by ROAR
Developing understanding and insight
Cost of Living Dashboard – Data and analysis to understand the impact of the cost-of-living crisis on local people and services
Data Deep Dive – Detailed analysis to understand the nature and depth of child poverty locally, particularly for priority families and at locality level
Renfrewshire Community Survey – A community survey to build understanding of impacts of the pandemic and cost of living crisis on individual households
Gallowhill – Developing partnership, place-based approaches to tackling rising child poverty at neighbourhood level
Fairer Renfrewshire Lived Experience Panel - Developing models of participation for people with lived experience of poverty to inform the Council's policy and practice

