

CABINET

20 September 2022

Title: Cost-of-Living Crisis Response – Update and Welfare Reserve Proposals	
Report of the Cabinet Member for Community Leadership and Engagement	
Open Report	For Decision
Wards Affected: All	Key Decision: Yes
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Accountable Director: Rhodri Rowlands, Director of Community Participation and Prevention	
Accountable Strategic Leadership Director: Judith Greenhalgh, Strategic Director ,Community Solutions	
Summary <p>This report provides an update on the services and support the Council has in place to mitigate the impact of the cost-of-living crisis on residents.</p> <p>By Minute 14 (12 July 2022), Cabinet noted the establishment of a Cost-of-Living Alliance which recognises that actions to support residents through the cost-of-living crisis require a system response, with all partners working together to:</p> <ul style="list-style-type: none">• co-design and coordinate the support that is available to residents who are in crisis;• bringing partners together to develop and deliver a shared response to the longer-term challenge of helping people out of crisis and building greater resilience. <p>The report also updates Cabinet on a series of proposals that set out additional activity and initiatives to support residents in lieu of expected increased demand and impact.</p> <p>The Council has made available a welfare reserve of £4.5m to help underpin the cost-of-living response and this report seeks Cabinet approval for the allocation of funds to priority areas of support.</p>	
Recommendations <p>Cabinet is recommended to:</p> <p>(ii) Approve the allocation of funding totalling £3.065m from the Welfare Fund to the priority initiatives and areas of support, as set out in sections 4 and 5 and Appendix 2 of the report;</p> <p>(ii) Delegate authority to the Strategic Director, Community Solutions, in consultation</p>	

with the Cabinet Member for Community Leadership and Engagement and the Strategic Director, Finance and Investment, to approve the allocation of the remaining £935,000 unallocated funding towards appropriate projects,

- (iii) Note the existing services and support available to residents, as set out in Appendix 1 to the report; and
- (iv) Note that a further report will be presented on the development and launch of the Cost-of-Living Alliance in due course.

1 Introduction and Background

1.1 The UK is facing an unprecedented Cost of Living crisis, driven by increases in heating, fuel and food prices against a backdrop of rising inflation, which is forecast to be as high as 10% - 15% by the end of this year. Energy prices rose by 54% in April 2022 and further significant rises will again occur in October 2022 and January 2023

1.2 The Cost-of-Living Crisis will hit the Borough's most vulnerable residents the hardest. Its impact is already being felt. For many residents, this means having to make difficult decisions on how they spend their income, which can have a negative impact on their standard of living.

1.3 The National Citizens Advice (CA) service has seen more people coming to them, for help with crisis support, energy problems and not having enough money to make ends meet, than ever before. These are people who need to rely on food banks, need advice on their energy bills and who just cannot afford to use energy at all. They were seeing unprecedented demand for the services by June of this year.¹ By June 2022:

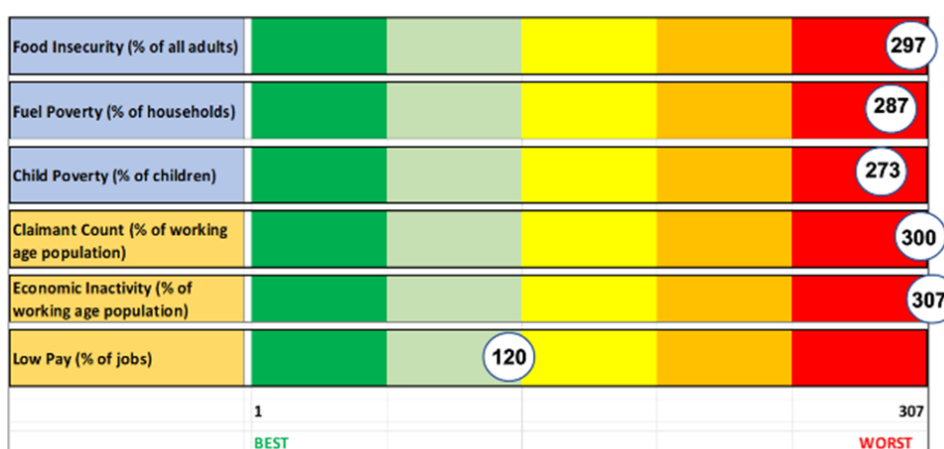
- CA had more people come to them in June 2022 who have been unable to top up their prepayment meters than by the end of each of the past three years. By June of this year, CA have had 10,802 people come to them in this situation, with 21,604 predicted by December. This is in comparison to the 8618 that were recorded in 2021.
- Had more people needing referrals or another form of charitable support due to not being able to afford to eat than in 2019 and 2020. The projected final total of people needing such support in 2022 is 212,966, compared to the 135,572 that were recorded in 2021.
- People are coming to CA for help with energy issues at a higher rate than in the whole of 2019 and 2020. 116,869 people have already come by June 2022, with a projected total for the end of the year of 233,738. This is in comparison to the total of 160,814 people in 2021 and 107,837 in 2020. By extension, energy debts are rising rapidly. The value of energy debts is now almost twice what it was in 2019.
- CA have seen the numbers of single people, social housing tenants and disabled people needing food bank referrals rise dramatically over the course of the past year. For example, when looking at disabled people or those with long term health conditions, CA saw 3074 people needing referrals to food banks in

¹ <https://public.flourish.studio/story/1634399/>

June 2020, whereas that figure in June 2022 now stands at 6917 people, with the total having more than doubled in two years.

- 1.4 Barking and Dagenham is the most deprived area in London, and the 21st most deprived in the UK. The impact of the pandemic has already affected many of the Borough’s resident’s disproportionality. With the rising cost of living, currently, 22.5% of households are in fuel poverty, and 18.6% have food insecurity. In some wards, such as Gascoigne, 60% of their residents live below the poverty line. Residents cannot cope with a further rise in cost of living.
- 1.5 Fundamentally, there is a greater exposure amongst Barking and Dagenham residents to risk factors, as can be seen by the table below:

Risk Factor Table – Higher Amongst Barking and Dagenham Residents:



- 1.6 On 18 August, the Council launched a Residents’ Survey, hosted on One Borough Voice, to learn more about the issues and challenges facing residents. Key headlines to date include:

- 373 survey responses, as at 31 August. These are preliminary results only, as the survey will remain open until 18 September.
- When asked ‘how is the rising cost of living affecting you?’- 15% said their outgoings have increased and they are not able to cope, and 27% said they have increased and they are having to make significant changes to cope.
- When asked about the areas people are noticing the greatest impact of rising cost: 93% said in food and groceries; 91% said in electricity/gas costs; 52% said fuel/car costs
- 68% of respondents said they had already cut back on food and groceries; 56% said they are already cut back on electricity/gas; 48% said they had cut down on entertainment and subscriptions.
- 51% of respondents said they were unable to afford to take time of work when they are ill.
- 82% are worried about paying monthly bills; 42% are worried about clearing debt; 40% are worried about security in retirement.
- 25% of people struggle to pay for gas or electricity every month, with another 30% who have struggled in the last year.
- 28% are already struggling with rent or mortgage payments (9% of people have regularly missed or been late with these payments in the last 6 months)

- 42% have borrowed money from family or friends in the last 6 months to pay everyday bills, with 33% using credit cards.
- 17% of people said they miss meals every week so they can pay their bills, with a further 19% saying they have missed meals in the last month.
- 12.3% of respondents have used a foodbank in the last year, with 2.5% of people saying they use one every week.
- When asked about the 3 most important priorities, 83% said help with energy bills, 35% said mental health support, 33% said help with accommodation costs.
- 35% of people said that financial worries are significantly affecting mental health and wellbeing- a further 42% said such worries were somewhere affecting them.

2 Existing Services and Support

2.1 The Council already has in place a number of mechanisms to support residents who may be struggling financially and with related inequalities. Further information is provided in Appendix 1:

- **Resident and household financial support schemes:** Including the Discretionary Housing Payment scheme (DHP), Household Support Fund (HSF), Energy rebate scheme (ERS), Local Hardship Schemes (IAP).
- **Community hubs and universal support services:** hubs and other locations have in place mechanisms that enable people to access emergency food and support alongside financial and related information and advice. Hubs act as one stop shops, with additional partnerships operating community food clubs. Wider information, advice and access to support is provided around associated issues including debt, housing, welfare, benefits, mental well-being, positive activities, jobs and skills support, digital skills and access.
- **Homes and Money Hub (HamHub):** provides money management support, income maximisation and help and advice to deal with priority debts.
- **BD Money website, tools and resources:** launched four months ago, provides an essential focal point and universal source of financial guidance and self-help tools for households struggling with the Cost of Living. It enables residents to directly access support, or alternatively provides a resource for Council staff and public and voluntary sector partners to support residents.
- **Prevention and Early help including family support:** In the area of Early Help, three Family Hubs are being established, building on our existing Community Hubs infrastructure to strengthen the locality reach and offer to vulnerable families, working with a range of partners to do so, to provide a more integrated service offer. A further 27 additional posts are being recruited within the Targeted Early Help service to support the management increased demand.
- **Care and support:** The Aids and Adaptations Policy for 2022-2027 has been confirmed, this will include a series of new provisions which help mitigate the cost-of-living crisis for some of our most vulnerable residents living with disabilities. Additionally, the new All-age Care Technology Service will mitigate the cost-of-living crisis for service recipients through the deployment of innovative

new technologies. With regards to care for older adults, there has been a high uplift with commissioned providers, along with a commitment to reviewing rates again in October 2022 in case of high levels of inflation. In addition, there are a range of contracts through Care and Support that provide generic and specialist information, advice and guidance and floating support to residents in line with the Care Act duty. Providers include Citizen's Advice Bureau, DABD, ILA and Carers of Barking and Dagenham.

- **Work and skills:** Services work to support residents to gain qualifications and support them into employment. The service is pro-active in that it works with individuals to give information, advice and guidance to enable them to make an informed decision about their preferred pathway and offers support to them to overcome barriers to participation, such as caring responsibilities, disabilities or other health problems. The 'Job Shop' and Adult College offer are fundamental elements of the Community Hubs offer, offering a 'One Stop Shop' approach to learning and skills advice and support.
- **Green energy:** Against the backdrop of climate change targets, the upgrading of insulation and fabric in homes, as well as the deployment of renewable energy sources has become even more critical since energy prices for those on standard variable tariffs and prepay meters increased in April by 54% to £1,971 a year. The borough also has an estimated 19,000 homes on expensive prepayment meters. The Council has managed to ensure that low-income households in poor energy rated homes have been getting access to free energy efficiency measures to reduce their energy consumption. Through Energy Company Obligation (ECO3) and Green Homes Grant funding (GHG), its Cosy Homes partnership with EON has provided: 1,160 free cavity wall/loft insulation measures installed across 1,012 homes, 579 properties receiving solar PV or external wall insulation through GHG, 533 Properties that were an EPC E, F and G have been moved to a D or above, £4.7m in estimated lifetime bill savings (LBS) for those households, £1.3m in ECO3 funding brought into Borough, 13,967 tonnes of carbon saved, £577,585 economic benefit brought to Barking & Dagenham through employment of local surveyors, tradesmen, kickstart placements, accommodation costs, fuel purchases and subsistence/food allowances spent in Barking.

2.2 **Community and faith groups:** are already supporting residents in these challenging times. Since the successful delivery of BD CAN in response to Covid-19, the social infrastructure of the Borough has continued to develop, while relationships between the Council and Social Sector partners have also strengthened, with increasing numbers of shared projects and initiatives to better support the Borough's residents. Partners now come together through the networks curated by the BD_Collective, to explore solutions to deep seated issues, both in terms of how organisations work together and how residents get the support they need. Networks have been launched in a variety of areas, including:

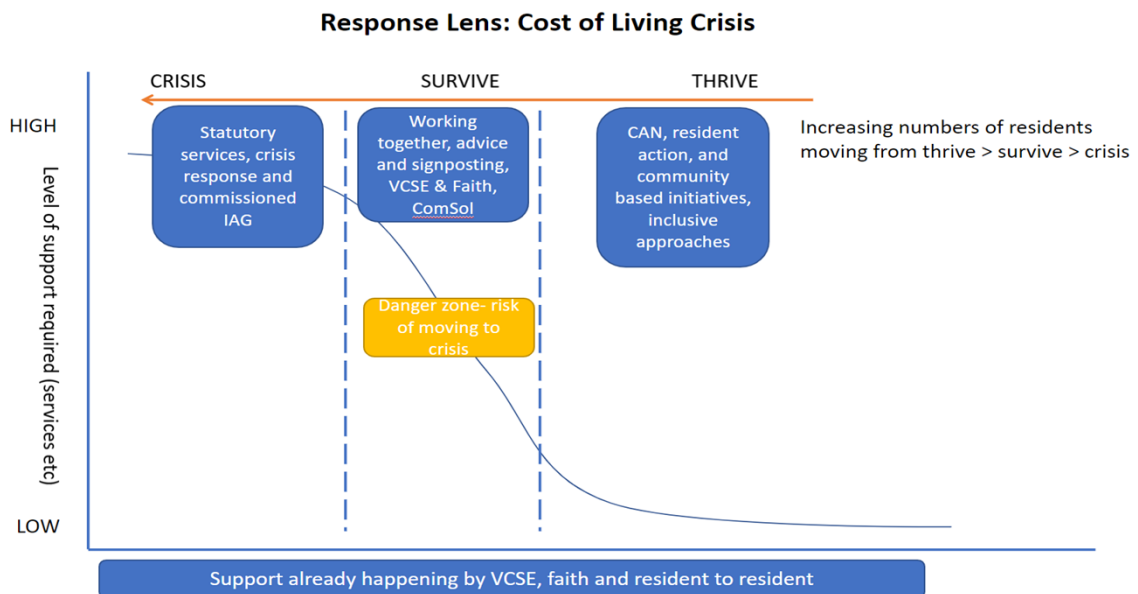
- early help for families
- adult social care
- food banks
- sports and young people

3 A Cost-of-Living Alliance

- 3.1 A cost-of-living summit was held on 16th June 2022, chaired by the Deputy Leader and Member for Community Leadership and Engagement Councillor Saima Ashraf along with the acting Chief Executive Fiona Taylor. This sought to explore the challenge ahead and establish a collective commitment across the council and with VCSE and faith organisations to work together to minimise the impact of the crisis for residents – mobilising and drawing together support and collaboration across council, commissioned providers and the VCSE and faith sector.
- 3.2 At this summit on the 16th of June, it was agreed to proceed with the Cost-of-Living Alliance proposal and to begin outlining the approach, as is detailed below.
- 3.3 This Cost-of-Living Alliance will seek to co-design and coordinate the support that is available to residents locally who are in crisis while bringing partners together to develop and deliver a shared response to the longer-term challenge of helping people out of crisis and building greater resilience.
- 3.4 The following principles will be at the heart of the Alliance – emphasising the need for a joined-up approach:
- Joining up the support that is already in place across the Borough, whether through council commissioned services, VCSE and Faith communities and other statutory agencies. Where necessary, additional capacity will be added in specific parts of the system.
 - Embed learning and responding together in a coordinated way - ensuring all partners involved are listening to residents and local communities meaningfully and designing approaches together that reflect that.
 - Committing to working together for the long-term to address this challenge and make a difference for residents, as it is not going to get easier anytime soon.
 - The focus being the best possible outcomes for and with residents. Not any individual organisation. Only an open and coordinated approach will make an impact on the huge challenges that Barking and Dagenham's residents are facing.
- 3.5 The Alliance will be made up of a range of partners who are best placed to support residents facing the greatest challenges. It will be based on a locality model that is co-ordinated by the BD Collective, working closely together with the Council, building on the successful approach seen in BD CAN.
- 3.6 The Citizens Advice Bureau (CAB), working closely with the Homes and Money Hub, will play an important role in the creation and delivery of a training package for lead organisations that make up the locality model, along with an ongoing learning network. These lead local organisations will in turn support other community groups in their area. The focus will be on working together to enable the best results for residents, helping them move from crisis point to surviving, and from surviving to thriving. The Alliance will operate support at three levels, each meeting different levels of need:

- **Thrive:** Accessing the Borough's existing range of ways of connecting people. This includes friendly spaces, community hubs, neighbourhood networks, EOED, CAN. These would be promoted in a proactive way
- **Survive:** Information, advice and guidance and prevention support including navigating B&D Money, money management, tenancy support and pathways to other help such as job support, training and skills. Organisations across the Borough would be co-ordinated by lead agencies, similar to the BDCAN model, and are a point of contact for other organisations in their locality
- **Crisis:** Specialist crisis relief and recovery support including the hardship fund, emergency assistance, emergency access to food and money advice etc. through Community Solutions, CAB, DABD and ILA. The HAM Hub offers triage to a range of services as a single point of access for those in crisis in the community where the universal offer cannot meet need. The HAM Hub can be accessed face to face or remotely, depending on a resident's preference

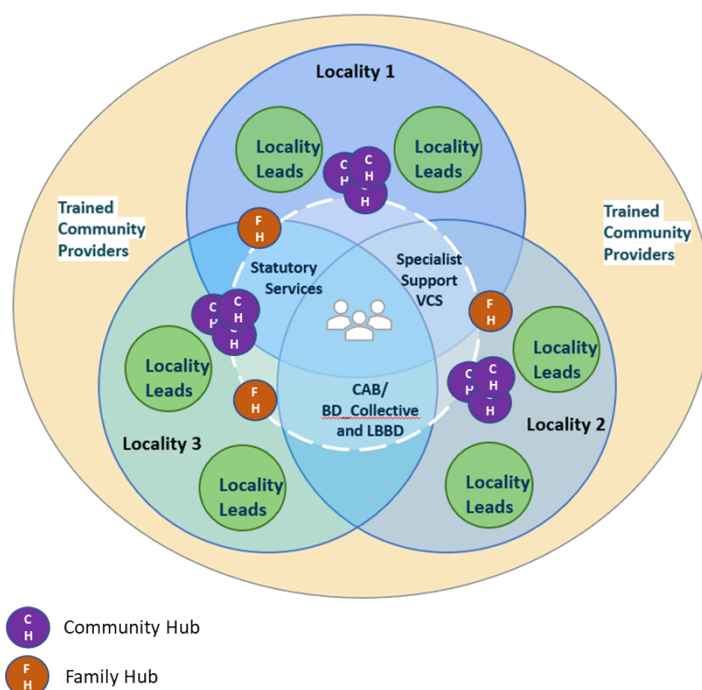
3.7 The three-lens model described above, is visualised in the diagram below:



3.8 This is a partnership approach between the council and VCSE, sitting alongside all the existing support that is mentioned above: it is underpinned by the principle that communities are best placed to understand the needs of local people and so this represents the most effective way of tackling the crisis and supporting residents who might be struggling. Any funding allocated will be distributed by the social sector. More streams of work may emerge in future and meetings are planned with commissioners to discuss opportunities, ensuring that working with communities is at the heart of the crisis response. This way of working aligns with the political priorities of the Council, putting people at the heart of the approach.

3.9 In terms of how the Alliance model will practically work from a locality perspective, it is proposed there will be locality leads in each locality: work with community partners in identifying residents of concern, signposting to relevant information or resources available, mapping what is available, while triaging and supporting community providers. This locality model will be co-ordinated by the BD_Collective, as it did so successfully through BD CAN.

- 3.10 There will also be trained community providers in each locality, providing on the ground support to residents and working closely with locality leads. Council staff will work closely with all the partners mentioned above to develop effective routes to support services, while the Citizens Advice Bureau will play a leading role, providing training and developing the advice providers, but also giving formal advice and quality assurance of Alliance support and training for partners.
- 3.11 North East London Integrated Care System (NEL ICS) health inequalities funding has also been awarded for a localities approach that will seek to build community infrastructure to tackle health inequalities through to March 2023.
- 3.12 Funding had already been agreed to develop the localities approach across the three Primary Care Network (PCN) localities, with each PCN having two locality leads. Officers worked to align the funding through BD_Collective to build one locality approach funded to the end of September 2023, bringing together the health inequalities funding with the proposed Alliance, as the residents impacted by health inequalities are those who will be primarily impacted by the cost-of-living crisis.
- 3.13 This also ensures a place-based support model that operates on a shared footprint and will enable links with other initiatives such as Community and Family Hubs. The below diagram displaying the locality model:

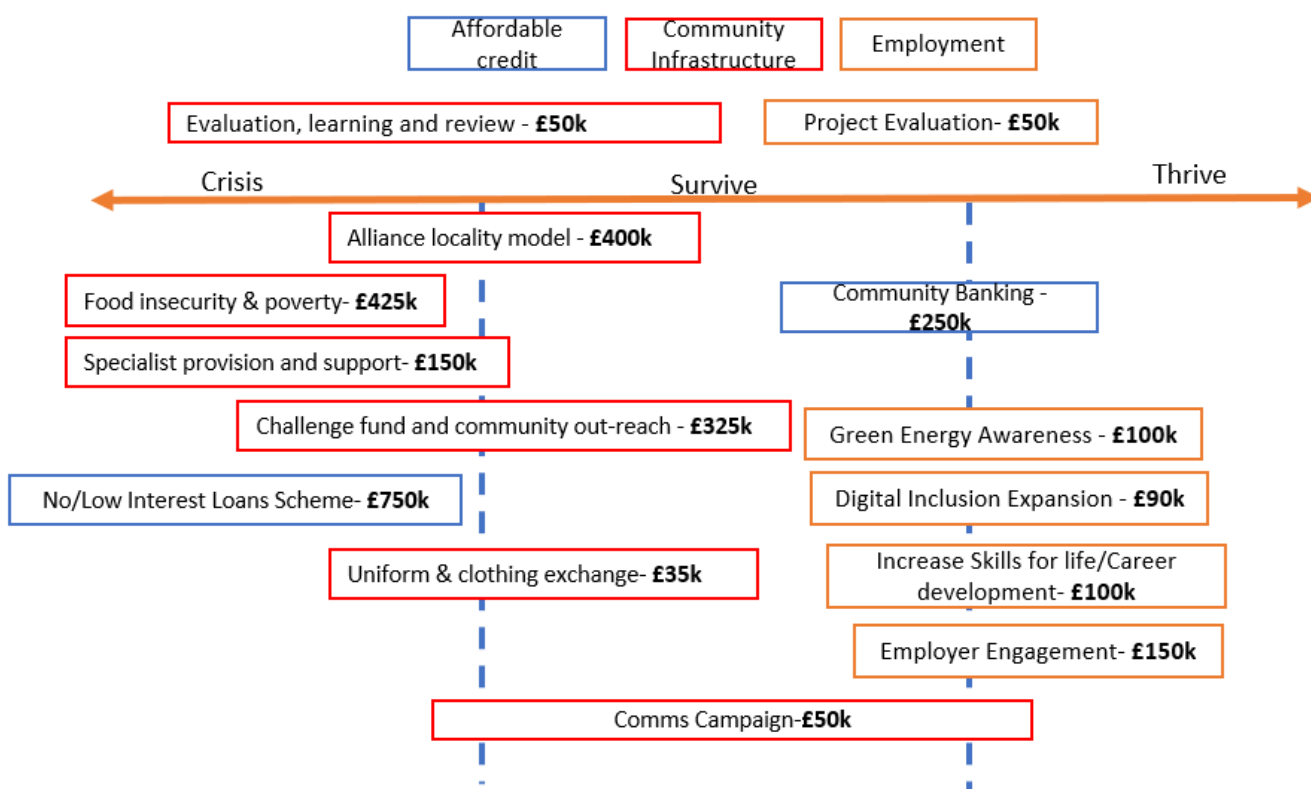


- 3.14 The training offer for locality lead organisations and frontline Council and community partner staff is being developed, with the Homes and Money Hub and Citizens Advice Bureau working closely together as part of this.
- 3.15 The Cost-of-Living Alliance will publicly launch at a second Cost of Living Summit event – date to be confirmed.

4 Cost of living support – additional support initiatives and welfare funding proposals

4.1 The Cost-of-Living Alliance will provide the over-arching coordination of support to residents to mitigate the impact of the crisis. The following proposals build on existing forms of support and set out details of the additional support initiatives and actions that will help effectively tackle the worsening crisis and provide residents with sustainable, long-term help that helps them to survive and thrive in the coming months and years.

4.2 An overview of the funding streams that are being pursued can be seen below, categorised by the above-mentioned Crisis-Survive-Thrive model. Proposals are themes in the following areas: Community infrastructure, Affordable Credit and Employment.



4.3 Theme 1: Community and Social Infrastructure

4.3.1 The Community Infrastructure funding will support the Cost-of-Living Alliance and the wider partnership response. The alliance will seek to co-design and coordinate support to residents who are in crisis while bringing partners together to develop a shared response to the longer-term challenge of helping people out of crisis and building greater resilience, this will be done so through the areas below:

- **Locality support, shelter and advice:** Expand access to help and support. Address known un-met need and find emerging need. Find new ways to help people.
- **Warm & Welcoming spaces:** – offering shelter, warmth, advice & support. To be targeted to ensure access to vulnerable groups which may include children living in poverty, older adults

- **Specialist support:** Contingency top-up provision and / or capacity for new and additional activities with commissioned providers. Alleviate demand & contribute to future proof capacity
- **Food insecurity & poverty:** Expanding borough food network and schemes. Ensuring viability and food supply to food banks to keep open and operating. Promoting wider initiatives linked to good food e.g. cooking clubs and healthy eating
- **School uniform & clothing exchange:** Clothing exchange & recycling scheme. Exploring need and potential partnerships with social providers and schools and aligning with locality support model and community hubs
- **Challenge fund:** fund to promote new and innovative solutions. Open to all organisations. Builds on examples like NCIL. Focus to alleviate pain now and look at future resilience
- **Community outreach:** Capacity for proactive and targeted out-reach – led by data & insight

Alongside this, the bid recognises that to fully understand the value and impact of initiatives on residents and their longer-term sustainability, we must learn as we go. Proposals include a resource for evaluation and review.

➤ **Proposal 1: Locality support, shelter and advice**

Core activity	Key outcomes & benefits
<ul style="list-style-type: none"> • Co-design and coordinate support to residents in crisis (to include articulating offer to children / adults once agreed) • Bring partners together to develop a shared response to the longer-term challenge of helping people out of crisis and building greater resilience • Expand access to help and support – easier and joined up • Deliver training & support on BDMoney, welfare and debt management, mental wellbeing • Grow networks of warm and welcoming places – shelter, warmth, advice & support • Use data & insight to minimise unmet / hidden need • Map offers of support. Identify cohorts at risk and target. • Connect people to specialist services • Build capacity across council and partner orgs. • Find new ways of helping people 	<ul style="list-style-type: none"> • Minimise unmet need • Residents can access warm & welcoming spaces – shelter, warmth, advice & support & save on heating / eating • Interactive resources about support available locally • Support communications activity to reach all households • Identify unknown demand and connect to support • Reduce pressure on services by keeping community spaces open and enabling shelter, warmth, advice • VCSE and faith – capacity build and upskilling

Allocation	Spending
Locality support model - 6 Locality Leads in 3 Localities, through expressions of interest and commission.	£210k
Training and support package	£50k
Warm and welcoming spaces grant scheme	£25k

Citizen Alliance Bureau (CAB) – fixed-term project manager to coordinate specialist support and training offer	£50k
Learning Resource	£15k
Project Manager – hosted by alliance (VCSE)	£50k
Total	£400k

➤ **Proposal 2: Food insecurity & poverty**

Key activities	Key outcomes and benefits
<ul style="list-style-type: none"> • Deliver hot meals to residents who are experiencing fuel poverty once a week plus prioritisation re child poverty • Targeting the areas with the highest levels of fuel poverty and those at-risk groups. • A Food Network coordinator to support food provision and relief as part of wider cost of living response • Explore and support initiatives such as energy efficient cooking, cooking clubs • Engage with schools to understand need for, and if required food support to breakfast clubs • Sustain food supply and delivery to food clubs & as warm & welcoming spaces are networked 	<ul style="list-style-type: none"> • Reach 10k people with regular hot meals • Network of food banks and cubs sustained and kept open • Support to schools (if needed) with breakfast & food clubs • Food banks and offer of advice & support linked to localities – key locations accessible on foot

Allocation	Spending
Food Network Co-ordinator	£25k
Tiffin Hot Food Delivery service	£300k
Food supply & further capacity to grow to meet need	£100k
Total	£425k

➤ **Proposal 3: School Uniform and clothing exchange**

We will explore partnerships with schools and social enterprise providers such as Baby Bank HQ to implement and scale a uniform and clothing exchange scheme linked to alliance localities and community hubs (no provision exists or is commissioned currently).

Key activities	Key outcomes and benefits
<ul style="list-style-type: none"> • Initial focus to explore demand for such a scheme and potential partnering with schools and other providers in community such as Baby Bank HQ and The Source • Design proposals • Resourcing requirements • Implementation plan and pilot with a locality 	<ul style="list-style-type: none"> • Recycled uniform & clothing – saves people money • Locality offer – accessible and linked to wider support • No scheme or provision currently exists

Allocation	Spending
Provision to initiate and scale a scheme	£35k
Total	£35k

➤ **Proposal 4: Specialist provision and support**

Top-up capacity to existing core contracted services e.g. ILA, DABD, Carers B&D
 Provision for contingency top-up capacity to existing support contracts(replicating what worked in Covid) - to assist with expected demand and need to support more vulnerable residents and carry out additional tasks.

Key activities
<ul style="list-style-type: none"> • Support the Generic Information & Advice and Enhanced Welfare Right Service to reduce the effects of social and financial exclusion caused by: Poverty, Debt, Homelessness, Educational Disadvantage, Family breakdown, discrimination, illness and disability, language barriers. Also for learning disabilities, autism, mental health problems, dementia and brain injury – specifically exploring around minimising mental well-being risks • Housing related floating support for vulnerable people with chaotic backgrounds who are struggling to maintain their tenancies or facing homelessness. • VCSE start up capacity for an employment and skills scheme for disabled, SEN and other people with additional needs/ • Carers of Barking and Dagenham: explore additional support for known carers to minimise risk of crisis impacting on their care provision and subsequently driving up demand and council costs

Allocation	Spend
Apportioned across providers	£80k
Employment & Skills scheme start up funding	£10k
Income maximisation	£60k
Total:	£150k

➤ **Proposal 5: Challenge Fund and Community outreach**

Key activities	Key outcomes and benefits
<ul style="list-style-type: none"> • Find new ways of helping people • Door-knocking, place based drop-in surgeries, outreach to community, voluntary, faith spaces, small businesses. • Focus on access, IAG, education and awareness • Targeted engagement e.g. text messaging • Provision of info, advice and guidance 	<ul style="list-style-type: none"> • Potential targeted outreach to at risk groups (as identified through data and known evidence such as CAB) including: <ul style="list-style-type: none"> • 5k un-met needs via CAB • Social household tenants • People with disabilities • NRPF • Single households • People with known and underlying health / care conditions

<ul style="list-style-type: none"> • Connection to specialist support and services when required. • Exploring new forms of support • Employment engagement with the faith sector – find break down in employment section 	<ul style="list-style-type: none"> • Food bank referrals • Multi-lingual support • Earlier and better access to support • Creates new capacity and people / orgs willing to contribute • Demonstrates value of collaboration and community-led ideas and impact that lead to further project
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Allocation	Spend
Community outreach and link work	£75k
Innovation fund	£165k
Total	£240k

4.4 Theme 2: Affordable Credit Community Banking and No Interest Loans

4.4.1 The Affordable Credit element of the bid enhances the B&D Money offer. The financial advice website currently signposts to local and national support, however, Barking and Dagenham is a credit desert, and there is a lack of affordable credit options for residents in the borough.

4.4.2 This bid would enhance our ability to meet these goals by broadening the client scope for the Credit Union, giving them more ability to accept applications with a lower credit score. This is with the aim to build financial resilience for more residents. This allows residents to better survive and thrive. However, not everyone will be financially viable to access the Credit Union due to existing struggles with high-cost credit, and have already fallen into financial crisis, therefore we also aim to expand the No Interest Loans Scheme. These offers provide a range of support options for (a) residents in crisis, (b) those at the tipping point and (c) prevents any more residents due to cost of living moving into tipping point. By consolidating loans and enhancing the Credit Union offer we aim to ease the interest burden in the borough, put more money back in residents' pockets and make residents more financially independent.

Community Banking	No/low interest loans
Increase the credit union provision	Expand the pilot to support most over-indebted residents
To support residents who wouldn't traditionally qualify	Lever to unlock further funding from Fair for All Finance
To build financial resilience and build credit scores	Prevent the use of subprime and loan shark lending
Bridging the gap	

Allocation	Spend
Community banking	£250k
No Interest Loans Scheme	£750k
Total	£1m

4.5 Theme 3: Employment

4.5.1 As well as supporting people to access urgent crisis support, it's crucial we support longer term resilience by helping more people to access good jobs and increase their incomes during this period. This will require action to:

- Tackle low engagement: Engage high need communities with low levels of engagement with employment services through pop ups and new community partnerships
- Improve job quality: Support and encourage employers to adapt jobs to meet residents needs through greater flexibility and family-friendly practices
- Support access to new opportunities: Extend green jobs programme – helping 50 more residents into jobs in the green economy – and expand Green Energy Awareness courses
- Tackle digital inclusion: Expand support for residents experiencing digital inequality
- Improve life skills: Pilot new programmes to support residents struggling with cost-of-living crisis
- Project evaluation: Research to understand low engagement with employment support, alongside a review of these initiatives

Key activities	Outcomes and benefits
<ul style="list-style-type: none"> • Provide IAG, action plans and employment solutions, targeting long-termed unemployed and those recently impacted by Covid-19 • Set up various outreach locations in shop fronts and the markets to ensure that those residents who do not usually engage with Council services are reached – 2 temporary members of staff to work nomadically around the Borough • Working with community faith groups, voluntary and community partners for residents to access education and employment support via coffee mornings, events and integration – Marketing/Advertising, Supplies, room rental/incentives • Ensuring more of the jobs available meet local needs for flexible working by supporting local employers to foster more flexible recruitment practices – 2 Employer 	<ul style="list-style-type: none"> • 500 new residents engaged specifically focusing on those who have been identified as hardest to reach and most affected by the cost-of-living crisis via Borough Data Explorer and local data from E+S. Include Ben Cap residents, LTU, EI, underemployed and low paid and cohorts – Returners, Health Conditions and low skills • Partner with at least 10 community / faith groups to carry out engagement and create new referral pathways • 100 new employers engaged who agree to foster flexible recruitment practices • Support at least 50 residents into Green Sector Employment • Assist at least 500 residents onto

<p>Engagement Officers</p> <ul style="list-style-type: none"> • Extend the current support for residents around green industries pathways to employment (currently due to close in December 2022) • Expand delivery of National Energy Awareness courses to help residents understand cost saving methods in regard to energy efficiency • Engaging those experiencing digital inequality with first steps to accessing technology to take up wider life skills • The ability to pilot new programmes to support residents struggling with cost-of-living crisis at different times (rolling programmes responsive to resident's demand not at prescriptive enrolment times) • Research to better understand underlying issues affecting high unemployment and low engagement with employment support, alongside a review of these initiatives and partnerships to assess effectiveness, sustainability and identify opportunities to extend and scale up 	<p>an energy efficiency awareness sessions</p> <ul style="list-style-type: none"> • 18 lower-level digital skills-based "life skills and employment" programmes which will aid ability to search for both work and life-based needs specifically for those unable to use/access IT/Internet – helping approx 200 residents • Increased footfall to website and on to Job Shop and Employment Support provision – unlimited • Residents able to complete application forms online and become more self-sufficient – unlimited • 250 new learners engaged on skills for life courses around food choices, budgeting, understanding cost of living and money saving techniques as well as short basic skills courses • Utilise findings from these projects to feed into a wider strategy around poverty and growth and seek funding to continue on successful areas of improvement
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Allocation	Spend
Engaging those most in need via new methods – cross cutting theme with comms campaign/challenge fund and community outreach	£200k
Improving the quality of jobs available by increased employer engagement	£150k
Green and Energy Awareness – cross cutting theme with green energy work	£100k
Digital inclusion expansion	£90k
Increased skills for life and career development and progression – cross cutting theme community banking and finances	£125k
Project evaluation	£50k
Total	£715k

5 Communications and Engagement

- 5.1 An ongoing dialogue with residents has started through the Citizens' Alliance Network – hosted on One Borough Voice, beginning with an overarching residents survey to find out how people are experiencing the crisis so far. This will give crucial insight as to what people are worried about and what they are already struggling with and need support around. There is the possibility for further workshops, in-

person conversations in community hubs and other Council and partner spaces, and future surveys to maintain the conversation and feedback loop. A key aspect will be going to where residents already are and engaging with them there, to capture and respond to any need that might be missed otherwise.

- 5.2 Conversation between partners will continue through regular meetings through the COL Alliance workshops and beyond, including in more informal spaces, to keep track of the people that partners are meeting and supporting, joining up resource to best help people in need. This will also involve the setting up and running of a steering group that brings partners together.
- 5.3 A broader draft communications plan for this overall partnership response to the Cost-of-Living Crisis has been developed and is being worked into together with partners, utilising the steering group that is being set up.
- 5.4 A steering group with Council staff and community partners is being set-up. Part of its remit will involve overseeing and developing the overall communications and engagement approach around this partnership response – ensuring this is both shaped by and implemented as an alliance partnership approach. This will require internal and external communication campaigns to be delivered together by partners to make sure the approach is aligned, that community partners are able to reach those residents who need support and so that these residents can be supported.

Evaluation and learning key activities/outcomes		Comms campaign key activities/outcomes	
<ul style="list-style-type: none"> • We understand how to continue to develop a new way of working that connects for the resident • Use resident stories to understand impact and test sustainability • Impact tracking of initiatives • Build an evidence base of what works and what doesn't 		<ul style="list-style-type: none"> • Reach all households • We reach residents better with a cohesive partnership comms strategy • Communicate help and support offer • Multi-channel & integrated approach • Corporate comms to design a comms strategy • Remove the stigma of asking for help 	
Allocation	Spending	Allocation	Spending
Provision to initiate and scale a scheme	£50k	Provision to initiate and scale a scheme	£50k

6 Governance

- 6.1 To deliver this overall partnership response effectively, we will need clarity, coordination and a mechanism through which senior leaders and partners can feel comfortable that they can be sighted on progress.
- 6.2 To that end it is proposed that a focused steering group is to be established to provide strategic oversight and coordination of the cost-of-living response. This will be chaired by the Deputy Leader and Cabinet Member for Community Leadership and Engagement. This will provide support and oversight in the short-term as it develops, and it will help to shape the long-term sustainable approach together with partners.

- 6.3 The membership of this steering group is to be agreed but representation from all relevant parts of the council plus wider partners must be ensured. Its remit will cover the areas of communications and stakeholder engagement; communications and marketing campaigns; training offers; data, impact and benefits monitoring; project delivery coordination and planning; future funding bids; and ensuring alignment with and across other strategic initiatives and plans such as the Inclusive Growth Strategy, community banking, social isolation and other relevant workstreams.
- 6.4 This steering group will have a direct line to CSG, reporting regularly so that senior leadership is kept sighted throughout. Cabinet members will be updated regularly.

7 Consultation

- 7.1 An update and proposal around the Cost-of-Living Alliance was presented to Cabinet and endorsed on 12 July.
- 7.2 The Participation and Engagement Team, along with the BD Money team, spoke to over 150 residents at the One Borough Festival about the Cost-of-Living Alliance and their fears and priorities related to it.
- 7.3 An update on the Cost-of-Living Alliance and the next steps for it went to Community Leadership and Engagement Portfolio on 2 August.
- 7.4 A Cost-of-Living Summit follow-up event is proposed for October on a date to be confirmed.
- 7.5 A Cost-of-Living Resident Survey, hosted on One Borough Voice, launched on 18 August and runs to 18 September.

8 Financial Issues

Implications completed by: Nurul Alom, Finance Manager.

- 8.1 The welfare reserve makes available £4.5m to support individuals in crisis or on the cusp of crisis because of the cost-of-living crisis.
- 8.2 Government has also contributed c£11m for the energy rebate and c£4.4m for the Household support Fund. In addition, Community Solutions put aside £800k to address the Cost-of-Living.
- 8.3 This paper sets out the current service provisions and the creation of the cost-of-living alliance. Attached is the bid for the balance of the £4m welfare reserve. £0.5m has already been allocated to the Council Tax reduction scheme.
- 8.4 There are several measures already in place that can be scaled up to deliver for residents. The key to the success of ensuring that this money is spent in a way that supports residents is to ensure that residents are engaging with the services available. If engagement is not successful, the financial investment will not deliver results. It is noted that engagement is more successful through partnership agencies. The Cost-of-Living Alliance can create this communications and response plan to address resident's needs.

- 8.5 It is essential that we monitor the level of need in the Borough and whether those who require the need are being targeted appropriately. Whether we have the right level of support and in the right place available to address those needs. It is also crucial we have the flexibility to adjust as required.
- 8.6 Finance would recommend not only an external communications plan but an internal plan to ensure that partners within the Council are providing consistent advice and referral to available services. For example, social workers knowing that local food banks are available and how to access them, that they can refer the client to the HAM Hub or a partnership body, what available financial grants exist, e.g., Prescription financial help. Providing a holistic service. It should be noted the direct causal link between poverty and domestic violence so proactive work in this area will drive down costs and improve outcomes across several pressure services.
- 8.7 There is no communications plan attached for evaluation, but Finance would support a higher level of investment in this area across several formats both traditional and digital, even a bus stop campaign or turning up to events for example regular faith events to provide a point of contact.
- 8.8 Finance recommends the implementation of regular review of spend and outcomes being achieved, both through the Council and through funding provided to partners.

9 Legal Issues

Implications completed by: Dr. Paul Feild, Principal Standards & Governance Lawyer

- 9.1 The Localism Act 2011 section 1 provides a general power of competence for local authorities in England to act as an individual generally can and provides that the power may be used in innovative ways. Where the authority can do something under the power, the starting point is that there are to be no limits as to how the power can be exercised. For example, the power does not need to be exercised specifically for the benefit of any place or group, the Council may exercise the power anywhere and in any way. Furthermore section 111 of the Local Government Act 1972 permits the Council to further its objectives by carrying out actions that are reasonably incidental to the Councils objects. The proposals in this report may be carried out using this power.
- 9.2 Powers may be subject to duties. In carrying out the proposals set out in this report the Council must pay due regard to its Public-Sector Equality Duty (PSED), as set out in Section 149 of the Equalities Act 2010 (the 2010 Act). The PSED provides that a public authority must, in the exercise of its functions, have due regard to the need to: (a) eliminate discrimination, harassment, victimisation and any other conduct that is prohibited by or under this Act; (b) advance equality of opportunity between persons who share a relevant protected characteristic and persons who do not share it; (c) foster good relations between persons who share a relevant protected characteristic and persons who do not share it. A sound approach would be to carry out consultation and analyse the proposals while at a developmental stage with an equality impact assessment.
- 9.3 In terms of agreements on working together with other partners in delivering the joint objectives, it would be recommended that these are set out in memorandums

of understanding and where payments be made, then that the money shall be accounted for and in alignment with the Council's Finance rules. Where funds have come from third parties then, use of the monies must be in compliance with any grant conditions. The Councils Legal Services Contracts and Procurement team can advise.

10 Other Issues

- 10.1 **Risk Management** – The proposed governance process laid out above will ensure consistent and effective oversight and management of the cost-of-living response, making sure it is joined up and any potential risks are managed. As part of the Cost-of-Living Alliance, a full training package would be delivered to lead community partners involved in the response, to ensure all safeguarding risks are addressed so that partners are able to fully and safely support residents who are struggling, as part of the Alliance offer.
- 10.2 **Contractual Issues** - Details of how contracts or grants would be awarded to increase lead community groups capacities are to be worked out together with Council colleagues and Social Sector Partners as the Cost-of-Living Alliance model develops, upon allocation of funding following the welfare bid.
- 10.3 **Staffing Issues** - No current staffing issues identified, there will be further consideration as part of further development of the overall response, upon allocation of funding following the welfare bid.
- 10.4 **Corporate Policy and Customer Impact** - LBBDD consider social-economic disadvantage along with the protected characteristics set out in the Equalities Act 2010. The focus of this partnership led response will be those residents most likely to be hardest hit financially by the Cost-of-Living Crisis. As such it will make a clear positive contribution addressing the existing socio-economic inequality of the Borough. The approach will seek to be data led in the response, using analysis to identify cohorts and communities most impacted by the Crisis then working to support them. A core part of this approach is working in partnership with Social Sector and faith communities who are in direct contact with and representing residents that the Council has not been as effective at reaching in the past.
- 10.5 **Safeguarding Children** - 48% of children in Barking and Dagenham live in poverty. In providing the relevant training and capacity building, a joined-up approach would work towards reducing these figures to ensure that the right support is offered to those in need. Partners will have the knowledge and skillsets to offer support and guidance where required, and where they cannot provide it themselves, the overall partnership-led response will have helped to build relationships for the partner to signpost the resident accordingly. There will be continued consideration of any further implications in the context of safeguarding through the further development and details of the Alliance model.
- 10.6 **Health Issues** - Around half of a person's health is determined by economic circumstance: around twice the influence that healthcare is believed to have. Many of the borough's residents' health is damaged by economic deprivation, evidenced in rising levels of obesity and cardiovascular diseases, with lifelong consequences. This will get worse. Health services need to ensure they sign post to support and have correct services in place such as mental health support, with community

partners playing a key role. Furthermore, the overall partnership response laid out above can play a vital role in providing access to support to reduce the negative impacts on health. Access to food – especially healthy food – will be critical to health and wellbeing, with a partnership approach better able to coordinate access to food banks and clubs. Signposting to help with winter fuel payments will help address fuel poverty, which is known to be associated with respiratory, circulatory, and mental health problems, as well as negatively impact the development of children and young people. All of this will have positive impacts upon residents' health issues.

- 10.7 **Crime and Disorder Issues** - The current unemployment rate stands at 6.8% with 18.3% of the borough seeking benefits. A collaborative approach which builds on the relationships with and knowledge of the VCSE will allow them to signpost local people to the right place for seeking work and skills help. Helping people to build the skills to gain stable employment will improve both financial and mental wellbeing, reducing the occurrence of poverty-related crime and anti-social behaviour.
- 10.8 **Property/Asset Issues** - Barking and Dagenham has a worse-than-average level of evictions. Allowing local people to seek support through informal and hyper-local means and use the support and resources that partners can offer should lessen financial burdens and may decrease the pressure on rent payments. This, in turn, may decrease the number of evictions from council property. There are no plans or proposals to purchase, lease or sell property or assets as part of this partnership approach.

Public Background Papers Used in the Preparation of the Report: None

List of appendices:

Appendix 1 - The Barking and Dagenham Whole-System Response

Appendix 2 – Welfare Reserve Bid