Renfrewshire Council

To: Fairer Renfrewshire Sub-Committee

On: 13 November 2024

Report by: Chief Executive

Heading: Cost-of-living Update

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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 4 September 2024, there have been a number of changes in economic factors and elected members are asked to note that:

- The rate of inflation is standing at 1.7% for September 2024, having reduced from 2.2% in August, and is now slightly below the 2% target set.
- The inflation rate for food, however, has increased slightly from 1.5% to 1.8%, the first increase since March 2023.
- The current Bank of England interest rate is 5%, with the next announcement due on 7 November 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 £1,717 from the 1 October until 31 December. This is an increase of 10% compared to the cap set between 1 July to 30 September 2024 (£1,568).

1.3 A number of changes which will affect households were also announced in the UK Government's Budget on 30 October. 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 4 September 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 inflation has fallen significantly, it leaves a legacy of higher prices and associated issues for families and individuals.

3.2. In their report of September 2024, 'Consumer Outlook', Consumer Scotland identifies a broad range of issues affecting consumers in the last few years. In general, they report that price changes during the cost-of-living crisis period have driven changes in patterns of consumer spending and consumption, particularly in relation to essential goods and services. Spending on food and drink across UK consumers, for example, increased 17% between the first quarter of 2021 and the first quarter of 2024, but consumption fell by 10%.

3.3. Big rises in energy prices in 2022 and 2023 have continued to increase levels of energy poverty – which now affects around one third of Scottish households. Over a quarter (26%) of households in Scotland in 2024 reported they found it difficult to keep up with their energy bills.

3.4. One impact of price inflation during the cost-of-living period has been a rise in the number of consumers falling into arrears to their utilities providers. The average amount of arrears for indebted household gas accounts almost doubled between 2021 and 2024 for example, whilst around 9% of Scottish households were in energy debt in winter 2024.

3.5. The cost-of-living crisis period was associated with unprecedented inflation inequality – higher inflation experienced by low income households relative to higher income households. This was driven by higher rates of inflation for essential goods and services, and 'cheapflation' – higher rates of price increases for poorer quality products than higher quality products, such as those within supermarket 'value' ranges.

3.6. Whilst inflation has fallen, price levels of most essential goods and services remain well above pre-crisis levels.

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 for the period 7 August to 1 September 2024 found:

- 25% of adults said they had had to borrow more money or use more credit in the last month compared to a year ago.

- 49% reported that costs of living had increased compared with one month ago, while 49% said it had stayed the same. This has decreased gradually since October 2022 when 80% of adults reported an increase, and from the last reported figure of 51% in June 2024.

- For those who reported an increase, costs of food shopping at 93%, (the same as June) fuel at 46% (a slight decrease on June figures) and energy bills at 50% (a 3% increase) were the most commonly reported reasons.

- 4 in 10 people are spending less on food and essentials and 58% are spending less on non-essentials.

5. Employment and Wages

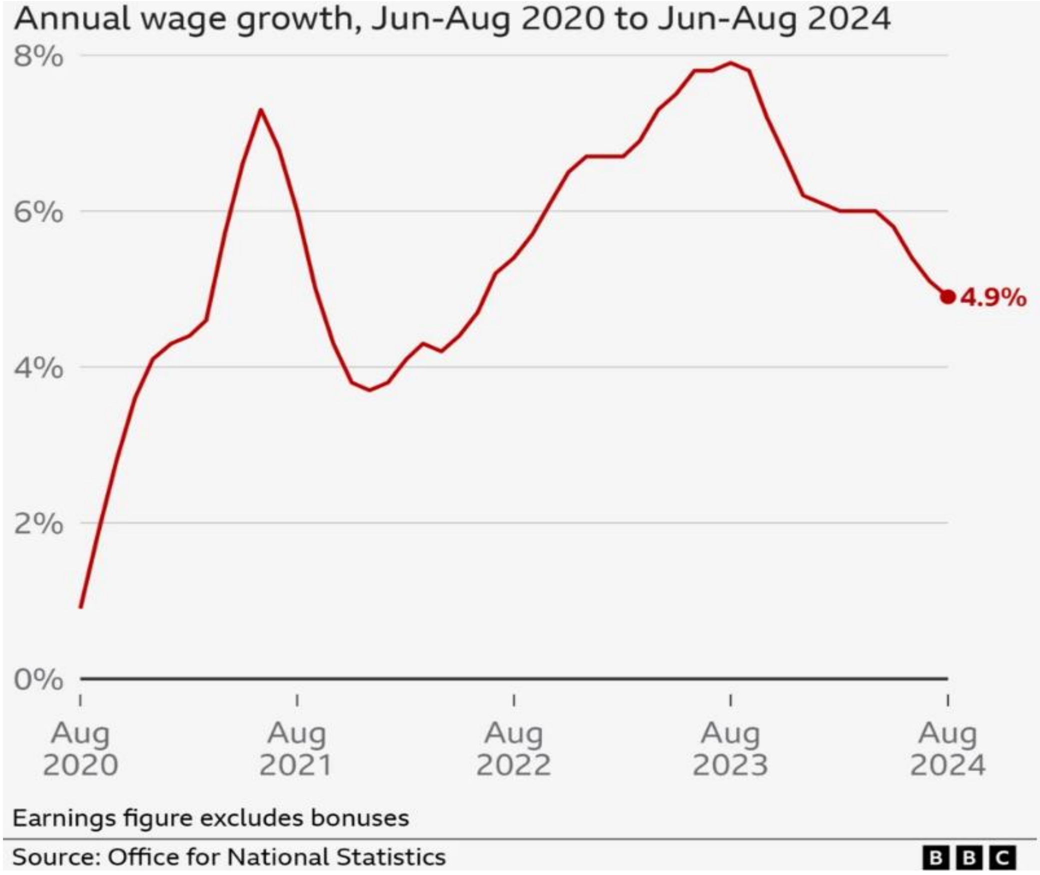
5.1. According to the ONS, the Claimant Count, which is taken from JobcentrePlus administration systems, for those claiming unemployment-related benefits in Renfrewshire has increased very slightly in September to 3.2% from 3.1% as it was in June 2024. This currently equates to 3,670 people aged between 16 and 64. The Universal Credit rollout, however, affects this figure, which is expected to rise as individuals migrate to Universal Credit.

5.2. Around 28,000 people aged 16 to 64 years in Renfrewshire were "economically inactive" in the year ending June 2024. This is an increase based on the previous reported figure of 26,200 in the year ending March 2024. People are classed as "economically inactive" if they are not in employment but don't meet the criteria for being "unemployed". This means they have not been seeking work within the previous four weeks or were unable to start work within the next two weeks. Common reasons include being retired, looking after the home or family or being temporarily or long-term sick and disabled. Of those who are economically inactive, 88.4% are not looking for employment.

5.3. 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%). Looking at the reasons for economic activity, between March and June 24, the proportion of those who were long term sick declined from 32% to 29%, while the numbers retired increased from 24% to 26%. Student numbers also increased from 23% to 26%.

5.4. The ONS has reported that on average regular pay excluding bonuses rose by 4.9% in the three months to August 24, compared with the same period a year earlier. That was a slight fall from the 5.1% increase seen in the previous quarter. This is the lowest growth in more than two years.

5.5. The figures have added to widespread expectations that UK interest rates could be cut to 4.75% when the Bank of England meets next month. Pay is still rising faster than inflation - which measures the rate of price increases - but analysts, such as those at KPMG, do not expect that to delay any rate cut plans by the Bank. The changes to National Insurance, detailed below, are likely to affect rates of pay.



5.6. Average weekly earnings in both total pay and regular pay (excluding bonuses) remains strong and shows a steady increase over the long term. Average weekly earnings were estimated at £693 for total earnings, up from the £689 last reported in September and £648 for regular earnings, up from £643.

5.7. As part of the October UK budget announcement, changes have been made to the levels of Minimum Wage. Legal minimum wage for over-21s is to rise from £11.44 to £12.21 per hour from April 25. The rate for 18 to 20-year-olds to go up from £8.60 to £10, as part of a long-term plan to move towards a single adult rate. Currently those under 21 have a lower level of minimum wage, with lower again rates for those under 18 and apprentices.

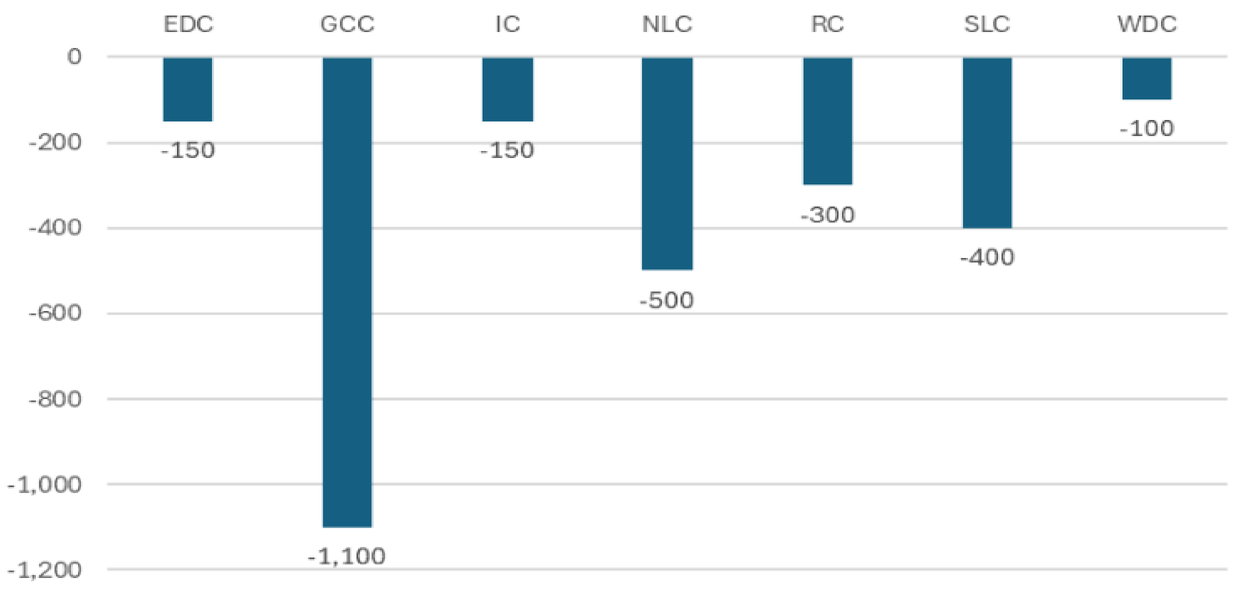
	21 and over	18 to 20	Under 18	Apprentice
April 2024 (current rate)	£11.44	£8.60	£6.40	£6.40
April 2025	£12.21	£10.00	£7.55	£7.55

5.8. There was no increase made in National Insurance Contribution (NIC) for employees within the budget, however changes have been made with regard to the employers NIC, with employers to pay National Insurance at 15% on salaries above £5,000 from April 25, up from 13.8% on salaries above £9,100. It is widely expected, including by the Chancellor of the Exchequer, that the increase to employers NIC will mean lower wage rises for many employees as employers absorb the higher costs. The Office for Budget Responsibility (OBR) forecasts that by 2026-27, 76% of the total cost of the increase will be passed on through a squeeze on workers' pay rises and increased prices.

5.9. Increases in Employers NICs are not across the board, however. In an additional change, the Employment Allowance, which allows companies to reduce their National Insurance liability, will increase from £5,000 to £10,500. Employment Allowance can be claimed by businesses or charities where and employers' Class 1 National Insurance liabilities were less than £100,000 in the previous tax year. They pay less employers' Class 1 NIC each time they run payroll until the £5,000 has gone or the tax year ends (whichever is sooner). This will increase to £10,500. Due to this change it is anticipated that next year over half of employers with NICs liabilities will experience a benefit or no change overall.

5.10. According to the Glasgow City Region Budget 24 summary note, small businesses, which constitute most of the business base in Glasgow City Region, have welcomed the policy as the Employment Allowance protects them from the rise in employer National Insurance. Approximately 48,500 of Glasgow City Region's 50,000 enterprises are classed as a small enterprise – comprising of less than 50 employees.

5.11. Post Autumn Budget the OBR has revised its unemployment projections. Using these and the latest Labour Market estimates from the Annual Population Survey (APS) – it is projected that the equivalent of 2,700 individuals would no longer be claiming unemployment benefits in Glasgow City Region by 2026. The forecast figures per local authority are shown below.



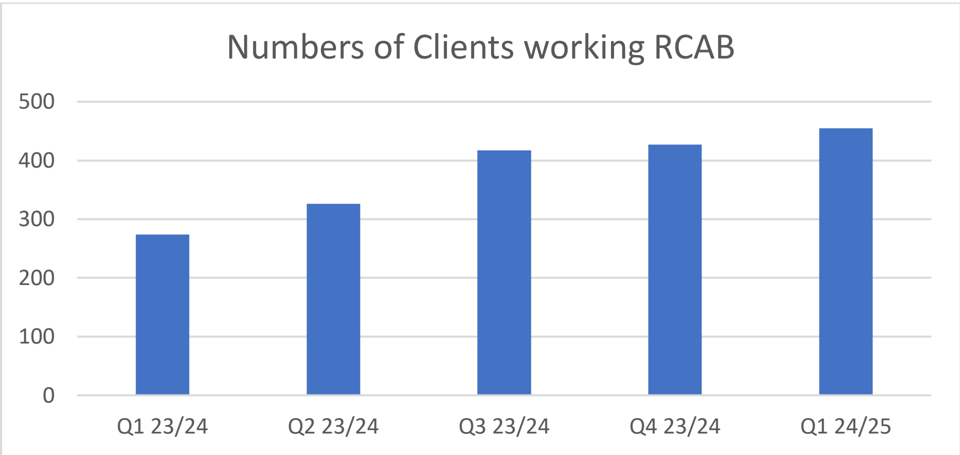
Source: OBR & APS

*East Renfrewshire Council estimates not statistically robust

Debt

5.12. Elected members will note from the Cost of Living Dashboard attached as a separate item on the agenda, that the amount of debt under management by both Renfrewshire Citizens Advice and Advice Works had sharply risen in the last quarter, at £2,408,161 compared to £740,768 in the previous quarter. As explanation for this, Advice Works advised that their new case management system may have driven this increase, however the majority of the increase had come from RCAB figures. This quarter the combined total of debt under management is £901,726 and as elected members will see from the Dashboard, this is more akin to the usual debt levels. RCAB have pointed to an increased amount of debt from mortgages as the main reason for the increase they have seen, with people struggling as fixed rate mortgage deals end and repayments increase. This increase in housing costs has a knock-on effect with clients 'maxing out' credit cards on household expenditure and then coming forward for debt advice when they cannot afford to make payments.

5.13. This may be driving an increase in clients who are working coming forward for advice. Figures from Renfrewshire Citizens Advice Bureau show that of the 1446 clients seen this quarter, 455 were working either full time or part time. The numbers of those working who are accessing the service has risen steadily over the last year.



5.14. Advice Works are not seeing the same progressive rise, however and after in the previously reported two quarters an increase in employed clients with over 200 being seen in Q4 of 23/24 and 191 in Q1 of 24/25, Q2 24/25 showed a reduction again to 184.

5.15. The number of new debt cases for Advice Works in Q2 was 153, down from 186 the previous quarter and debt managed was £391,745 down from £677,064. These trends will be monitored over time, with further information captured around debt and changes in client type.

6. Benefits

6.1. September's inflation figure is usually used to set how much benefits will rise in April the following year. This includes Universal Credit, which goes up at the government's discretion., while all the main disability benefits go up by law by at least the inflation rate. The inflation figure is lower than expected, and so the benefits rise will be relatively small, although the inflation rate is expected to rise in October, pushed up by the rise in energy bills. This will be too late, however, to affect the benefit uprating.

6.2. Rises in state pension are calculated differently, so in April will be uprated by 4.1%, as this increase is determined by the ‘triple lock’ where the state pension goes up each year by either 2.5%, inflation, or earnings growth - whichever is the highest figure. The new full state pension is set to rise by £460 a year from April 2025.

6.3. The 1.7% inflation figure, which was confirmed at the Budget on 30 October, means that the standard allowance of Universal Credit, for a single person aged under 25, will go up by £5.30 a month to about £317. For a couple aged over 25, the rise will be £10.50 to £628 a month. However, it should be noted that the amount received in Universal Credit depends significantly on circumstances, such as earnings, children, or disabilities.

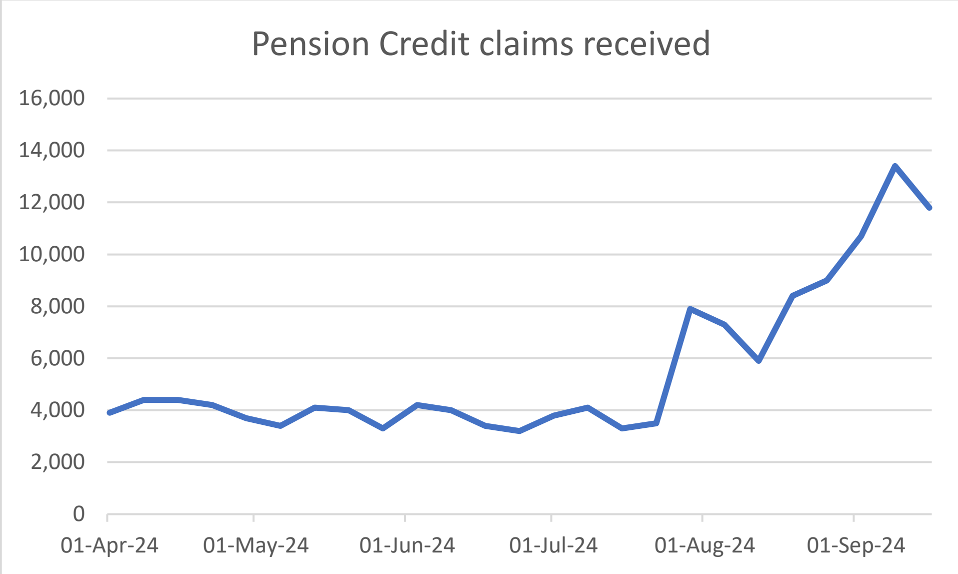
6.4. Currently 58% of Universal Credit claimants are women, and 38% of total claimants are working.

6.5. In addition to the 1.7% rise in Universal Credit being confirmed, an additional £90 million has been allocated to accelerate the move of Employment and Support Allowance (ESA) claimants onto Universal Credit, which will now start from September 2024 instead of 2028. This will allow DWP to complete the rollout of Universal Credit in 2026, with all working age benefit claimants brought onto one system. This change could affect more than 4,000 ESA claimants in Renfrewshire.

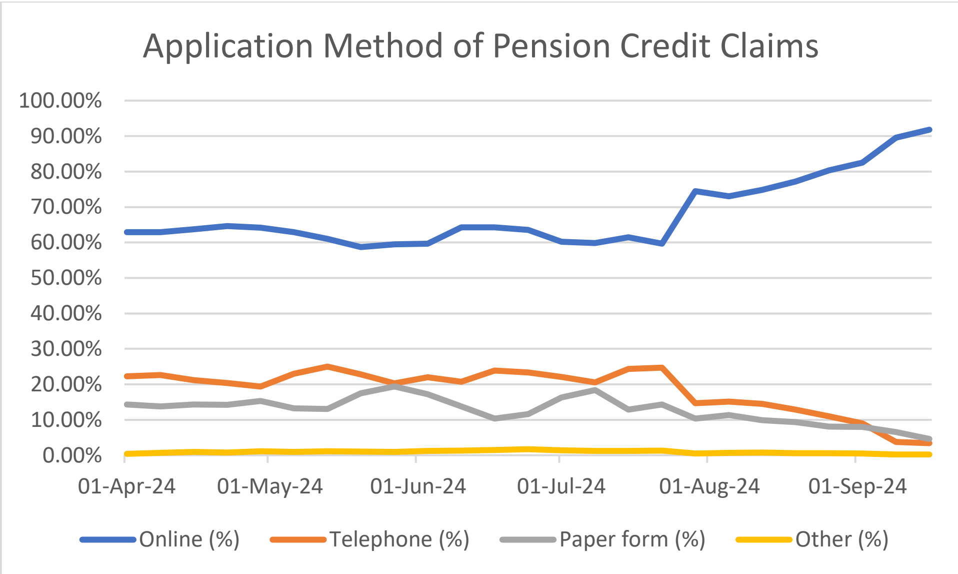
6.6. As previously reported to the Sub-Committee, on 14 August, the Scottish Government announced that due to the change in Block-Grant associated with the change to eligibility for Winter Fuel Payment, the payment in Scotland will also be restricted to those on eligible benefits. The Department for Work and Pensions (DWP) published an updated statistical release on 27 September, which provides information on the weekly Pension Credit (PC) claims volumes and the application method between 1 April and 22 September.

6.7. 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, there is an estimated 2,500 households that could be missing out on PC entitlement.

6.8. The DWP launched their annual campaign to increase PC take-up on 2 September 2024. The graph below illustrates the significant increase in weekly PC claims. The increase in claims correspond with the initial UK Government WFP announcement on 29 July 2024, 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. The weekly PC claim count in the week commencing 16 September shows a 237% increase to those made in the week commencing 22 July 2024.



6.9. The application method for PC claims has shown an increase in the proportion of claims made online. This data does not distinguish between claims made online with or without support.



6.10. Whilst the increase in PC applications is welcome, until PC award entitlement data is published for the corresponding period, which will be some months in the future, it will not be known what proportion of the increase in applications result in PC entitlement. That data will also provide the number of claims awarded in Renfrewshire.

6.11. At the Budget of 30 October, changes were announced for Carers Allowance. This benefit, currently £81.90 per week, can be paid where someone is caring for another person at least 35 hours per week and earn less than £151 per week after tax. The person cared for must also be in receipt of certain benefits, such as Attendance Allowance or Child Disability Payment. Eligibility for this benefit was widened in the Budget by increasing the maximum earnings threshold from £151 to £195 a week from April 25.

6.12. This increase is the equivalent of 16 hours at the National Living Wage, resulting in one of the biggest increases in the earnings limit since the benefit was introduced in 1976. It is anticipated that up to 60,000 unpaid carers will now have access to Carer's Allowance and the increased earnings threshold will also allow those currently receiving Carer's Allowance greater access to employment, or the opportunity to work more hours.

6.13. This increase could benefit the approximate 27,000 unpaid carers within Renfrewshire, providing labour market opportunities for those previously categorised as economically inactive. Carer's UK estimate that 70% of unpaid carer are female, so the improved Carer's Allowance could also contribute towards the Gender Employment Gap – which is currently estimated at 5.8% points in Glasgow City Region.

6.14. An announcement was also made at the Budget around benefit deductions. Benefit deductions are taken automatically from benefits for a range of debts, including Department for Work and Pensions (DWP) benefit advances, historical child tax credit overpayments, rent and council tax arrears, and water and utility bill debts. For those with deductions from their benefits, a Fair Repayment Rate will come into force from April 2025. This will cap the amount that can be cut from benefit payments each month to repay these short-term loans and debts.

6.15. The cap is set at 15%, rather than the current 25%, and it is estimated that households could be £420 a year better off. The cap would help 1.2million households across the UK, 700,000 of which are families with children.

6.16. Trussell Trust research published in September 2024 shows that deductions play a significant role in driving people into hardship. Just over half of people (53%) facing deductions from their payments shared they were experiencing hunger but didn't have enough money for food, significantly higher than the number of people on Universal Credit but not facing deductions (32%).

7. Inflation

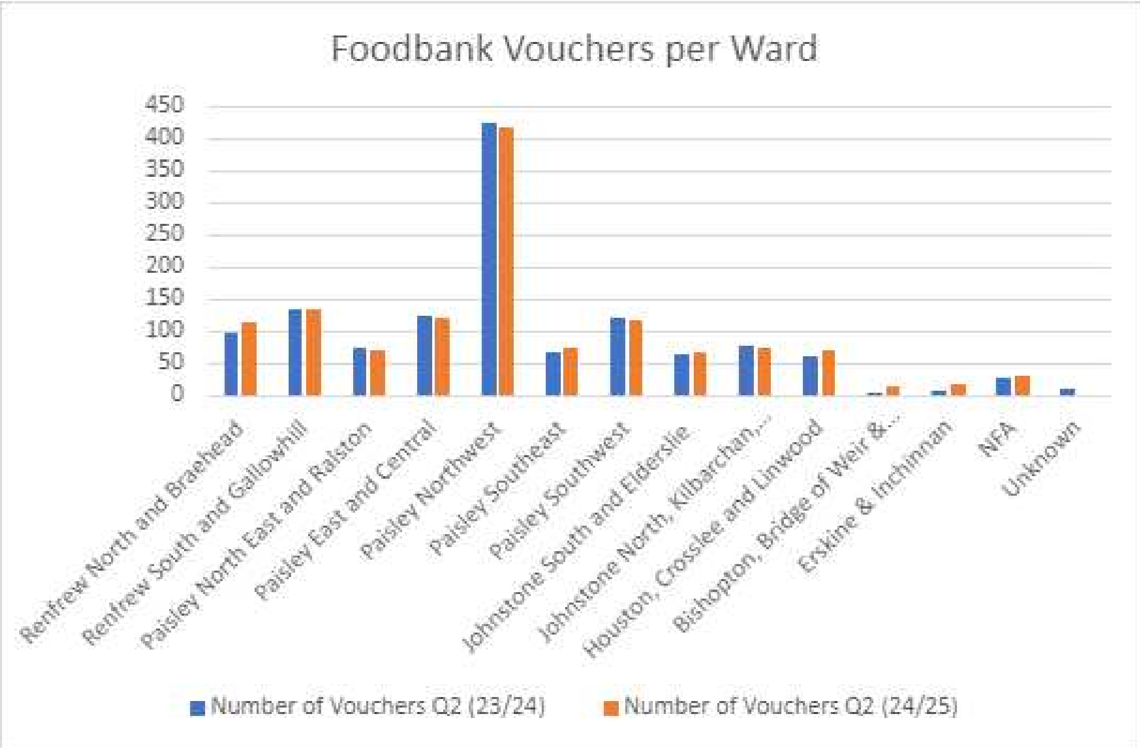
7.1. UK consumer prices, as measured by the Consumer Prices Index (CPI) were 1.7% higher in September 2024 than a year before, with the inflation rate reducing slightly from 2.2% in August 24 and now is slightly below the 2% target rate set by the UK Government for the Bank of England. This means that the cost of living is still rising but at a lower rate than the Bank of England had expected.

7.2. The reduction in inflation rate was driven by lower airfares and petrol. The inflation rate for food, however, has increased slightly from 1.5% to 1.8%, the first increase since March 2023 and ONS also report that the services sector of the economy, such as restaurants and hairdressers, has seen significant rises. According to the National Institute of Economic and Social Research the 10% increase in the energy price cap in October will exert sizeable inflationary pressure and they expect inflation to rise to around 2.5 per cent by end of year. After the budget announcement on 30 October, the 2.5% prediction remained unchanged and inflation predicted to average 2.6% next year, before falling to 2.3% in 2026.

7.3. In Renfrewshire 1,322 Foodbank Vouchers were in Quarter 2, in comparison with 1,295 issued in the same quarter the previous year, an increase of 2%. The vouchers covered 1740 adults and 844 children this year, which was an increase in total number receiving assistance compared to the same quarter last year (1591 adults and 704 children).

7.4. The rising costs of essentials remains the most commonly cited factor in the reason for voucher issue in Renfrewshire, at 619 times. This is compared to the next most cited factors, ongoing impact of physical or mental health condition and Priority debt which were both cited 174 times. times.

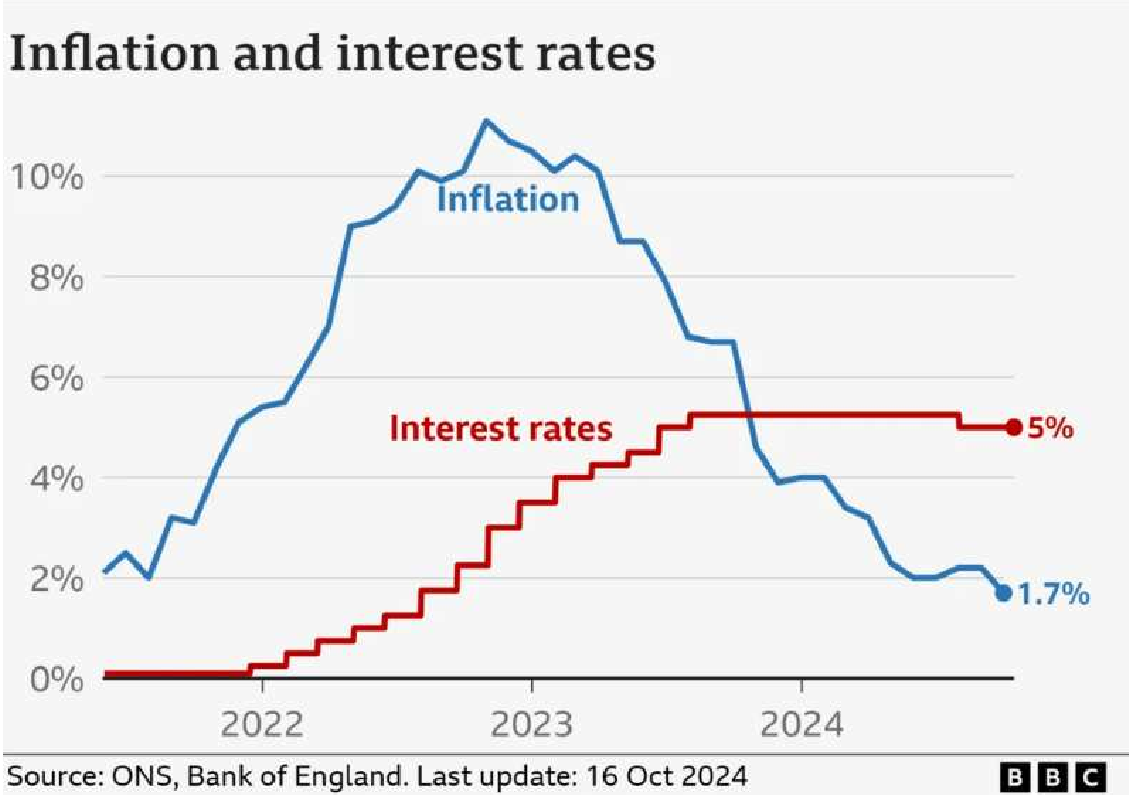
7.5. The table below shows the number of Vouchers fulfilled per Ward in Quarter 2 2024/25 compared to Quarter 2 last year. The most significant numerical jumps in voucher numbers were Renfrew North and Braehead with 19, Erskine and Inchinnan with 11 and Houston, Crosslee and Linwood with 10. There have been slight reductions in several Wards.



7.6. 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. This service has been used by a number of people, and figures for Q2 show a slight increase in numbers who are working using the service at 117 compared to 103 last quarter.

8. Interest Rates

8.1. On 1 August, the interest rate was reduced to 5% due to decreases in inflation, the first fall for four years, and were held at this rate in September 2024. At the time of the August cut, the Bank of England governor Andrew Bailey said cooling inflation pressure meant the bank should be able to cut interest rates gradually over the upcoming months. After the inflation rate was announced in October, however, Mr Bailey said the Bank of England could be a "bit more aggressive" at cutting borrowing costs, if inflation remained under control. A further interest rate cut is widely expected at the Bank's next meeting on 7 November 2024.



8.2. More than 8 in 10 mortgage customers have a fixed rate mortgage. According to the banking trade body, UK Finance, 1.6 million existing borrowers in Britain have fixed term mortgages at a relatively cheap level due to expire this year, many of them at rates of less than 2%. Competition in recent weeks has brought some rates down and according to Moneyfacts, the average two-year and five-year fixed rate mortgages currently available are 5.39% and 5.08% respectively. This a slight decrease on the figures reported to Sub-Committee in September. A recent report by the Bank of England, stated that about three million households were set to see their mortgage payments rise in the next two years, including 400,000 mortgage holders who were facing some “very large" payment increases.

8.3. The next announcement on interest rates will be on 7 November, with a reduction expected, however the Home Owners Alliance does not predict a fall in lenders interest rates for fixed rate mortgages and some lenders have recently withdrawn their cheapest deals. i news also reported that lenders are unlikely to reduce rates based on the current figures.

9. Housing costs

Rental Costs

9.1. According to the ONS, private rental prices in Renfrewshire rose to an average of £756 in September 2024, an increase of £7 per month on the last reported figure in June 24 and an annual increase of 7.7% from £702 in September 2023. Average rents as of June 2024 in Renfrewshire/Inverclyde by how many bedrooms there are in a property were:

- One bedroom: £474 (from £469 in June 24)
- Two bedrooms: £630 (from £624 in June 24)

- Three bedrooms: £818 (from £808 in June 24)
- Four or more bedrooms: £1,465 (from £1,454 in June 24)

9.2. Local Housing Allowance (LHA) is the mechanism by which Housing Benefit and the Universal Credit Housing Element are calculated for private renters. LHA rates were frozen from 2020 and by the end of 2023/24, almost two-thirds (65%) of Universal Credit Housing Element recipients in the private rented sector experienced a shortfall between housing cost support and their actual rent costs. For Renfrewshire the figures rose from 64.8% in 2022 to 70% in Nov 23.

9.3. A single year uprating happened in April 2024 facilitating an average 16.6% rise in the maximum housing cost support available to private renters, however in a statement on 30 October, the Secretary of State for Work and Pensions announced that LHA rates for 2025/26 will be maintained at the 2024/25 levels, with no increase being made.

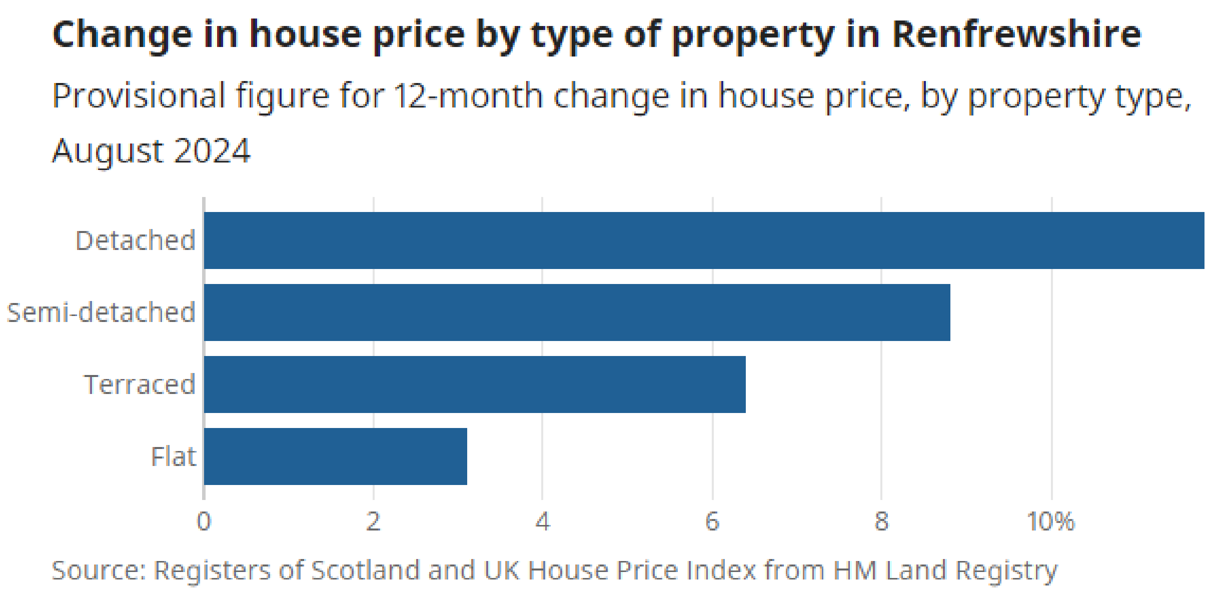
Home ownership

9.4. House prices have continued to rise and ONS figures show that the average cost of a home in Renfrewshire is now £166,000 in August 2024, up 6.2% from August 2023, while the average price paid by first-time buyers was £135,000 in August 2024. This was 5.1% higher than the average of £129,000 in August 2023. For homes bought with a mortgage, the average house price was £179,000 in August 2024. This was 7.3% higher than the average of £167,000 in August 2023.

9.5. According to Adzuna, a recruitment agency, the average salary for jobs advertised in Renfrewshire in September is £33,339.

9.6. For each property type, average prices as of August 2024 in Renfrewshire were:

- Detached properties: £346,000
- Semi-detached properties: £202,000
- Terraced properties: £143,000
- Flats and maisonettes: £101,000

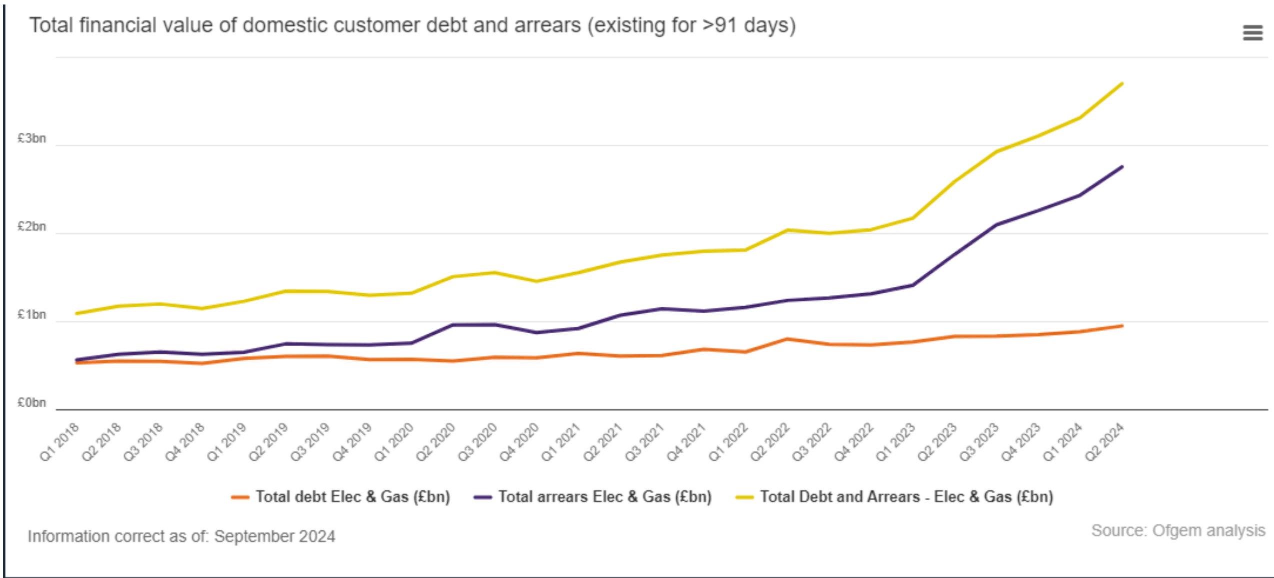


10. Fuel – Energy Costs for Households

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%. Therefore, an average household on typical usage, paying by Direct Debit for dual fuel is currently paying £1,717 a year, up £149 from the previous cap. The increase was across both unit costs and standing charges.

10.2. From 1 October 2024, households on prepayment meters are paying slightly less than those on direct debit, with a typical bill of £1,669 a year. The rates per unit for both gas and electricity are slightly less for those with a pre-payment meter compared to those that pay by Direct Debit, with standing charges charged at the same rate. The current predictions (26 Sep 2024) from analysts Cornwall Insight are that after the 1 October rise, the Energy Price Cap will fall slightly in January 2025, to £1,697 a year for a typical household.

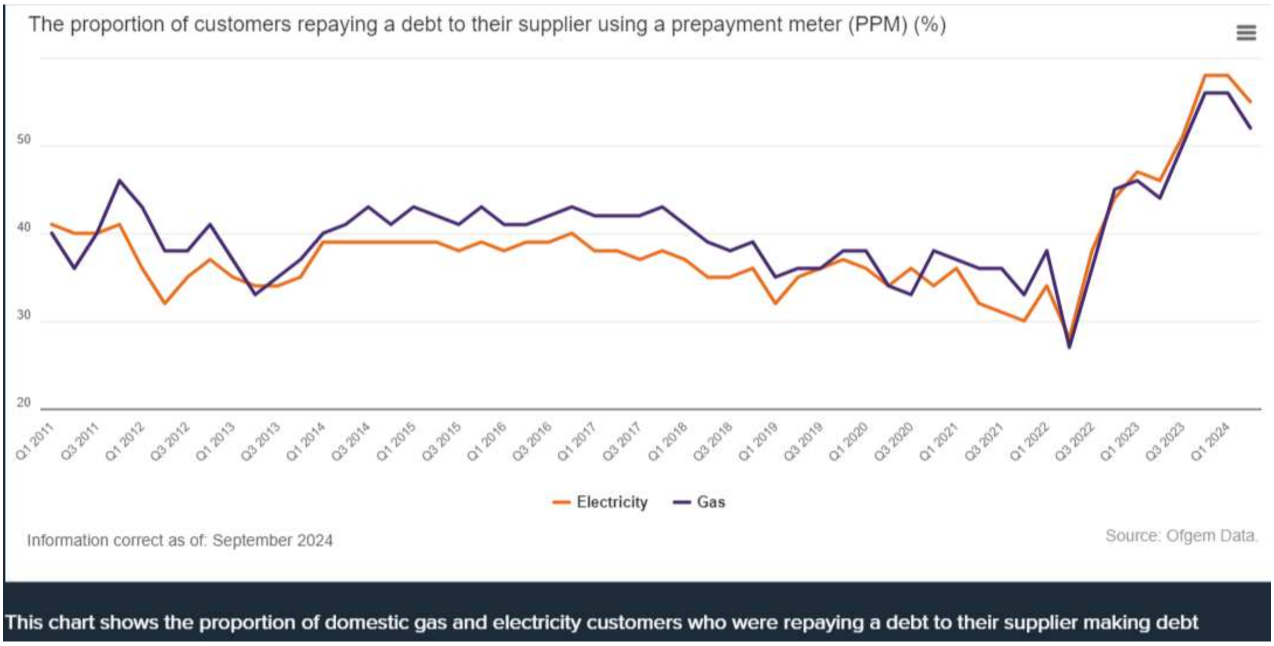
10.3. Recent high costs of energy, as well as high costs of living more generally, have affected families with low incomes, with debt more common on priority bills. As was reported to elected members in September 24, Ofgem data indicates that the number of accounts behind on their gas and electricity bills has reached the highest level since records began in 2012. Since then, levels have continued to rise with most current levels indicated below.



This chart shows the total amount of debt and arrears owed by domestic customers for >91 days between Q3 2018 and Q2 2024.

10.4. Ofgem data shows the total value of debt and arrears owed by customers to suppliers has risen substantially since 2018. After sustained increases during 2021 and the first half of 2022, the value stayed relatively steady until Q1 2023, after which it has risen sharply. Between Q1 2024 and Q2 2024, it rose by 12%, from £3.32bn to £3.70bn, equating to a 43% increase from Q2 2023.

10.5. Ofgem reports that the proportion of customers repaying a debt to their supplier using a pre payment meter (PPM) is over 50%. The proportion of domestic customers repaying debt to their supplier using a PPM has previously ranged between around 30% and 40% for the last few years. Since Q4 2022 the figure has been above 40%, and at the end of 2023 in the last year the number of customers repaying electricity debt through a PPM rose to record levels. In Q2 2024, for electricity customers, this dropped back slightly to 55% from 58% in Q1 2024 in Q2 2024. For gas, the number of customers repaying a debt via a PPM fell from 56% to 52%.

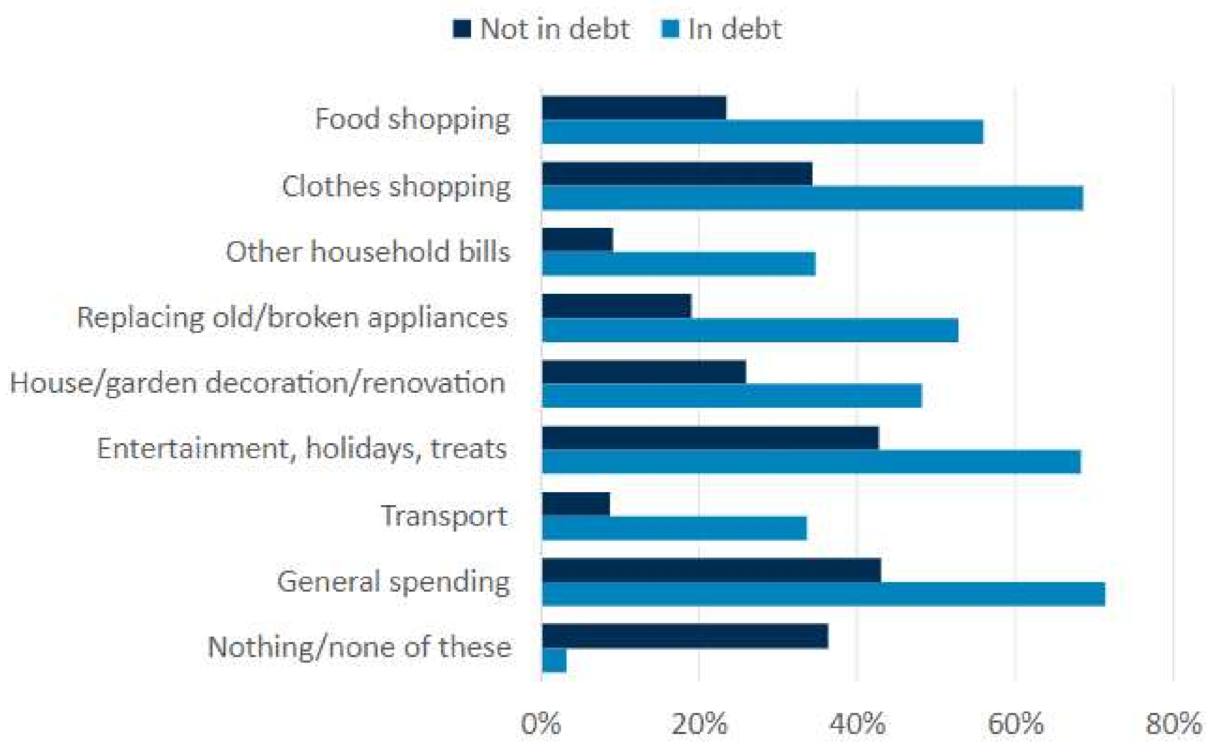


10.6. According to Consumer Scotland, fuel poverty rates in Scotland rose from 24.6% in 2019 to 31% in 2022. Their 'Energy Affordability Policy' report, published in October 2024, cites their own tracker and engagement with frontline agencies in Scotland to identify those most at risk of energy affordability challenges, including energy debt:

- Disabled people – particularly those limited a lot by disability
- Those with a low income
- Those with children under 5
- Those on prepayment meters
- Those using traditional electric-only heating or heating oil

10.7. Their tracker survey has found that nearly 1 in 10 consumers self-reported being in energy debt, including indirect energy debt (such as using a credit card or borrowing money from a friend to meet energy costs). This poses additional challenges to the affordability of energy for these consumers, who will be required to pay back their debts while simultaneously paying for their ongoing energy use.

Percentage of respondents cutting back on spending in order to afford energy bills, by type of spending and presence of energy debt



Source: Consumer Scotland analysis our Energy Tracker, AFF5: Are you having to cut back your spending on any of these things in order to afford to pay your energy bills nowadays? Please tick all that apply. Analysis by indebtedness

11. Other Budget measures

11.1. A number of other measures were announced in the budget which may affect households over the coming years:

- The existing 5p cut in fuel duty on petrol and diesel which was due to end in April 2025 will be kept for another year.
- Tax on tobacco is to increase by 2% above inflation, and 10% above inflation for hand-rolling tobacco and a new flat-rate tax of £2.20 per 10ml of vaping liquid will be introduced from October 2026.
- Tax on non-draught alcoholic drinks to increase by the higher Retail Price Index measure of inflation (currently 2.7%), but tax on draught drinks cut by 1.7%

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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