

SCRUTINY PANEL 1 – 2022/23

Tackling the Cost of Living Crisis

PANEL'S FINAL REPORT

CHAIR'S FOREWORD



Cllr Alexander Varlene
Chair of Tackling the Cost of Living Crisis Scrutiny Panel

In the past 12 months, we have seen a worsening in the cost of living crisis; the Ealing Labour administration recognised the challenges and the significance. The decision was made for a new scrutiny review panel to be established to consider the services and the support needed.

The Panel has carefully considered the work being done to support the council's priorities concerning creating good jobs, tackling the climate crisis and fighting inequality.

The Panel paid attention to ethnicity income data within our seven towns and challenged the council to produce more data. In addition, we considered fuel poverty and the support offered to residents as well as the opportunity for more sustainable growth in Ealing when exploring the opportunities in relation to the Green Economy. The Panel paid close attention on possible barriers that may hinder some residents from accessing, local welfare assistance, education, skills and employment support.

As the chair, I wanted to ensure that support was readily available and responsive to residents' needs. Whilst many residents might be finding the current financial climate difficult, I want residents to feel that they are not alone. Ealing is a vibrant place to live and work, however, most importantly we care deeply, and we look out for one another. I'm confident that our services are providing high-quality support alongside our partners to ensure that anyone in the borough that needs support in relation to the cost of the living crisis will feel that their needs are being met.

It was a privilege working with the vice-chair Councillor Seema Kumar, her knowledge and experience strengthened the panel, and it was also beneficial to have cross-party suggestions and consensus in relation to the council approach to the cost-living crisis which ultimately benefits all the residents in Ealing. I would also like to thank all council staff, external agencies and all my colleagues on the panel for their contributions in ensuring all residents are seen, heard and valued in Ealing.

1. INTRODUCTION

The scope of this Scrutiny Panel was to consider how Ealing was supporting residents in tackling the cost of living crisis in 2022-2023. The current 'cost of living crisis' refers to the fall in real disposable incomes due to high inflation outpacing wage and benefit increases. Families on low income were already experiencing financial pressures because of the pandemic due to extra costs and reduced earnings. The biggest contributor to the galloping cost of living were energy prices. After the increase in the energy price cap in April 2022, the average gas and electricity prices increased by 53.5% and 95.5% respectively in comparison to the previous year.

Panel members considered income inequalities, with a specific focus on personal and household income, low pay, and levels of income deprivation in the borough; the financial help for individuals including statutory benefits, Local Welfare Assistance, and other, one-off funding available at the disposal of the Council; the schemes available to Ealing residents to become more energy efficient and aid in the reduction of utility bills; and the support available to assist the long term unemployed into work and the training offer within the Employment, Learning and Skills Team and Local Welfare Assistance Team.

The Scrutiny Panel was established, and its membership agreed by Council on 24 May 2022. The Panel decided not to co-opt any additional representatives but to ensure that a wide range of external witnesses were invited to Panel meetings to share their knowledge. Further details can be found in the agendas and minutes for the Panel meetings which are available on the Ealing Council website at [Committee details - Scrutiny Panel 1 - 2022/23: Tackling the Cost of Living Crisis \(moderngov.co.uk\)](https://www.moderngov.co.uk/committees/scrutiny-panel-1-2022-23-tackling-the-cost-of-living-crisis)

2. STRUCTURE OF REVIEW

The Scrutiny Panel held four meetings in the year and visited Ealing Mencap, two of Ealing's foodbanks at Northolt and Southall, and the Community Hub based at Ealing Central Library.

As part of this review, the following external witnesses and council officers attended the panel's meetings:

- Rajiv Ahlawat, Intelligence and Corporate Performance Manager, LB Ealing
- Joanna Pavlides, Assistant Director, Financial Assessments, LB Ealing
- Joanne Mortensen, Climate Action Programme Manager, LB Ealing
- Tara Jennings, Principal Domestic Energy Officer, LB Ealing
- Daniel Mephram, Domestic Energy Officer, LB Ealing
- Cristi Gonzalez, Learn Ealing Manager, LB Ealing
- Diana Skwarczowska, Partnerships and Performance Officer, LB Ealing
- Gary Buckley, Chief Executive, Action West London
- Davide Bertone and Chloe Rose, Delivery Managers, BEAM
- Paul Nicholas, Head of Employability, Shaw Trust
- Louisa McDonald, Cost of Living Programme Lead, LB Ealing

- Alison Reynolds, Director Customer and Transactional Services, LB Ealing
- Steve Allen, London Community Bank
- Maria Van Ommen and Nicki Crown, Crosslight Advice
- Baljit Badesha, Nucleus Legal Advice

3. INCOME INEQUALITIES IN EALING

At its first meeting on 6 July 2022, Panel members were provided with an overview of income inequalities in Ealing, with a specific focus on personal and household income, low pay, and levels of income deprivation.

Household income had shown a continuous rise over the past two years. For Ealing, there had been a sharp increase of 15.8% between 2021 and 2022. Across London it was an increase of 18%. Median annual household income in Ealing was £34,491, slightly less than the Outer London average of £35,007. Median household income in Ealing wards at the bottom of the scale was nearly half that at the top end. The median annual household income in 2022 for Southfield ward was £49,728, whereas for Southall Broadway ward it was £24,752.

Gross median weekly pay for full time employees in Ealing had risen from £556 to £671 between 2008 and 2021, a rise of 21% over 13 years. Pay rose by 25% in London and 27% in the UK over the same period. Prices in the UK rose by about 32% between 2008 and 2021, inflation was higher than the pay rise.

The year on year percentage change in full time pay was steady for London and the UK. For Ealing there were negative trends in 2012, 2015 and 2019 where pay dipped rather than grew, whereas it kept on growing for the other regions. Since 2015 there had been a fair amount of pay growth across the regions and more so for Ealing in 2018 and 2021. In Ealing, in 2008 men were paid a median weekly amount of £629 whereas women earned £510, a difference of £119. In the past two years the pay gap had fallen, which meant that on average both men and women were paid equally.

In 2021, more than 17% of jobs in London were low paid. In Ealing 26% of jobs were paid below the London Living Wage. 4.3% of the total low paid jobs in London were in Ealing.

Ealing was the 34th most deprived borough nationally and 14th in London, in terms of the scale of income deprivation (i.e. the size of the population that was income deprived) as compared to 28th in 2015. The least deprived areas were in the centre of the borough, Ealing and Hanwell areas. Areas with some of the highest levels of relative income deprivation were Southall, Northolt and Acton.

Ealing had high levels of income deprivation in some areas. 8 out of 23 wards (34.8%) were in the 20% most deprived wards in England in 2019. There were no Ealing wards in the 20% least deprived wards in England. Levels of income deprivation varied widely within most wards in the borough.

Key Issues Considered

- The mapping of data to the new ward boundaries. Members were informed that the Office for National Statistics had not yet released the new geography based on the new wards. The new census geography would be released soon but it would take time before all the data was remapped to the new boundaries. The Greater London Authority had remapped the 2011 census data to the new wards, but more recent data was not yet available.
- How the effect of income and low pay on children and older people was calculated. The Panel was informed that there was a measure that looked at households below average income, which was less than 60% of the median income. Children living in those households were deemed as children in poverty. For older people it was calculated by looking at income by age.
- Whether a breakdown of deprivation by ethnicity could be overlaid across wards to give a better understanding of deprivation by different communities. Members heard that employment rates by ethnicity data was available but only at a borough level. Income deprivation was available at the area level but deprivation and income data was not available by ethnicity. Completing ethnicity information on surveys was not mandatory and it had therefore created this data gap. The census was the only place where this information was available from and the 2021 census data would soon be emerging. From spring 2023 onwards there would be much more detail, and information on occupation and employment by ethnicity should be available.
- Whether information on levels of economic inactivity in different parts of the borough was available, particularly where there were barriers to employment, for example where people were carers or single parents or not proficient in English. Members were informed that the information available might not show why a person was economically inactive, however further work could be done to see what information was available.

4. LOCAL WELFARE ASSISTANCE AND SUPPORT AVAILABLE WITH COST OF LIVING

The Panel received a presentation which outlined the support available for residents with the cost of living crisis, including the social security benefits administered by the Department for Work and Pensions (DWP) and the benefits administered by the council. On 26 May 2022, in addition to main stream benefits the Government announced a variety of measures to provide support to individual households with the cost of living crisis, in particular the cost of energy. Central Government support was in the form of one off payments available to households on means tested benefits administered by DWP and HM Revenue and Customs. Pensioners who normally received winter fuel payments would also in addition receive a one-off £300 payment.

Council targeted support was via the Household Support Fund, a tranche was being administered from April 2022 until September 2022 and another tranche would be available from October 2022 until the end of March 2023. An energy rebate scheme

of £150 was being credited to Council Tax payers in Band A to D properties, and discretionary funds were available. Support from energy companies would be via a credit of £400 from October either to accounts, pre-payment meters or by voucher.

The Household Support Fund was administered by the Council and was dependant on people's circumstances. Support was being provided to families eligible for free school meals where eligibility was based on low income. Supermarket vouchers were being issued to those families, the value of the vouchers were £15 per child in May and £90 per child in July. Currently 13,500 children in approximately 9,000 households were being supported. Families with children under the age of 5 in receipt of Housing Benefit and/or Council Tax Benefit were also entitled to this support, 1,233 households were being supported. Ealing Care Leavers would also receive the same amount in vouchers in May and July. Pensioners on pension credit guarantee would receive a one off payment of £103.79 via the Post Office in July/August.

The other various discretionary schemes operated by the Council were highlighted to the Panel. Residents were assisted to access support via community hubs, which were being piloted. The community hubs were situated in Ealing, Acton, Southall and Northolt libraries. Staff were trained to support residents with accessing online services, establishing the available support to an individual, helping navigate the council website and assisting with the online My Account, liaising with back office staff, and signposting to community support. Telephone support for residents was also available from the call centre including a special line for the energy bill rebate, a special webpage on the Council's website gave information on the support available, and schools were promoting the Household Support Fund vouchers and Local Welfare Assistance.

Key Issues Considered

- That multiple sources of support could be quite confusing. The Panel noted that the Government had decided that rather than delivering support through one channel there were three different channels that people were being supported from. People did not need to apply for the majority of the support as it was being provided automatically. Other departments within the Council, along with community and voluntary groups had been made aware of the support that was available.
- That the information on the council website on the support available to assist with the cost of living should be made more prominent. Officers agreed to liaise with the council's web team to see if there could be a link to the information from the front page of the council's website. A link to a benefits calculator was provided within that information and there was also a link to the cost of living information provided by the Mayor of London, which had details of how to access mental health support. Members added that the financial support for parents during the school holiday should also be available from the front page of the council's website.
- How those households not paying Council Tax by direct debit would receive the £150 energy rebate. The Panel heard that approximately 52% of Council

Tax payments were made by direct debit and 47,223 households had received the rebate into their bank accounts. There had been 3,425 applications from those households which used other methods of payment, but more than 42,000 were expected to apply. There was a communications plan, council tax payers where email addresses or telephone numbers were available were being contacted and advised to go online and apply, social media was being used, and people were being informed through foodbanks and community and voluntary groups.

- Public awareness of the Council Tax Reduction (CTR) scheme. Members noted that the scheme was simplified in 2020, it was made an income banded scheme where people could see what percentage of council tax reduction they were entitled to. From April 2020, once an electronic notification from DWP was received that someone for example had started receiving universal credit, an automatic award of CTR was made. The DWP could take up to 5 weeks to determine universal credit entitlement and then provide notification. The council tried to act on the notifications within 2-3 weeks.
- Public awareness of the community hubs. Members heard that the hubs were pilots and therefore not currently widely publicised. The hubs would eventually be publicised, but the next step was to analyse the data for the last three months and then design the full service. Funding the actual service and how to deliver it in all the towns in the borough had to be considered.

5. PANEL VISITS TO EALING FOODBANKS AT NORTHOLT AND SOUTHALL

The Chair, Vice-chair and Councillor Jassal visited the foodbanks located at Northolt on Tuesday 25th October 2022 and at Southall on Thursday 27th October 2022 and met with Jeremy Hyde, Interim Ealing Foodbank Manager, the volunteers, and some of the people who use the service.

The members were informed that the foodbank was a project founded by local churches and community groups, working together towards stopping hunger in the London Borough of Ealing. The first client centre was opened in Acton, on 18 October 2013, and there were now 8 foodbank centres across the borough. Over 200 agencies were registered to make referrals, and there was a team of around 250 volunteers who helped in a wide variety of ways. Ealing Food bank was a registered charity and had a few paid workers and a Board of Trustees. It was part of the Trussell Trust network of foodbanks and in 2022 fed 39,593 people.

Foodbanks partnered with a wide range of care professionals such as work coaches, health visitors, social workers and housing officers to identify people in crisis and issue them with a foodbank voucher. Foodbank clients brought their voucher to a foodbank centre where it could be redeemed for three days' emergency food. The members were informed that most referrals were from the DWP, General Practices, and Ealing council.

Members noted that the foodbank at Southall was very busy with people queuing to access the service. The foodbank was well supported with volunteers who were compassionate and sensitive, and there was a wide range of food and toiletries being provided. Rice and nappies were in demand.

At many of the centres, clients also had the opportunity to meet with various professionals such as debt advisors, citizen's advice advisors or people offering legal support. Members noted that the debt advice service, Crosslight Advice, which was providing free advice at the Southall foodbank was very busy.

6. SUPPORT AVAILABLE TO EALING RESIDENTS TO AID IN THE REDUCTION OF UTILITY BILLS

At its meeting on 27 September 2022, the Panel considered the support available to Ealing residents to help reduce energy demand through energy efficiency improvements. Ealing was the lead borough for the £40.2m West London Green Homes Grant: Local Authority Delivery Scheme and Home Upgrade Grant, which was open to low income owner occupiers, landlords with eligible tenants, and social landlords in homes with low Energy Performance Certificates. Grants of £10,000-£25,000 were offered for energy improvements, including insulation, low-carbon heating sources, ventilation, solar PV, replacement of single glazed windows, thermostat and heating controls, and more.

So far, £10m of the funding had been spent and the projection was that 50 percent of what was remaining would be spent. The programme had been running since January 2021 and 700 homes had been reached, it was thought that number would be reached again before March 2023 when current funding expired. Options for future funding were being considered such as whether Ealing became part of another coalition bid or joined in with the GLA programme letting them take the lead.

Ealing's Affordable Warmth programmes faced multiple challenges to delivery, including cost of living increases, unrealistic delivery times and unclear messaging from funders, Covid-19, supply chain issues, political disruption (UK's exit from the EU), lack of provision for the 'squeezed middle' and irregular funding patterns.

Healthy Homes Ealing was Ealing's flagship affordable warmth and fuel poverty programme. The scheme was delivered by Groundwork London and offered energy efficiency consultations to low income residents, as well as practical, independent advice to all residents looking to improve the energy efficiency of their homes or to reduce energy costs. The service offered a free telephone advice line and for those residents classified as vulnerable or low income, free consultations. Three hundred consultations were available last year, this had been extended to five hundred for this year.

Key Issues Considered

- The percentage of residents being reached and the length of time it would take to make a serious impact. Officers agreed that the numbers being helped were small. When bids for funding were first made in late 2020 the projection

was that 800 homes would be helped in the first year, and in the second bid it was expected that 1600 homes would be helped. With Brexit and Covid a large proportion of the work force returned to Europe or retired. There was a huge amount of grant funding but not the supply chain to deliver it. 323 people had benefitted from the first phase of the Green Homes Grant and approximately 400 from the second phase. For the final phase 1200 had initially been aimed for, however this had been reforecast to 600 due to supply chain issues. Work was being undertaken to help solve these issues, for example the council's economic growth team were working on reskilling and upskilling people, and there were partnerships in place with West London College and Elmhurst Academy. However these were long term solutions and the supplier network that currently existed were what was being worked with.

- The average cost to optimally insulate a house. Members noted that a grant of £10,000 did not go very far, even the £25,000 that the coldest homes were eligible for was still not enough, especially when considering the cost of air source heat pumps. Efforts were targeted on cavity wall properties and empty lofts. Most people entitled to a grant would be looking for external wall insulation, but it was four to six weeks on site. There were five or six teams delivering for Ealing's programme which meant that they could do 20 per month. There were hundreds of applications requesting it so officers knew that they would be turning away people or referring them on to future schemes.
- The average savings on energy bills by moving from an energy efficiency rating of category D or E to a category C. Members were informed that the service had previously spoken about what energy efficiency measures would save people financially, however with the volatility of energy prices, projections on savings could not be relied on. The message was therefore now about kilowatt hour savings and not financial savings. The kilowatt hour that residents did not have to buy was the cheapest. At some point in the future if prices stabilised then financial savings would be seen.
- Public awareness of the schemes. Members were informed that this was a huge issue, every week this information would need to be in newsletters so that it was impossible to miss and communicated via networks so that people also heard of it by word of mouth. Articles were placed in Around Ealing and on the Council's social media.
- The percentage of housing in the borough below the C energy efficiency rating with low income or vulnerable residents. Officers informed the Panel that there were approximately 145,000 homes in Ealing, 90 percent of those were solid wall properties. Ealing Council owned 4 percent of the homes in the borough. For the Ealing Council properties it would cost approximately £202 million to get all properties up to a B rating. It would require a spend of £28 million a year for the next seven years to hit the climate targets for just the Ealing owned properties. For the whole borough it would cost approximately £4.2 billion.
- The numbers of planning applications approved that met the standards required for energy efficiency. Officers did not have this information but stated

that they were doing a lot of education work with the planning team. The ability to enforce beyond the energy efficiency measures set out in the London Plan and national building standards was very limited.

- The demand for the Green Doctors service. Officers stated that the 300 consultations available last year were exceeded, so the demand was there prior to increases in fuel costs. The consultations available had been increased to 500 and were split between telephone and in home. Should the demand continue, options to increase the number of consultations were being considered. Green doctors who deliver the service were able to provide it in nine community languages.

7. PANEL VISIT TO EALING MENCAP

The Chair and Vice-chair visited Ealing Mencap on 5 December 2022 and met with Steve Poole, Employment Services Manager. Members heard about Mencap's work providing employment support for 18-24 year olds with learning disabilities, and a supported internship called Project Search being provided in conjunction with the Marriot Hotel in Slough.

Ealing Mencap were running workshops providing customer services and IT skills. Prior to the pandemic an arts shop had been run, alongside the Ealing Mencap office, which enabled local people to sell art and Ealing Mencap clients to develop skills by running the shop.

Members heard about Job Start, which was a 12 week training programme for 18-24 year olds. It was funded by Children in Need for 18 months and had received another tranche of funding for a year which would then cease. The programme supported people with drawing up CVs, job searches and interview preparation. There were 40 people in the programme and so far, 55% had been helped into employment.

Project Search was a 1 year training programme for 18-24 year olds. It was a supported internship at the London Heathrow Marriott Hotel with participants having the opportunity to learn different roles in the hotel. They were supported by two work coaches on site and there was part time release to college for training. Applicants had to have a current Education, Health and Care Plan and want to move into paid employment. The project had been run for 7 years and 65% of participants had gone onto paid employment of at least 20 hours pay per week. There were currently 10 people in the programme.

Key Issues Considered

- Staff Recruitment. The cost of living and levels of pay was making it difficult to recruit and retain staff.
- Short term funding for projects. This also added to the difficulties in recruiting staff and planning.

- Support for clients in taking up apprenticeships. Ealing Mencap were concerned that reasonable adjustments were not being made to help clients apply for and take up apprenticeships.
- Lack of funding available to support 25-30 year olds with learning disabilities into work.

8. SUPPORTING THE LONG TERM UNEMPLOYED INTO WORK

8.1 Employment, Learning and Skills Service

At its meeting on 8 December 2023, the Panel received an overview of the strategies that the council's employment, learning and skills service had implemented to support the long-term unemployed into work and from three of the charities and organisations working with Ealing residents.

The service was made up of two teams. Work Ealing which provided employment support, a youth offer and apprenticeships, and Learn Ealing which delivered training qualifications and professional development courses to adults aged over 19. It had targets to deliver 10,000 new jobs, 2,000 new diverse apprenticeship vacancies, and 12,000 qualification and training programmes for residents looking to upskill and retrain. One of the key programmes commissioned was the Borough Support Service (BSS), a voluntary 6-month intensive programme to support long term unemployed and economically inactive Ealing residents into employment. The support was tailored to need, and residents could get help with CV writing, job searches, job applications and interview preparation. Since the project started in April 2022, it had worked with 173 unemployed residents of which 33 had started work.

The Youth Offer addressed barriers to support young people into employment, training, and apprenticeships. Since 2007 the Ealing Council apprenticeship scheme had worked with almost 300 apprentices, almost 50% had progressed into full time council jobs. Horizons pathways was a 5 month programme for care leavers not in education, employment, or training. It was to be delivered over 3 years starting in mid-January 2023.

Learn Ealing was the main provider of adult community education in Ealing. In the academic year 2021/22, 1,285 residents completed a total of 4,079 qualifications and training programmes. The curriculum aimed to support the delivery of Ealing's Council Plan and the Mayor's Skills Roadmap for London. Of those learners who declared a learning disability, 71 attended courses in 2021/22. Achievement rates were high and in line with non-learning disability learners.

Key Issues Considered

- Whether people with disabilities were considered for the apprenticeship scheme, and if additional needs were being supported to help them to take up an apprenticeship. The Panel heard that as part of the youth offer the council was working to develop a programme of internships to support people with disabilities. Progression pathways into apprenticeships could be offered but changing the entry criteria for an apprenticeship was not within the gift of the

council. When working with training providers to support young people into apprenticeship standards the entry criteria had to be met.

- If reasonable adjustments made for adults with long term health conditions to engage with the service. Members noted that attendance could be hybrid, if a resident failed to attend one or two sessions because of ill-health they were given an opportunity to catch up and to have one to one tutorials to go through any work they had missed. If a learning need or disability was declared reasonable adjustments were put in place, for example extra time during exams for learners with dyslexia.
- Support for people having learning or health issues on a course. Members were informed that learners had one to one meetings with their tutor and were encouraged to disclose any needs. At the point of enrolling they were informed of the support available and of how important it was to come forward if they found that they had a learning need.

8.2 Local Welfare Assistance Team

The employment support provided by the Local Welfare Assistance (LWA) Team. was initially targeting residents who were affected by the benefit cap, the support had now been expanded to other residents approaching the council for financial assistance.

Pre-pandemic the team offered four different work clubs across the borough, they were weekly drop in sessions and attendees were offered benefits advice, signposting to work, volunteering and training opportunities, support with CVs and job applications, and interview preparation. During a two year period 650 residents were supported at the work clubs, and the service was aware of 160 people who had moved into employment. During the pandemic the work clubs were closed, and the resources redirected to support residents under the Ealing Together response. The Council was trying to find the right locations to reopen the work clubs in April 2023.

The current support provided by LWA focussed on providing support with the cost of living crisis and prioritised employment support to those people who applied for LWA as they were the most vulnerable being on the lowest incomes and in the greatest need. There were currently 64 residents who were receiving the intensive employment support, which was mainly via one-to-one sessions with local welfare assistance officers.

Key Issues Considered

- Operation of the job clubs. The Panel was informed that they were weekly sessions that had been held in the libraries and publicised on the council's website and Around Ealing magazine. Residents were able to drop in for a session and then decide whether they wanted to attend the work clubs on a regular basis. Some of the LWA applicants were referred to work clubs and awards would be conditional on the understanding that people would start attending and benefit from the support being provided.

- Support for those people who were digitally excluded. Members heard that the digitally excluded were probably missing out on the support available online and that was why the service was increasing the face to face presence in food banks and community hubs.
- Hanwell and Greenford had previously been identified as areas of deprivation; would those areas be prioritised for having a work club? Officers stated that these areas would be considered, however it would depend on whether there were locations available that could be secured free of charge, for example libraries.

8.3 Action West London

Gary Buckley, Chief Executive, Action West London (AWL), informed the Panel that the charity helped disadvantaged unemployed young people and adults across West London to secure employment, improve their education and training, and set up in self-employment, social enterprise, and business.

AWL worked on two Greater London Authority funded programmes, one for young people with physical disabilities and the other for young people with social, emotional, and mental health issues. They worked across several different client groups, currently the emphasis was on supporting needs, particularly with people from black and minority ethnic backgrounds. AWL was supported by SEGRO Community Fund, which financed a project based on the community street market in Acton assisting people who wanted to test trading, as well as being an area to engage with the local community. They had found that there were a lot of economically inactive people often on welfare support which was not job seeker based. AWL was having positive conversations with them to suggest ways that they could re-enter the labour market.

The focus of AWL was to act as a job broker. In the last three years they had moved 250 Ealing and over 800 West London residents into work, which they stated was staggering considering the impact of the pandemic. AWL had recently run a pre-employment customer service training course with Westfield which had been well attended by local members of the community.

The Panel was informed that the charity was due to lose half of its current funding with the loss of the European Social Fund, and there was no current clear bid pipeline in place to replace it. AWL was keen to renew its links with the council for closer working. There were data sharing agreements in place and the charity was happy to continue to share information on their work.

Key Issues Considered

- Attracting people onto training courses. Members noted that AWL was not part of the Health and Work Programme or Restart so was attracting people not via the job centre but through social media, and by registering the training opportunity or vacancy on Indeed. In Ealing, there was a great and different demand for services. Free Construction Skills Certification Scheme Cards

were offered which were the gateway to jobs in construction. These were popular with ex-offenders as it meant working outdoors with minimal supervision. Occupationally relevant short courses could make a significant difference and impact in the labour market. These short interventions which were very often financially out of the reach of people were gateways into vacancies that commanded far more than the basic minimum wage.

8.4 Beam

Davide Bertone and Chloe Rose, Delivery Managers, Beam informed members that their organisation empowered residents who had been long term unemployed and affected by homelessness to start stable work and find rental accommodation through the power of people and technology. There was a website where the public could donate directly to residents affected by homelessness which helped them to overcome the financial barriers they might face for example travel costs, child care, work clothes, laptop and offer courses providing a clear road into employment. Each person was matched with a caseworker who provided 13 weeks of one-to-one support aimed towards an outcome of starting work or finding accommodation.

BEAM had been partnered with Ealing since 2019, cross commissioned between employment and homelessness teams. 26 local organisations referred residents to BEAM. There had been over 250 referrals, and 73 Ealing residents had joined BEAM receiving the bespoke support. 35 Ealing residents had been helped into employment. £129,000 had been donated from members of the public. BEAM had calculated that over half a million had been saved for Ealing Council by those who were homeless leaving temporary accommodation because they had obtained work or having been prevented from ever entering temporary accommodation.

Referrals were largely from housing teams at the council, Work Ealing, the jobcentre, hostels in the area, and foodbanks. The crowdfunding element of the service had been operating for over five years. The service had helped over a thousand people into work and housing and had a community of over 20,000 supporters who donated monthly.

8.5 Shaw Trust

Paul Nicholas, Head of Employability, Shaw Trust informed the Panel that the Trust had been commissioned by the West London Alliance to deliver two employability programmes. Jets, which was a direct result of the pandemic and had come to an end, and the core employability programme the Work and Health Programme.

The Work and Health Programme started in March 2018, since then 2,219 Ealing residents had been referred to the programme. 85% of the referrals came from the local job centre plus, participants had to volunteer to join. Currently there were 478 participants active on the programme in the Ealing area. A participant was usually on the programme for 15 months, the average length on the programme was about 7 months before entering work, and there was in-work support of 6 months to aid with sustainability of that employment and that it paid the London living wage.

The referrals were of people that were unemployed for more than two years as well as a range of people including ex-offenders, ex-carers, care leavers and refugees. The Job Centre identified the leading criteria for a person to join the programme when they made the referral. Of the over 400 Ealing participants currently on the programme, 41% were over 50, 50% were BAME, 64% were from jobless households, 6% had a criminal record, 41% lacked basic skills in literacy and numeracy, 35% declared having mental health problems, 8% of participants were homeless, and 61% had been unemployed for more than 2 years. In 2022 of the 490 residents that joined the programme, 293 had entered employment.

Participants received face to face support for over eight and a half hours every fortnight, which did not include any interventions that they attended. An action plan was drawn up and participants were given access to a customer portal so that they could book themselves onto activities run by other charities to build their skill set and give them confidence to manage their lives.

Since 2019 1,009 Ealing residents on the programme had entered work, of which 68% of the roles had been full time and 53% at more than the London Living Wage. 1,177 participants had left with some form of accreditation or qualification. Participants were handed back to the work coach at the job centre in a three way conversation and the Trust would make recommendations as to what further support they might need.

9. PANEL VISIT TO COMMUNITY HUB AT EALING CENTRAL LIBRARY

The Chair, Vice-chair and Councillors Brett and Hersch visited the Community Hub at Ealing Central Library on 9 March 2023. Members had previously heard that four community hubs had been set up at libraries in the borough providing advice on financial support, benefits and council tax, as well as being able to recommend local community organisations who might be able to offer residents other help, depending on their circumstances.

Members heard that most cases seen by the advisors were debt related. Service users would also often build up a rapport with an advisor and would travel to see them, even if they had a community hub that was nearer to them. Currently the data collected by the service was the client's postcode, the query, and if they were referred to another service, and what that service was. Repeat contacts were not recorded. Information on those who were digitally excluded was recorded.

For their mental health and wellbeing, staff were rotated amongst the hubs, as some hubs were less busy than others. The hubs had fixed lunch breaks, which were advertised to ensure that staff got their breaks.

Key Issues Considered

- The opening hours for the community hubs might make them difficult for working people to access.
- The number of referrals to courses were recorded but not whether the referral was taken up.

- The Homelessness team could only be contacted by telephone. Service users often had to leave the library as it closed at 5pm, whilst still on the telephone to the Homelessness team.
- There was no privacy for service users with the way the service was located in Ealing library. Members heard that the service was intending to pilot design solutions to improve privacy, however space was limited.
- Members sought assurances that action was being taken to support the mental wellbeing of the community hub staff, as they were working in a stressful environment.
- Acton Library did not seem to have a high public profile and that might be a reason for footfall to the community hub there being low.

10. WORK OF THE COST OF LIVING TEAM

Louisa McDonald, Cost of Living Programme Lead and Alison Reynolds, Director Customer and Transactional Services provided the Panel with a presentation on the activity carried out by the Council's Cost of Living Team, since it was set up in January 2023. The Panel heard that the team had been established as there was recognition of the need for a coordinated approach to the activity being undertaken by each of the directorates. The Panel heard about progress in key work streams such as finance and money, food poverty, energy efficiency, warm spaces, jobs and training, health and wellbeing, and digital exclusion. The team had also recently developed a cost of living data dashboard.

Key Issues Considered

- The information provided in the cost of living leaflet included in Council Tax Bills. Members noted that the leaflet was a short document which had been sent out with the Council Tax letters. There was a community support directory online that listed all food provision, warm spaces and details on organisations offering financial advice. The Community Hubs also had access to a hard copy service delivery guide which provided information on the support services available.
- Residents who had missed out on the Department of Work and Pensions Cost of Living payment. The Panel heard that some residents may have missed out because although they were in receipt of Housing Benefit they were not on Universal Credit, which was the qualifying benefit. The Government had realised that was a gap and funding and guidance on how to address that had been provided.

11. MONEY ADVICE AND DEBT MANAGEMENT

At its final meeting the Panel heard from organisations providing money and debt advice and supporting residents to take control of their finances.

11.1 London Community Bank

Steve Allen, London Community Bank, which was part of the Hillingdon Credit Union Group, informed the Panel that it was a small credit union with approximately 3,500 members across several boroughs in West London. The bank provided three basic services, there were no joining fees or credit checks required to open a savings account. They offered a pre-paid Visa Card, which meant that people with a poor credit history had access to a contactless card, which was needed for example just to be able to travel. They also provided affordable loans, 80% of which were to unemployed single parent families. People had to pass credit checks for the loans in terms of ability and willingness to repay and a loan could be for up to £500 against Child Benefit. Loans were offered to anyone in the community and payroll schemes were operating with a number of employers including Ealing Council. This was to stop people having to go to payday lenders or loan sharks.

Increasingly London Community Bank was working as a gateway to other charitable debt advice agencies such as Step Change and Turn 2 Us. They were seeing much higher levels of distress across their member base. Key areas tended to relate to food and energy and to a lesser extent rent. Unfortunately quite a few members had taken the view that because they had children and were not on a pre-pay meter that they could not be cut off, so were not paying their energy bills. Some members had £5,000-£6,000 pounds of arrears which might mean that they would have to go into an insolvency process at some point to resolve it.

There were much higher loan volumes for day to day needs as opposed to holidays or home improvements. There were issues when members were being moved from Tax Credit to Universal Credit as there was often a delay with payments coming through causing people to go into arrears with their rent. They were able to get loans from Universal Credit but there was a limit to the amount they could get and they had to be paid back quickly. The biggest concern for members was food price inflation, basic ranges of food had increased considerably. The Council's Cost of Living Website had proved to be very useful as a referral tool to members living in Ealing. London Community Bank was seeing a lot more debt management plans but unfortunately quite a lot of these were commercial plans which had high fees, whereas if people used debt advice agencies such as Step Change there were no fees.

London Community Bank worked with Brent Council on a scheme providing an interest free loan for Brent residents who had been introduced by the Council. They either had rent arrears or high cost debt that had built up during Covid and had the ability to meet the loan repayments. The interest rates that people were paying otherwise were very substantial. This loan scheme had managed to save people quite a lot of money and the justification of the support from Brent had been to try and ensure that people could retain their rented accommodation.

The second scheme was with Hillingdon Council providing Green Loans to support residents with funding insulation, boiler upgrades, and solar panels. The Council funded the interest and it was a way of them hitting internal targets for the uptake of home improvements across the borough. The London Community Bank stated that they would be happy to consider similar schemes with Ealing Council.

11.2 Crosslight Advice

Maria Van Ommen and Nicki Crown from Crosslight Advice informed the Panel that their organisation was a charity, regulated by the FCA, providing free debt advice with the aim of helping people out of poverty and build a better future. Crosslight gave debt and benefits advice and ran money courses, support was tailored to need so one appointment might be enough or long term support might be required. Crosslight started in 2021, it was funded by Ealing foodbank and provided drop in services and appointments at the foodbanks across the borough. Currently demand at the foodbanks was very high. In 2022 Crosslight Advice had supported over 235 people, half of whom now no longer needed to use the foodbank and there had been a financial gain for them of at least £350,000. 85% of those clients who had rent arrears were no longer at risk of eviction.

There was no typical client but they were seeing some common struggles particularly amongst the elderly, people with long term health conditions, people with disabilities, single mothers, refugees, street homeless and asylum seekers. People often had difficulties in managing their affairs due to digital poverty, lack of literacy, language barriers and lack of financial literacy. Since the cost of living crisis they were seeing more people who were unable to pay their bills and an increase in the number of people being evicted. People had multiple debts, more pre-payment meters were being installed, and more people were having bailiffs attending their home.

Crosslight Advice highlighted specific problems seen in the borough. Ealing Council's method of debt enforcement for council tax arrears, with the use of bailiffs, was increasing the financial burden and causing hardship. Bailiffs were adding their own fees which could double the debt and made it difficult to negotiate a truly affordable payment arrangement. Crosslight Advice recommended that Ealing should be prepared to have a less ridged system, some authorities such as Hammersmith and Fulham Council were no longer using bailiffs.

People placed in temporary accommodation were often paying high rents and had multiple debt and benefit problems often born out of poor understanding and communication of the circumstances they were in. Their liability for Council Tax was often not explained to them.

Crosslight Advice had recently seen a lot of clients in Houses in Multiple Occupation. These were often poorly converted properties with numerous individual dwellings with shared facilities, which led to disputes about unpaid energy bills so there was often accruing debt.

11.3 Nucleus Legal Advice

Baljit Badesha from Nucleus Legal Advice informed the Panel that his organisation had been providing debt, housing benefit and employment advice at representation level in Ealing for 14 years. For the last 5 years it had been a member of Ealing Advice Consortium. When Nucleus Legal Advice first started in Ealing the provision of advice was limited. The capacity to carry out case work was also limited, which was down to resources, like other charities they were trying to bring in additional

income from other sources.

Ealing had a high need compared to other boroughs. Even before the pandemic Ealing had higher spending on household bills than average for London. Nucleus Legal Advice stated that Ealing Council was the fourth highest user of bailiffs in London to enforce council debt, which was putting money in the pockets of bailiff companies, chasing small amounts of money, and quite often doubling the debt. Covid and then the Cost of Living Crisis had exacerbated this.

In December the main financial concerns seen by Nucleus had been council tax, rent and credit cards. In January the highest demand was for fuel, followed by rent and council tax. Volumes had increased and so had the amount of debt that people were coming forward with. Rent arrears were in the thousands.

Nucleus Legal Advice was now seeing more people who were employed and coming for one off advice. They were looking for a sticking plaster approach not a holistic assessment of their financial needs which was worrying as they were not considering medium or longer term solutions. Regarding the fuel projects, the most vulnerable people were missing out on government help, vouchers for pre-pay meters were expiring or going to the wrong address or landlords were not passing them over when the bills were in the landlord's name. The more insecure the tenancy was, the fewer rights the tenants had. The main solution was bankruptcy or debt relief orders so that they could write off the debt and start again and in the last few months there had been a greater demand for that. People were coming forward with a lot more debts, pre-Covid debts were on average 2.19 per client, now they were averaging 4.8 per client which made it a lot more complex.

Key Issues Considered

- Helping prevent tenants in temporary accommodation from getting into debt. Nicki Crown, Crosslight Advice informed members that the problem they saw was that often people did not understand the tenancy agreement and the agreements Crosslight Advice saw were often inaccurate. The communication could be better with a clearer explanation to the tenant about what they had to do. They were often the most vulnerable people. Months and years later they would come to Crosslight because they did not realise that they had council tax to pay.
- The use of bailiff action. Baljit Badesha, Nuclear Legal Advice stated that when Hammersmith and Fulham Council stopped using bailiffs, they adopted an agreed ethical approach to collecting debts, which meant improving engagement with clients. Debt recovery was an automated timetabled system, it pushed people away, it did not engage with people to help them come to an agreement instead it pushed money to the bailiffs. Nicki Crown, Crosslight Advice added that Hammersmith and Fulham had a more open conversation about what was affordable for the person, so instead of putting their head in the sand people would engage, they did want to clear their debts but they were scared. Officers stated that a process was followed with Council Tax collection, a lot of documentation was sent including reminders, information on Step Change was included with bills and people in financial

difficulties were encouraged to make contact, bailiffs and enforcement were the last resort. These were the people who failed to make any contact with the Council.

- Access to the Council Tax Support team. Baljit Badesha commented that people found it very hard to get through, this also applied to the debt advisors. A call back was of little use when the client was with the advisor, they needed to be able to speak then as that three way communication was needed to unpick an issue. Having a named officer to contact might help particularly when a client was with an advisor.

12. PANEL MEMBERS

Councillor Varlene Alexander (Chair)
Councillor Seema Kumar (Vice-chair)
Councillor Louise Brett
Councillor Connie Hersch
Councillor Javaid Iqbal
Councillor Sindy Jassal
Councillor Sanjai Kohli
Councillor Dee Martin
Councillor Claire Tighe

13. RECOMMENDATIONS

No.	Recommendation
1	That the data on employment rates by ethnicity at borough level be provided for members when available.
2	That information on levels of economic inactivity in different parts of the borough, particularly where there are barriers to employment for example where people are carers or single parents or not proficient in English, be provided for members when available.
3	That the information on tackling the cost of living, including support available during the school holidays, be made more prominent on the council's website and promoted on the council's social media. <i>This recommendation of the Panel made at its first meeting in July 2022 has been carried out.</i>
4	That there should be a review of the recruitment process for apprenticeship schemes to identify any barriers and to make it more inclusive for residents that might have specific needs. The approach to apprenticeship assessments should be reviewed and thought given to holding some of the assessments at a place where learners felt more comfortable.
5	Due to being identified as areas of deprivation, that Greenford and Hanwell be considered for work club locations when the service resumes.
6	That the employment support services provided by the external agencies that the Council works with be promoted on the council's website or the cost of living hub.
7	That further consideration be given to the location and environment of the community hubs so that they provide privacy for service users whilst maintaining staff safety.
8	There should be a better access for the professional agencies to the council tax and financial assessment teams, and consideration given to having a dedicated telephone number and email address.
9	The Council should explore working in partnership with London Community Bank to provide interest free loans for residents who require financial assistance.
10	The Council should meet regularly with the money and debt advice agencies in Ealing to consider what more could be done to improve engagement with residents earlier in the debt collection process so as to help reduce the use of bailiffs. There should be a yearly target for reducing bailiff use for council tax arrears and other strategies for debt collection considered with the money and debt advice agencies.