
Report To:	Policy & Resources Committee	Date:	31 January 2023
Report By:	Corporate Director, Education, Communities & Organisational Development	Report No:	PR/02/23/TM
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Subject:	Progress for Anti-Poverty Interventions 2021-2023		

1.0 PURPOSE AND SUMMARY

- 1.1 For Decision For Information/Noting
- 1.2 The purpose of this report is to provide the Policy and Resources Committee with an update on developments of funding and initiatives in relation to anti-poverty funding and measures which have been put in place to help alleviate pressures caused by the increase in costs of living.
- 1.3 The report also provides members with an update on the Integration Joint Board (IJB) funding of £330k that was made in December 2022.
- 1.4 On 15 December the Council agreed a saving of £600,000 from the recurring Anti-Poverty Budget from 2023/24. At the same time Members agreed that a one-off sum be allocated to smooth the impact of the reduction over 2023/25. The amount of this one-off sum, which will come from Reserves, will be agreed as part of the forthcoming Budget.
- 1.5 In response to a request made by the Policy and Resources Committee, this report also provides a brief update on local membership and usage of the two local credit union organisations in the Inverclyde area, the number of post offices and the number of Automated Teller machines (ATMs) in the Inverclyde area which provides cash without surcharges.

2.0 RECOMMENDATIONS

- 2.1 The Policy and Resources Committee is recommended to note:
- the implementation additional anti-poverty actions of the development of the Warm Hands of Friendship Initiative and the financial support offered to people facing food insecurity during the festive period;
 - an update on the Social Workers in Schools project;
 - the saving agreed by the Council on 15 December 2022;
 - the anti-poverty initiatives approved by the IJB in December 2022;
 - the local participation and membership of the Credit Unions; and

- the access to cash through free cash machines and Post Office provision.

Ruth Binks

Corporate Director, Education, Communities and Organisational Development

3.0 BACKGROUND AND CONTEXT

- 3.1 In May 2021 the Policy and Resources Committee agreed to fund a series of targeted interventions to address poverty and deprivation in the areas with the greatest inequalities. The interventions would be funded with an allocated £0.83 million from the Council plus £250,000 from the Integration Joint Board to focus on initiatives to address unemployment and employability, support for people experiencing difficulties with alcohol and drugs, mental health or people who are experiencing food insecurities.
- 3.2 At the meeting of the Full Council in September 2022 a motion was agreed which instructed officers to bring forward proposals to the Policy and Resources Committee and other relevant committees as a matter of urgency on what more the Council and the Health and Social Care Partnership can do to support the Inverclyde community through the cost of living crisis.
- 3.3 In November 2022 a progress report was agreed by the Policy and Resources Committee which provided details of a projected £355,000 underspend from the Anti-Poverty Initiatives. The committee agreed to utilise the identified underspend and delegated authority to the Corporate Director to allocate £100,000 to fund projects linked to food insecurity.
- 3.4 It was agreed not to allocate the entire £100,000 prior to Christmas to support local anti-poverty and cost of living initiatives over the next few months as there may be some of the projects that require additional funding in addition to that already released. Progress on current Anti-Poverty initiatives and use of funding will continue to be reported regularly to the Policy and Resources Committees.
- 3.5 A saving of £600,000 from the £830,000 Council recurring Anti-Poverty Budget was agreed as part of the 15 December Council Budget meeting. In addition, Members requested that a one-off sum be allocated to smooth the impact of this reduction in funding over 2023/25. The quantum of the one-off sum will be approved at the 2 March 2023 Budget meeting. It is intended that a report will be presented to the next meeting of the Committee recommending the use of available recurring Anti -Poverty funding over 2023/24.
- 3.6 The anti-poverty implementation group continues to meet on a regular basis to monitor progress of identified projects with the support of the dedicated team leader. A strategic group continues to have an oversight of poverty initiatives across the area. This group also identifies emerging needs; maintains a strategic oversight of Scottish Government initiatives; and shares best practice. The following section provides an update on significant developments since the last report to Policy and Resources Committee in November 2022.

3.7 Project updates

Utilising underspends in the Anti-poverty fund.

At the November 2022 meeting of the Policy and Resources Committee it was agreed that additional funding should be allocated to the following services using the £355,500 underspend.

- £83,000 for applying the Inverclyde enhanced criteria to the doubling of the Scottish Government child payment from £130 - £260;
- £50,000 to the Scottish Welfare Fund provision to cope with the increased demand for Community Care and Crisis Grants to 31 March 2023. This is in addition to £100,000 one off funding already allocated for 2022/23;

- £100,000 Warm Hand of Friendship Funding (Warm Spaces) to support local community and third sector organisations provide safe and warm spaces, warm food, and warm items of clothing such as gloves, scarves, and socks. This project was administered through Inverclyde CVS and a total of 32 local community and voluntary organisations have successfully received funding offer a warm space during the winter 2022/2. £98,000 of this funding has now been allocated and full details can be found on the Council's website

<https://www.inverclyde.gov.uk/community-life-and-leisure/inverclyde-community-empowerment/poverty/inverclyde-s-warm-hand-of-friendship>

- £100,000 was allocated to help mitigate food insecurity during the winter months 2022/23. This funding supported local foodbanks and community organisations to open and support communities leading up to and during the festive period. The I58 Trussell Trust Foodbank will receive three instalments of £5,000 to purchase food for the increased number of service users referred to this organisation. The Port Glasgow Church Angels received an additional £3,000 to open for 4 days during the festive period, providing food and a warm space to people seeking support. Branchton Community Centre and the Salvation Army in Port Glasgow each received an allocation of funding to help them to purchase food and open their centres either leading up to Christmas or during the Christmas period. Inverclyde Council Community Learning and Development Services enhanced this offer by opening the I Youth Zone for three days during the Christmas break, offering warm food and produce to people facing food insecurity at this time; and
- The discretionary food insecurity fund will also be used to continue to support families on low income and in receipt of School Clothing Grant funding to provide free school meals during the planned strike days between November 2022 and February 2023. The approximate cost for this support will be £15,000.

3.8 Warm Boxes Initiative - £30,000

The Integration Joint Board agreed in November 2022 to allocate £30,000 of funding to support the Warm Boxes Initiative which will provide 500 local people with clothing and items to keep them warm during the winter period. The community learning and development team has co-ordinated the distribution of the boxes with each box containing: a hat, scarf, gloves, socks, flask, and a torch. Blankets are also being sourced to support this initiative. The clients have predominately been identified by the HSCP Homecare team. Other groups who will receive the boxes include those who will be discharged from hospital linking with Compassionate Inverclyde Jolly Boxes, Friends of Inverclyde Group, Salvation Army and the I58 clients. The boxes were delivered by local volunteers prior to the Festive Holiday period.

3.9 Additional funding allocated by the IJB

Working in Partnership to mitigate poverty in Inverclyde the Integration Joint Board (IJB) agreed at its meeting on 28 November 2022 to fund the following initiatives using £330,000 HSCP underspends:

- To Increase cash assistance under Social Work Section 12 (Scotland) 1968 and Section 22 of The Children's (Scotland) act 1995 to reduce the impact of harm through the cost-of-living crisis;
- Increase further the provision of warm boxes to Care at Home and Third sector; and
- Create small grants to third sector providers for hardship payments for affected individuals within the community.

The small grant to third sector providers will extend the Warm Spaces initiative from January 2023. The progress of the additional initiatives to mitigate poverty will be reported to both the IJB and the Policy and Resources Committee as part of the Anti-Poverty Initiatives Progress Report:

<https://www.inverclyde.gov.uk/meetings/meeting/2509>

3.10 **Social Workers in Schools Project – Project spend for 2022/23 is £81,000**

This project had been making some positive progress against its targets and timescales, however, due to the long-term difficulties with staffing which will not be resolved over the next few months, and the continued challenge of recruiting qualified social work staff in HSPC, it has been necessary to return the social workers involved in this project back to the core social work team in HSPC.

Given the longer term recruitment issues anticipated in Social Work and the fact that the project was a pilot project, the intention is to cease the project.

Some areas of work undertaken within the project (e.g. increasing attendance) displayed impact. However, it is important to note that this was due to the multiagency nature of the project and, in these circumstances, it is difficult to attribute impact solely to the social worker role. It is also important to note that the local authority is currently generating an overarching attendance strategy, which is centred on a robust evidence base, involving social work managers at a strategic level. This is anticipated to have a significant impact on attendance over time and negate the role of the social worker in school.

The project also demonstrated that, in order to have impact, there was the need to utilise a significant level of social work resource. For example, the two social workers appointed to post were linked to one primary and one early years establishment each. This was not felt to be a sustainable use of resource going forward.

Ongoing evaluations of the project also indicated that there could be the potential for blurred lines between roles. A number of professionals are deployed centrally and from other sources such as the Pupil Equity Fund (PEF) to support improvements in literacy, numeracy and health and wellbeing. In this context there was an indication that duplication of activity could occur.

3.11 **Credit Unions in Inverclyde**

Credit Unions can serve a specific geographical area or can be focussed around themes. There are two local Credit Unions based in Inverclyde, Port Glasgow Credit Union and Tail O' the Bank in Greenock. Port Glasgow Credit Union has around 4,500 members. Of this number between 1200 – 1400 are saving and borrowing regularly. This represents a very high proportion of the town of Port Glasgow, about 27%. The national target is 7% participation rate. Tail O' the Bank Credit Union in Greenock has around 7,000 members with around 4,500 active members. This represents approximately 15.8% of the population.

Nationally there are other Credit Unions which undoubtedly have Inverclyde members. Scot West serves the former Strathclyde Regional Council Area and Police Scotland and Glasgow Taxi Drivers have their own Credit Unions. www.findyourcreditunion.co.uk gives a link to Credit Unions that are available in an area.

At a time of increasing interest rates; changes to the local banking systems; high inflation and financial insecurity the Credit Unions are an important part of the Inverclyde response to the cost-of-living crisis. Both local Credit Unions continue to engage with the HSCP as part of the Financial Inclusion Partnership Strategy. This work includes work currently being undertaken to explore

the facilitation of an emergency loan fund through the two local Credit Unions. If progressed this would provide an emergency line of low-cost credit and increase membership of Credit Unions and access to ethical and sustainable alternatives to high-cost credit.

Early discussions are also underway to link the maturation of Child Trust Funds with the opening of a Credit Union account as part of financial literacy and capacity building activities.

Discussions have taken place between HSCP Advice Services staff and both of the local Credit Unions about actively promoting Credit Union membership at the planned outreach activity in the coming months.

3.12 Update on access to cash through Post Office and access to cash through Automatic Tellers (ATMs)

In response to a previous request from Policy and Resources Committee research from Link UK concludes that there are currently 12 Post Offices delivering services including mobile post offices on certain days in Inverkip and Wemyss Bay, 79 ATMs or free cash at the till, 56 (71%) of these are free to use. <https://www.link.co.uk/consumers/locator/>

	Post Office	Free ATMs / Free Cash at Till	ATM Charges	Total
PA11	0	0	0	0
PA13	1	2	0	3
PA14	2	4	4	10
PA15	4	34	6	44
PA16	3	8	10	21
PA18	1	2	2	5
PA19	1	6	1	8
Total	12	56	23	91

The provider of ATMs - LINK has had a Financial Inclusion Programme in existence since 2006 which continues to be developed and is focused on improving free cash access in the most deprived and remote areas of the UK. LINK also produces monthly Footprint and Dashboard Reports which give the public a view on the current status of the coverage of the ATM network in the UK and the latest reports can be downloaded from their home page.

In addition, LINK has also commissioned a number of important reports to help understand the issues around access to cash. These reports include a 2019 independent Access to Cash Review including the impacts of COVID and the 2022 Cash Census report exploring Britain's relationship with cash and digital payments,

LINK has committed to maintain the coverage of free ATMs at the time it announced the future reform of interchange in January 2018. This means that any ATM at that time that didn't have another free-to-use within 1 kilometre will not have its interchange reduced. In addition, since the Autumn of 2018. LINK has also committed to protect the interchange for any free-to-use ATMs live in January 2018 that no longer have another free-to-use within 1 kilometre. Premiums of up to £2.75 have also been made available to the Protected ATMs that are used least to maintain a high level of coverage.

If communities or elected members think that an area needs better access to cash then LINK can be contacted through their website to request a review.

<https://www.link.co.uk/initiatives/financial-inclusion/>

Members of the public can also use this site to request that a cash machine dispenses £5 notes.

The Chief Executive wrote to the Local External Affairs Manager for the Post Office in November 2021 to raise concerns about the closures of Post Offices in Inverclyde.

4.0 IMPLICATIONS

4.1 The table below shows whether risks and implications apply if the recommendation(s) is(are) agreed:

SUBJECT	YES	NO	N/A
Financial	x		
Legal/Risk		x	
Human Resources		x	
Strategic (LOIP/Corporate Plan)	x		
Equalities & Fairer Scotland Duty	x		
Children & Young People's Rights & Wellbeing	x		
Environmental & Sustainability		x	
Data Protection		x	

4.2 Finance

One off Costs

Cost Centre	Budget Heading	Budget Years	Proposed Spend this Report	Virement From	Other Comments
Anti Poverty		2022/23	£355k		One-off spend on projects utilising underspends in the Anti-Poverty budget approved November 2022.

Annually Recurring Costs/ (Savings)

Cost Centre	Budget Heading	With Effect from	Annual Net Impact	Virement From (If Applicable)	Other Comments
N/A					

4.3 Legal/Risk

N/A.

4.4 Human Resources

N/A.

4.5 Strategic

This paper addresses the inequalities priority of the LOIP.

4.6 Equalities and Fairer Scotland Duty

The mitigations proposed in this report address Fairer Scotland duty which requires particular public bodies in Scotland to pay due regard to (actively consider) how they can reduce inequalities of outcome, caused by socio-economic disadvantage, when making strategic decisions.

(a) Equalities

This report has been considered under the Corporate Equalities Impact Assessment (EqIA) process with the following outcome:

	YES – Assessed as relevant and an EqIA is required.
X	NO – This report does not introduce a new policy, function or strategy or recommend a substantive change to an existing policy, function or strategy. Therefore, assessed as not relevant and no EqIA is required. Provide any other relevant reasons why an EqIA is not necessary/screening statement.

(b) Fairer Scotland Duty

If this report affects or proposes any major strategic decision:-

Has there been active consideration of how this report's recommendations reduce inequalities of outcome?

X	YES – A written statement showing how this report's recommendations reduce inequalities of outcome caused by socio-economic disadvantage has been completed.
	NO – Assessed as not relevant under the Fairer Scotland Duty for the following reasons: Provide reasons why the report has been assessed as not relevant.

4.7 Children and Young People

Has a Children's Rights and Wellbeing Impact Assessment been carried out?

	YES – Assessed as relevant and a CRWIA is required.
X	NO – Assessed as not relevant as this report does not involve a new policy, function or strategy or recommends a substantive change to an existing policy, function or strategy which will have an impact on children's rights.

4.8 Environmental/Sustainability

Has a Strategic Environmental Assessment been carried out?

	YES – assessed as relevant and a Strategic Environmental Assessment is required.
X	NO – This report does not propose or seek approval for a plan, policy, programme, strategy or document which is like to have significant environmental effects, if implemented.

4.9 Data Protection

Has a Data Protection Impact Assessment been carried out?

	YES – This report involves data processing which may result in a high risk to the rights and freedoms of individuals.
X	NO – Assessed as not relevant as this report does not involve data processing which may result in a high risk to the rights and freedoms of individuals.

5.0 CONSULTATION

5.1 A senior officer group meets to identify best practice and recommend allocation of resources.

6.0 BACKGROUND PAPERS

6.1 None.