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## **Anti-Poverty Strategy - Cost of Living Support**

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### **Report by Service Director Resilient Communities**

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## **Scottish Borders Council**

**25 August 2022**

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### **1 PURPOSE AND SUMMARY**

- 1.1 This report proposes that in recognition of the significant challenges that households are facing because of the increasing costs of living, that the Council establishes a financial support package and, along with key partners, immediately establishes both strategic and operational multi-agency groups to respond to the needs of communities.**
- 1.2 The current cost of living crisis is already affecting many residents in the Scottish Borders, and it is clear that this situation will significantly worsen as we move towards autumn and winter. It is acknowledged that there are a significant number of supports already in place, but in a similar way that the Council and partners responded during the Covid-19 pandemic and the current Ukrainian crisis, we need to build on what is currently being provided and step up with immediate action to further support those in need.
- 1.3 Scottish Borders Council, along with Community Planning Partners and any other relevant partners, must prepare for these unprecedented and exceptional autumn and winter pressures on our communities and put plans in place to provide practical, as well as financial assistance and support as a priority.
- 1.4 The proposal is to set up strategic and operational multi-agency officer groups with representatives from across the Community Planning Partnership and other external organisations that are either already providing support or assistance, or could have the potential to do so. The purpose of both these multi-agency groups will be to generate agile and rapid response proposals/ideas/actions/support plans to alleviate some of the impacts of the cost of living crisis, and will report into the Anti-Poverty Members Reference Group as well as provide regular briefings to Members in relation to local requirements and response.

- 1.5 As reported through the 2021/22 outturn report, approved by the Executive Committee on 14 June 2022, the Council delivered a £1.4m underspend in 2021/22 which was directed to reserves at the financial year end. In response to the current cost of living crisis it is now proposed to release this underspend from the Council's reserves to provide £1.2m support to communities during 2022/23. The remaining £200k will be released to top up existing financial support to businesses which will be presented to Members for approval in a future report.
- 1.6 There will also be a requirement to report to the Community Planning Partnership, as this action is also a key priority within their 12 month Work Plan.

## **2 RECOMMENDATIONS**

### **2.1 I recommend that Council:-**

- a) **Approves the creation of a short term multi-agency Cost of Living Crisis Strategic Group and an Operational Officers Group in order to provide an enhanced response to the exceptional autumn and winter pressures our communities are facing;**
- b) **Agrees that these multi-agency groups will report into the Anti-Poverty Members Reference Group and the Community Planning Partnership and provide regular briefings to Members in relation to local requirements and response across each of our five localities;**
- c) **Agrees to release £1.2m underspend from 2021/22 outturn from reserves to provide support to communities during 2022/23 and:**
  - (i) **Allocate £585k of this to allow immediate dispersion of financial support as detailed in paragraph 5.6 (table 1) and:**
  - (ii) **Delegate authority to the Director of Resilient Communities, in consultation with the members of the Anti-Poverty Members Reference Group, to allocate the remaining £615k as required.**

### **3 BACKGROUND**

- 3.1 In September 2021, Scottish Borders Council approved a Scottish Borders Anti-Poverty Strategy. The Strategy sets out the way in which the Council and its partners aim to work together to reduce poverty across the region. The Action Plan for the Strategy contains actions to alleviate financial pressures and the funding proposals included in this report will contribute to and provide additional support for these actions.
- 3.2 Under the Child Poverty (Scotland) Act 2017, there is a requirement for each local authority and Health Board to prepare a joint Local Child Poverty Report and Action Plan and report on annual progress to Scottish Government. The current draft report for the Scottish Borders (2021/22 progress and 2022/23 actions) sets out specific partnership actions undertaken or planned, to make a difference to children and families.
- 3.3 An Anti-Poverty Members Reference Group was set up to oversee progress of the Anti-Poverty Action Plan, and to receive information and data from other groups to enable further direction to be given in relation to the Action Plan.
- 3.4 A multi-agency Financial Hardship Group already meets regularly to consider proposals and make decisions to provide wide financial support to those who require additional help. This work started in response to funding made available by the Scottish Government during the Covid-19 pandemic, and has continued to meet to disperse other specific funds since.
- 3.5 A Financial Inclusion Practitioners Group also meets quarterly to discuss and agree actions to assist people experiencing poverty and debt, with a number of financial inclusion supports being provided across a wide range of partners.
- 3.6 A Food Conversation Group also meets on a regular basis – this group comprises officers, and various Foodbank/FareShare/Food Larder organisations from across the Borders, who share best practice and consider optimum operational models best suited to their local circumstances. There are a number of projects currently being undertaken by these groups – Low & Slow, Cook Clubs and Lunch Clubs for example.
- 3.7 The groups described above are also supported by a Data Group that provides information, statistics and profiles of our communities to enable and assist with targeted decision making and support.

### **4 WHAT ARE WE DOING AND THE CURRENT CRISIS**

- 4.1 There is currently a global cost of living crisis brought about by the impact of the Covid-19 Pandemic, economic uncertainty and war, along with rising energy and fuel prices, increased inflation and the general cost of goods and services.

- 4.2 The crisis is already affecting many residents of the Scottish Borders, as well as businesses and communities, and it is clear from increasing benefit claims and people seeking debt advice and assistance – together with colder weather approaching - that the situation has already reached crisis level for many of our residents within the Borders and the expectation is that things will get worse over the coming autumn/winter months.
- 4.3 Whilst it is expected that there will be further announcements by the UK and Scottish Governments on support packages, it is important that the Council does not delay in its response and plans are put in place now to provide the most appropriate support possible for households already experiencing significant challenges.
- 4.4 It is acknowledged that there are a great number of support mechanisms that have already been put in place to date, but more needs to be done by Scottish Borders Council, the Community Planning Partnership and other relevant partners in response to raising awareness of existing support, increasing that support where required and providing rapid and agile responses and solutions to those in crisis. This response will allow effective and enhanced targeting of resources.
- 4.5 In a similar way that the Council and partners responded to both the Covid-19 pandemic and the Ukrainian Refugee crisis, there is a need to take immediate action to provide a focussed, corporate and partnership response to further support those in need.
- 4.6 The longer term ongoing issue of poverty across the Scottish Borders is being addressed by the Scottish Borders Anti-Poverty Strategy and Action Plan, with progress being reported to the Anti-Poverty Members Reference Group, and supported by the Anti-Poverty Steering Group. The current range of financial supports approved by Council on 9 February and 16 November 2021 in relation to the Financial Hardship Fund and Local Authority Covid Economic Recovery Fund (LACER) can be found through the links below:
- <https://scottishborders.moderngov.co.uk/ieListDocuments.aspx?CIId=161&MIId=5147&Ver=4>
- <https://scottishborders.moderngov.co.uk/ieListDocuments.aspx?CIId=161&MIId=5574&Ver=4>
- <https://scottishborders.moderngov.co.uk/ieListDocuments.aspx?CIId=132&MIId=5738&Ver=4>
- 4.7 The Child Poverty Action Plan is also delivering a range of actions and support to address poverty across the Borders, with progress being reported to the Children and Young People’s Leadership Group and the Community Planning Partnership.

## 5 FURTHER PROPOSALS

- 5.1 It is proposed that, in a similar way to the responses to the Covid-19 pandemic and the Ukrainian crisis that short life strategic and operational multi-agency officer groups are established with representatives from across the Community Planning Partnership and other external organisations that are either already providing support or assistance, or could have the potential to do so. Consideration of the memberships of both groups will be given as the response and demands develop.
- 5.2 The focus, role and remit of these groups will be to:
- a) Multi-Agency Anti-Poverty Strategic Group**
- To consider the Anti-Poverty Strategy Action Plan and Child Poverty Action Plan
  - To provide strategic direction to the Cost of Living Operational Group
  - To receive progress, updates and information from Cost of Living Operational Group
  - To identify/maximise funding opportunities and prioritise/direct to areas of most need & demand
  - To plan & resource for further autumn/winter pressures – Community Assistance Hubs
  - To report to, and get direction, from the Anti-Poverty Members Reference Group
- b) Multi-Agency Cost of Living Operational Group**
- To receive strategic direction and tasking from the Strategic Group
  - To generate rapid response proposals/ideas/actions to alleviate the current cost of living crisis
  - To identify data gaps and raise awareness of existing support on SBC and partners websites & other comms as required
  - To obtain real time lived experience from our communities
  - To prepare for further autumn/winter pressures, stand up and resource Community Assistance Hubs
- 5.3 The Groups will also consult and receive information, data and real life experience from the Financial Hardship Officers Group, Financial Inclusion Practitioners Group, Poverty Data Group, the Food Conversation Group and any other appropriate mechanisms that are available.
- 5.4 The Operational Officers Group will report into and receive direction from the Strategic Group, which will in turn report into and receive direction from the Anti-Poverty Members Reference Group on a monthly basis over the autumn and winter 2022/23 period. The proposed governance structure is detailed at **Appendix A**.
- 5.5 It is envisaged that further support may be required, and also consideration will need to be given to how the Council responds in other areas of policy and decision making in an holistic way over the coming months to ensure that further pressures are not being placed on our communities e.g. Council Charging Policy and other relevant budgetary policy decisions.

- 5.6 Immediate allocation of the £1.2m support package made available includes:

**Table 1**

<b>Additional Support Package</b>	<b>£1.2m</b>
<b>Energy &amp; Debt Advice:</b>	
Extend existing arrangements with organisations such as CAB, Changeworks etc. to provide additional resources to assist with referrals, energy advice, money advice, signposting and budgeting.	£0.150m
<b>Direct Payment Awards:</b>	
Warm clothing payment of £100 to each child entitled to either Free School Meals or Clothing Grants (approx. 2350 children)	£0.235m
Top up Discretionary Housing Payment (DHP) funding	£0.050m
Further top up of Scottish Welfare Fund (SWF) payments	£0.100m
<b>Increased take up support:</b>	
Additional resources to be used to support & process increased take up of benefits	£0.050m
<b>Total for immediate allocation</b>	<b>£0.585m</b>
<b>Balance to enable further targeted support in response to need and demand</b>	<b>£0.615m</b>

- 5.7 As previously approved and reported to Council (reports detailed at paragraph 4.6), extending the previously agreed schemes and awards to organisations that are already set up to provide support has evidenced how effective these organisations are to work with individuals so that they can be supported out of poverty. This relates to the immediate support provided and the improvement of circumstances in relation to the longer term outcomes of unlocking considerable benefits and energy efficient measures. It is vital that this support continues and is also extended to other organisations to increase capacity in order to provide similar support to our communities.

- 5.8 Direct payment awards have been made during the last two years, and have proved a very efficient and effective way of ensuring that money goes directly into recipient's bank accounts to ensure immediate support. The feedback received to date has provided assurance that this makes a significant and welcome difference to those on low incomes. It is also the case for Discretionary Housing Payment (DHP) and the Scottish Welfare Fund, in which the top up funding will enable flexible solutions and assistance to be provided.
- 5.9 Enhanced debt advice and support mechanisms will also be required from both Council and other partners to raise awareness and ensure those who are most in need are aware and able to access the support and funding that is available, and additional resources are therefore included in the above table to provide additional assistance in this area.
- 5.10 All of the above will require proactive communication campaigns via partnership networks, websites and social media to enhance awareness of support and assistance across a wide range of communities, and to signpost where help can be obtained.
- 5.11 It is recognised that households and community groups/organisations such as Community Councils, Resilient Community Groups, Food groups and Village Halls will be looking for a range of support. Consideration will be given to how the support should be best prioritised and made available, taking in to account other financial and partnership support that is, or may become available.

## **6 IMPLICATIONS**

### **6.1 Financial**

As reported through the 2021/22 outturn report, approved by the Executive Committee on the 14 June 2022, the Council delivered a £1.4m underspend in 2021/22 which was directed to reserves at the financial year end. In response to the current cost of living crisis the Council now proposes releasing this underspend from the Council's reserves to provide £1.2m support to communities during 2022/23. The remaining £200k will be released to top up existing financial support to businesses which will be presented to Members for approval in a future report. The release of this balance would bring the Council's unallocated balance in line with the recommended level reported in the 2022/23 financial strategy.

### **6.2 Risk and Mitigations**

If we do not action these proposals to tackle the impacts that are currently being experienced by the current cost of living crisis, the extent of hardship will be greater for communities within the Scottish Borders, and there will be further negative impacts on those who are at hardship risk as the continuing effects of the crisis emerge and are known.

### 6.3 Integrated Impact Assessment

- (a) It is anticipated there will be no adverse impact due to race, disability, gender, age, sexual orientation or religion/belief arising from the proposals contained in this report.
- (b) The creation of the proposed short term Cost of Living Crisis Groups will look to address and mitigate some of the inequality and hardship over autumn and winter as a result of the cost of living crisis.
- (c) An integrated impact assessment will be required to be developed and kept up to date by the Groups as the further support develops.

### 6.4 Sustainable Development Goals

In considering each of the UN Sustainable Development Goals, the following may be considered to make a difference:

- a) Goal 1 - End poverty in all its forms** – Local action is reported in the Anti-Poverty Action Plan which contributes to this goal, including income maximisation activity which will benefit those who need it most. The focus of these proposals is not only on the immediate short-term need for support but providing advice and support to make longer term improvements
- b) Goal 2 - End hunger, achieve food security and improved nutrition and promote sustainable agriculture** – Local action is reported in the Anti-Poverty Action Plan which contributes to this goal. The support available to partners and groups will focus on how food can be better accessed and used with an emphasis on local supply and networks.
- c) Goal 3 - Ensure healthy lives and promote wellbeing for all at all ages** – health and wellbeing (including good mental health) is recognised as an important factor in the Anti-Poverty Strategy. Work to keep people well who experience poverty continues. Improving transport connectivity will also contribute to healthy lives and this is included in the Action Plan.
- d) Goal 7 - Ensure access to affordable, reliable, sustainable, and modern energy for all** – Partners contribute by identifying gaps in access to affordable energy, particularly to vulnerable groups and ensuring their tenants have access to energy efficient homes. The advice provided in relation to energy use will focus on energy efficiency measures.
- e) Goal 10 - Reduce inequalities** – the Anti-Poverty Strategy and Action Plan aims to identify and tackle poverty and exclusion and boost employment opportunities and income in the poorest communities. Support will be specifically targeted to those who need it most.

### 6.5 Climate Change

The advice provided in relation to energy use will focus on energy efficiency measures.



## 6.7 Data Protection Impact Statement

Discussions are ongoing about the requirement to complete a Data Protection Impact Assessment.

## 6.8 Changes to Scheme of Administration or Scheme of Delegation

There are no proposed changes to the Scheme of Administration or Scheme of Delegation

## 7 CONSULTATION

- 7.1 The Acting Chief Financial Officer, the Monitoring Officer/Chief Legal Officer, the Chief Officer Audit and Risk, the Director (People Performance & Change), the Clerk to the Council and Corporate Communications have been consulted and any comments received will be tabled at the meeting.

### Approved by

**Jenni Craig**  
**Director Resilient Communities**

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