

# Appendix 1



## An Inquiry Report of the: Community & Adult Services Scrutiny Committee

# Cardiff Council's Support to Residents with the Cost-of- Living

January 2023



**Cardiff Council**

## CONTENTS

CONTENTS.....	2
CHAIR’S FOREWORD .....	3
CONTEXT .....	4
KEY FINDINGS.....	6
Context.....	6
Demand .....	8
Accessibility.....	10
Partnership Working .....	12
Public Awareness.....	14
RECOMMENDATIONS .....	15
Context.....	15
Demand .....	15
Accessibility.....	16
Partnership Working .....	17
EVIDENCE.....	18
INQUIRY METHODOLOGY.....	35
LEGAL IMPLICATIONS .....	37
FINANCIAL IMPLICATIONS.....	37
COMMUNITY & ADULT SERVICES SCRUTINY .....	38
COMMITTEE MEMBERSHIP .....	38
TERMS OF REFERENCE OF THE COMMUNITY & ADULT SERVICES SCRUTINY COMMITTEE.....	39

## CHAIR'S FOREWORD

The UK is in the midst of a cost-of-living crisis. Soaring fuel and food prices, alongside rising interest and inflation rates are leaving people in dire financial situations. The cost of living in the UK has been increasing since early 2021. With a backdrop of growing demand and continued uncertainty, the picture is complex and vast.

In recognition of the wide-ranging nature of the topic, the council's Community & Adult Services Scrutiny Committee wished to review how we as a council are alleviating pressures and supporting all cohorts of Cardiff communities. Remaining mindful to the nature of the topic, Members concurred on the need for the Inquiry to provide, timely, focused assistance to the council in its review of services.

All recommendations proposed in this Inquiry have been based on the evidence received and valued perspectives of all stakeholders involved. They are presented to Cabinet in a bid to supplement the service area's ethos of providing the best possible support to all of Cardiff residents', regardless of their individual circumstance.

Inquiry Members have remained mindful to the financial pressures placed on local authorities and the current context on which this Inquiry is based, and so, the recommendations we have made centre largely around maximising current resource, strengthening external support and allowing greater flexibility in service provision. Inquiry Members concur that officers and executive personnel involved in this work hold a strong passion and commitment toward providing the best possible support and assistance to Cardiff residents. The work they do is invaluable and, given the likelihood of demand remaining, or even increasing, myself and Inquiry Members would strongly champion the team being protected and grown wherever possible.



On behalf of myself, and the Inquiry Members, our most sincere thanks to all stakeholders who engaged in this work. For so openly sharing their valued perspective and knowledge and offering their time and continued assistance. My deepest thanks also to the Inquiry Members, for their time, dedication, and invaluable contributions. It has been a pleasure working with all stakeholders involved in this Inquiry.

**Councillor Margaret Lewis** - *Task & Finish Inquiry Chair, Community & Adult Services Scrutiny Committee.*

## CONTEXT

1. Millions of households across the UK are struggling to make their incomes stretch to cover the rising cost of living. With the Office for National Statistics reporting that in December 2022, 92% of adults in Great Britain, reported an increase in their cost of living compared to a year ago<sup>1</sup>. In addition, as of August 2022, nearly 90% of food banks in the Independent Food Aid Network reported an increase in demand since April 2022, compounded by a decrease in food donations.<sup>2</sup>
2. The cost of living has been increasing across the UK since early 2021. The annual rate of inflation reached 11.1% in October 2022, a 41-year high, affecting the affordability of goods and services for many households<sup>3</sup>.
3. Support offered by the UK Government included:
  - ❖ £1.5 billion<sup>4</sup> allocated to the national Household Support Fund
  - ❖ Energy price guarantee
  - ❖ £400 off energy bills for all households
  - ❖ £150 rebate on energy bills through the Warm Home Discount to households eligible for support.
  - ❖ VAT on energy saving materials reduced from 5% to 0% until March 2027.
  - ❖ Help to Heat energy grants
  - ❖ Cost of living payment for households receiving means-tested benefits. With pensioners receiving an additional £300 (through the Winter Fuel payment) and, for individuals receiving disability payments, an additional £150
  - ❖ A £150 council tax rebate for households in council tax band A to D
  - ❖ A 5p cut to fuel duty (until March 2023)
  - ❖ Employees who earn £36,600 or under to pay less National Insurance.
  - ❖ Working age and disability benefits to increase inline with inflation.
  - ❖ State pension and pension credit to increase by 10.1%
  - ❖ As of April 2023, the national living wage will be £10.42

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<sup>1</sup> [Public opinions and social trends, Great Britain - Office for National Statistics](#) [Accessed Friday, 9 Dec 2022]

<sup>2</sup> [Food bank demand and the rising cost of living \(parliament.uk\)](#)

<sup>3</sup> [Rising cost of living in the UK - House of Commons Library \(parliament.uk\)](#) [Accessed Friday, 9 Dec 2022]

<sup>4</sup> As of October 2022 – for devolved administrations, the Barnett Formula would apply.

4. Additional support provided by Welsh Government included:
- ❖ Winter Fuel Support Scheme to provide eligible claimants with a one-off £200 payment from their local authority toward fuel costs<sup>5</sup>.
  - ❖ The council tax rebate of £150 offered by the UK Government be provided to households living in homes in council tax bands A-D, *and* all households receiving support through the Council Tax Reduction Scheme.
  - ❖ A £25m discretionary fund to local authorities, allowing Councils to help people they consider to be in need of assistance.
  - ❖ Extending flexibilities for emergency assistance provided through the Discretionary Assistance Fund (DAF) and continuing to provide support to off-grid households to buy oil or Liquefied Petroleum Gas through the DAF.
  - ❖ Developing a Fuel Voucher Scheme, which provides support to households with pre-payment meters, and off-grid households.
  - ❖ Temporarily increasing the Pupil Development Grant Access scheme to help families with children in receipt of free school meals
  - ❖ Developing a Discretionary Homelessness Prevention Grant.
5. It is to be noted, the lists detailed in points 3 & 4 are not intended to be exhaustive. In addition, due to the fluidity of the current context, it must also be recognised that the information detailed in points 3 & 4 may not be current for long periods of time.
6. Recognition should also be made on other long-standing measures to help low-income households such as free school meals, council tax reduction scheme (et al.).
7. Many of the initiatives detailed in points 3 & 4 are due to end in March 2023. The ending of these initiatives coupled against the likelihood that demand for assistance will still be high, was a key concern raised by all stakeholders who engaged in this inquiry.

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<sup>5</sup> Between September and November 2022, Cardiff Council received over 33,000 applications for the Winter Fuel Scheme, with 24,032 applications approved and paid by the Council's Benefits Team.

## KEY FINDINGS

Inquiry Members wish to place on record that all stakeholders who engaged with this inquiry, hold a strong passion and commitment toward providing the best possible support and assistance to Cardiff residents with the current cost of living.

The Inquiry team wish to commend the work of the Council's Advice Services management and staff, who are leading and delivering vital services against a backdrop of continued uncertainty and ever-growing demand. It is for this reason why Inquiry Members wish to voice their view of protecting and growing this service wherever possible.

The below Key Findings have arrived after five meetings which included visits to Council hubs and a roundtable with external representatives.

### Context

Cardiff Council's Advice Service is made up of the following teams:

- Money Advice,
- Into Work and
- Adviceline.

Support for help with the cost of living can also be accessed through the Council's Housing Solutions and Prevention Team, and Welfare Liaison Team. All teams offer direct support, information, advice, and guidance regarding cost of living and carry out referrals into other services where appropriate.

### **KF1**

The advice service teams are all based in Cardiff Central Library Hub and operate an outreach service, visiting identified hubs, and some other community locations across Cardiff on a rota basis. Resource constraints do not allow advice services to have a constant presence in all parts of the city. Presence of the team is determined by need and where it is known the demographic may have a higher risk of poverty and low-income.

### **KF2**

The advice team operates a 'tell us once approach'. During the inquiry, Members found Cardiff Central Library Hub benefits from all the advice services being under one roof, including consistent presence from relevant external partners, allowing for a strong 'tell us once approach'. However, in local hubs, which do not benefit from all of the services being under the same room at one time, an individual requiring support may need to be signposted to other teams or support services; depending on the level of support required.

### **KF3**

Inquiry Members were informed by council staff there are many financial support schemes made available by UK & Welsh Government to alleviate cost of living pressures for individuals; however, the challenge is working within the bureaucracy surrounding those schemes to ensure staff can quickly distribute money to an individual.

### **KF4**

Inquiry Members were informed speedy financial assistance or support can sometimes be difficult to achieve due to the regulations set by both the Welsh Government and the council in its decision-making process.

Examples provided to Committee Members, where a simplification of the council's internal process would be welcomed included:

- Lowering the threshold of when a decision must be made by the cost-of-living discretionary schemes panel
- Reallocation of outreach services in the city
- Wording on publication documents

### **KF5**

Senior Managers who engaged with the inquiry identified the following as the key challenges the services currently face:

- Raising awareness of the Councils support to tenants in the private rented sector.

- Uncertainty over what will happen once government led initiatives end. With significant concern this will lead to surge of demand with little support available for the teams to offer.
- Sustainability of resource – many of the advice services are grant funded resulting in the staff delivering services being on temporary, annual based contracts; this lack of employment security provides a high level of anxiety and worry for staff members.
- More resource and funding is required to allow services to be provided in more parts of the city. Inquiry Members recognise due to the council budget deficit, external funding may be required, and the service area has a dedicated bid writer who supports with this.

## **KF6**

### **Demand**

Since the outbreak of Covid-19, the council's advice teams, and externals who engaged with the inquiry, have seen a significant, and continued, increase in demand. There has also been a notable increase of people presenting for help from the older population, and those who have never experienced financial hardship before.

## **KF7**

It is widely anticipated the demand for cost-of-living related support will continue and remain high. For this reason, the council's advice services are an area where sufficient resource, and sustained investment from the council is vital.

## **KF8**

There has been an increase in complexity of the cases presented to staff with frontline staff, and externals, advising the council needs a stronger offer of mental health support for residents.

## **KF9**



As Inquiry Members were informed a gap in the council's offer is around mental health support, it was confirmed all staff delivering services do get training around mental health: however, one staff member in a local hub informed Members they had not yet received any training around mental health.

#### **KF10**

The typical answer rate for the Advice Line is 9 seconds. At busy times in Cardiff Central Library Hub, residents can be waiting up to 2-3hours to see an advisor. Reasoning for the lengthy wait time was attributed to the length of time it takes to provide cost-of-living related support (average 1hour).

#### **KF11**

During the Inquiry, Members visited a hub which does not receive outreach services. Staff at the hub informed Members:

- Their current offer does not meet demand and they would benefit from outreach services, or third sector organisations being present
- They are unable to provide residents with confidential support due to lack of facilities – they would welcome a private area to provide confidential advice to residents

#### **KF12**

Other hubs visited who receive outreach services advised, they would benefit from increased outreach provision due to demand.

#### **KF13**

Externals who engaged with Inquiry Members felt their provision is not being fully utilised by the council. Some externals who provide outreach services within council hubs shared this view, and have experienced appointments not being made for their services when present in local hubs. They attributed this to a lack of awareness among council staff of their presence.

#### **KF14**

To cope with demand, the service area continually reviews services to determine resource need, with reallocation of resource within teams if required. In addition, managers are continuously and proactively applying for bids for external funding to widen their provision further, with many of the advice services also benefiting from volunteers helping to deliver assistance.

#### **KF15**

To manage increased demand, externals advised they have deployed hybrid offers – offering individuals face to face support or virtual sessions on an appointment basis.

#### **KF16**

##### Accessibility

To ensure council services are accessible for all cohorts, inquiry members were informed:

- A leafleting campaign is underway utilising connections in Pensioner Clubs, Council Tenant Forums, Independent Living Services, Community Resource Team, Meals on Wheels, Day Centres, Lunch Clubs, Bingo Halls, Hospitals, Schools and Parent Portals, Carers Network, Unpaid Carers, Care Forum, Telecare and places of worship.
- DigiVans advertising the Council's services will be placed in areas of lower take up.
- Community Inclusion Officers and staff from hubs/day centres are encouraged to spread the word of help available.
- Staff have access to a 'Language Line' resource – frontline staff who engaged with this inquiry confirmed it worked well, however there was lack of awareness of the WITS service.
- At the time of the inquiry, advice services staff can speak over 29 community languages.
- Information on services available has been circulated to Elected Members with the request they spread the message with their residents

#### **KF17**

It was recognised by all stakeholders some individuals may not wish to seek assistance due to stigma and personal pride; changing society's perception around accessing help is a key barrier the council is working to address, particularly through the work of its community and engagement officers.

#### **KF18**

The council must ensure the language on council publication is correct – for example use the word entitlement instead of benefit and apply instead of claim. This could significantly help to address the barrier created by stigma and perception.

#### **KF19**

To improve access within specific cohorts such as the elderly or those with disabilities, the advice team:

- Hold drop-in sessions at local hubs and community centres
- Liaise with local groups
- Ensure staff have continuous training
- Apply for grants to widen service provisions and offers

#### **KF20**

For wards in Cardiff that do not have a hub, the service area engages with local community groups and external partners to offer drop-in sessions at community venues. Externals who work with the council on such community events informed Members the events are very successful.

#### **KF21**

The majority of stakeholders who engaged in this Inquiry, voiced the benefits of providing services to individuals face to face, as they felt this allowed for stronger interaction and subsequent support.

#### **KF22**

Some externals who engaged in this Inquiry stressed although hubs play a significant role in facilitating community engagement; it must be recognised that they are not the only route to gain community engagement. The council must place less

reliance on individuals going to hubs to access services. There must be a flexibility in service provision, with the council offering a range of different means to access services for example through, home visits and greater presence in public buildings and digital offers.

### **KF23**

Relevant external organisations stressed to Members that those from BAME communities tend to be most comfortable engaging with people they trust such as faith leaders, or culturally related organisations. It is therefore crucial the council establish robust relationship with such figure points to ensure that trust is transferred.

### **KF24**

Council senior managers and externals highlighted the importance of providing services away from local communities as many residents may not want to be seen accessing services close to where they live due to embarrassment.

However, when engaging with staff working in local hubs, they stressed the importance of individuals being able to access services locally as residents may be unable to travel due to mobility issues. In addition, externals highlighted some individuals may not be able to afford transport, and that an individual dealing with trauma or mental health may not be able to visit a busy environment such as Central Library Hub or have the confidence to wait for services for a lengthy period.

### **KF25**

#### Partnership Working

It was acknowledged by all stakeholders' effective partnership working, and a robust referral process between the council and externals is key. In recognition of this, the council has strong relations with a number of external bodies and has also established a Cost-of-Living Task Force with membership comprising of 15 external partners:

- Citizens Advice
- Department for Work and Pensions

- Cardiff 3rd Sector Council
- Age Connect Cardiff
- WLGA
- Public Health Wales
- National Energy Action
- Cardiff Food Bank
- NEST
- Cardiff and Vale Credit Union
- NUS Wales
- Representation from Cardiff Housing Associations
- Llamau
- Cardiff & Vale College
- Welsh Water

**KF26**

The majority of externals engaged in this Inquiry confirmed they have a strong working relationship with the authority; those that didn't, would welcome a relationship including the ability to offer their services in hubs.

**KF27**

The Welsh Government initiative, the 'Regional Advice Network' has membership from third sector partner representation and Cardiff Council to enable the sharing of information knowledge and skills. However, some of the externals who engaged in this Inquiry did not have access to the forum or received dissemination of its information.

**KF28**

To stimulate a strong community context and knowledge of services available, many externals voiced they would welcome the council facilitating a partnership network which enabled information sharing and relationship building locally.

**KF29**

## Public Awareness

The publication campaign surrounding the Council's support for cost-of-living assistance includes:

- Social and digital media
- Wales Online adverts and articles
- Radio advertising on Capital FM and Spotify
- City Centre posters – including a digital screen on Westgate Street.
- Digi vans
- Letters sent to all households across the city on a phased basis detailing the council support available
- Printed and digital leaflets distributed to all hubs across the city, and shared with partner organisations
- Leaflets provided to front-line council workers to offer their clients, with some leaflets translated into community languages such as Arabic, Polish, Bengali, Somali and Ukrainian.
- E-flyers circulated to the advice teams stakeholders lists for circulation, which comprises over 120 organisations.
- In-person promotion of services in St David's 2 on 4th November and 16th January 2023.

### **KF30**

Senior council managers and externals confirmed raising public awareness can not only be done through a digital approach as this is not viable for certain cohorts. For this reason, more traditional routes such as leaflets, and letters to all households in Cardiff advising them of services is being deployed by the council.

### **KF31**

Externals would welcome more partnership events between themselves and the council, such as 'one stop shops' which offers support in public buildings.

### **KF32**

## RECOMMENDATIONS

Following a review of the evidence received during this Inquiry, Members have agreed the following recommendations for Cabinet consideration:

### Context

**R1.** To ensure support to residents is not delayed, undertake a review of all relevant internal processes that relate to both strategic and operational matters, identifying where simplification can occur. The review should be done in consultation with relevant managers and frontline staff. In particular, the review should consider the decision-making process in relation to:

- Cost of Living Discretionary Schemes
- Relocation of advice services
- Publication material

**KF4, KF5, KF6, KF7**

### Demand

**R2.** Due to the current, and highly anticipated continued demand, invest in more long-term employment opportunities for advice staff members. This could be achieved through an increase in permanent positions, or where temporary contracts are deployed, a year-by-year basis is avoided wherever possible.

**KF2, KF6, KF7, KF11**

**R3.** To strengthen the council's mental health support, widen the partnership work with primary mental health services and mental health related organisations. In addition, look to enrol 'mental health champions' across the teams who can establish links with local mental health organisations, utilising the external knowledge and training on offer.

**KF7, KF8, KF9, KF10**

**R4.** Introduce a target to monitor residents' waiting times in hubs for cost-of-living related support. The target should set a feasible waiting time and will help monitor levels of demand and evidence if additional resource is required. To ensure the target is achieved and lengthy wait times do not occur, or are reduced, alternative service provisions could be offered such as virtual or in-person appointments at set times.  
**KF7,8,11,14,16,23,25**

Accessibility

**R5.** To strengthen the local model and its offering undertake a review. In particular, the review should consider:

- Increasing hub facilities, such as more Hubs offering 'free phones' to residents and phones can be used to access any freephone number.
- Ensure all hubs offer confidential areas for residents to receive support.
- Widening the access for grass-root organisations to hold pop-up spaces in local hubs, offering cost-of-living related support, particularly those who specialise in representing population groups where engagement levels are low.
- The internal information sharing within all council departments on the external support on offer; including how information detailing the days externals are present in local hubs is circulated.

**KF3, KF7, KF8, KF11, KF12, KF13, KF14, KF18, KF20, KF21, KF25, KF27, KF32**

**R6.** Hold more pop-up events, in partnership with local organisations, both within council owned buildings and those outside of council control where footfall is high, such as local supermarkets. Areas where council hubs are not present must also be at the forefront when determining locations.

**KF3, KF7, KF8, KF11, KF12, KF13, KF20, KF 21, KF23, KF25, KF27, KF32**

**R7.** Consider enhancing the flexibility of service delivery by offering home visits or virtual appointments (where appropriate).

**KF15, KF16, KF23, KF25**



**R8.** As a way of addressing public perception and stigma, continue to ensure within all cost-of-living related publication, words such as benefits, and claim are avoided – instead using words such as access and entitlement.

**KF18, KF19**

**R9.** To stimulate a feeling of trust between the council and individuals from minority backgrounds, and to strengthen the outreach and engagement with all cohorts of Cardiff communities, ensure workforce diversity within Cardiff's Advice Teams.

**KF17,18,24,**

Partnership Working

**R10.** To strengthen the city-wide offer to residents, explore the possibility of establishing a Neighbourhood Partnership which allows partners to share information and knowledge of local support. Learning should be applied from the Cost-of-Living Taskforce but wider membership should be applied, including:

- Wide ranging grass root and third sector organisations
- Community leaders

**KF26,27,28,29**

### Introduction

8. At the 2022 Community and Adult Services Scrutiny Committee Work Programme Forum, Members agreed to undertake an Inquiry exploring Cardiff Council's support for residents with the cost-of-living. Remaining mindful of the nature of the issue, Members concurred on the need for the Inquiry to provide, timely, focused assistance to the Council in its review of services.
9. The establishment of this Inquiry was endorsed by the Council's Cabinet Member for Tackling Poverty and Supporting Young People, who noted he would welcome the committee's assistance and oversight on this matter when his suggestions on work topics for the committee was requested.
10. The task group reviewed a draft scope for the Inquiry at its first meeting and agreed for the terms of reference to be:

*To assist the council in its response to the cost-of-living crisis, this Inquiry will:*

- *Review issue-related council services and proposed action on offer to Cardiff residents.*
- *Examine the scope, remit, demand, capacity and join up of services on offer.*
- *Assess, in consultation with key stakeholders, community awareness and accessibility of services and schemes available.*

11. It was agreed that the Inquiry was to be chaired by Councillor Margaret Lewis with membership as follows:

- Councillor Saleh Ahmed
- Councillor Mike Ash-Edwards
- Councillor Claudia Boes
- Councillor Peter Littlechild
- Councillor Bablin Molik

12. To inform their considerations, Members agreed to hold a number of meetings as detailed in the ‘Inquiry Methodology’ section of this report.

## **Council Services**

13. Cardiff Council’s Advice Services provide Cardiff residents with a range of support through different means. A brief overview of the teams within the Council’s Advice Services are captured below.

### Money Advice Team (MAT) & Advice Line

MAT provides face to face support across the city in community venues such as Hubs, foodbanks, schools and supported accommodation (et al). The service also has an Advice Line allowing residents to access support via the telephone along with a dedicated website and webchat facility.

Services the team provides include:

- Maximising income by looking at people’s circumstance, providing help to apply for benefits, schemes and foodbank vouchers
- Help with grants and discounts
- Accessing schemes and discretionary funding
- Budgeting and low-level debt advice
- Supporting people who are in rent arrears or having difficulty paying their mortgage
- Helping people who are disabled via a specialist advisor

### Into Work Advice Services

The Into Work team is a wraparound employment support service for people of working age 16+. Like the Money Advice Team, Into Work offers services in a range of community settings such as Hubs, support accommodation settings and schools. The service also provides ‘job clubs’ in 40+ locations across the city offering support with job applications and CV’s.

Within these teams, they are also specific projects, such as:

- Bright Start, Bright Futures for care experienced young people
- Local Supported Employment for adults with a learning disability or autism
- Refugee Employment Support Programme
- Community Digital Support Team
- The Adult learning team offers bespoke training packages for those wishing to change career
- Cardiff Works; the Council's temporary recruitment agency; has also introduced courses for those where an entry test to be part of the Cardiff Works pool would not be suitable, for example where English isn't someone's first language.
- Volunteering team

#### Housing Solutions and Prevention

The Housing Solutions and Prevention Team provides support to people living in Cardiff who are struggling to remain in their homes. The team assist clients who are threatened with homelessness to remain in their homes or assists them with securing alternative accommodation, usually in the private sector.

At the time this Inquiry was conducted, Members were informed the Housing Solutions and Prevention team are working toward rolling out a face-to-face prevention service across all hubs in the city.

14. In addition, the council's Welfare Liaison Team provides council tenants with one-to-one help with income maximisation and budgeting. The team works from Hubs, hospitals, sheltered housing along with providing council tenants with home visits.
15. In addition to specific teams, the council also provides the following support to assist residents with financial concerns as detailed below:

### Rent Arrears Pathway

The Rent Arrears Pathway was launched in April 2021 and offers 'one front door' to residents who are struggling to pay their rent. Clients are provided with rapid help, advice and practical support.

### Mortgage and Debt Officers

These officers have recently been aligned with the Advice Services, moving from the Housing Options Centre. Mortgage and Debt Officers provide support to those in mortgage arrears. In 2021/2022 the team assisted 131 clients with mortgage or debt arrears with a 94% success rate.

### Warm Welcome Spaces

Autumn 2022, saw 'Warm & Welcome spaces' launched across Cardiff's hubs and libraries and at Llanover Hall. Providing residents with a dedicated space that offers free tea and coffee, library provision, Wi-Fi, public PC use, and tablet hire. In October 2022, it was reported 750 Cardiff residents had made use of the spaces. When Inquiry Members questioned the limitations of this service due to hub opening times, they were informed demand for the provision would be monitored to inform consideration of providing this space out of hours, whilst considering the current economic and fiscal challenges.

To further support the Warm Welcome Spaces initiative, Cardiff Council and Cardiff Third Sector Council have partnered to deliver a 'Loneliness and Isolation' fund which provides successful applicants a grant of up to £1,500 towards setting up a warm and welcome space in their community buildings.

Alongside this, a Welsh Government 'Warm Spaces' fund was also made available, offering £500 to local groups to provide their own welcome spaces. The Council was involved in managing applications for this fund with applications for the grant open for three weeks.

During the Inquiry, Members were informed the reason for the short time frame (within round one, of a two round process) for applications to be submitted was due to limitations set by the Welsh Government. It was acknowledged this in turn may

have resulted in difficulties for organisation being able to apply. Inquiry Members wish to stress the importance of the council, or relevant partners, clearly and widely communicating such initiatives with potential beneficiaries, including the full detail of the application process when short time frames are applied.

### Food and Fuel Champions

Food and Fuel Champions provide practical advice across the city's Hubs. Between 10<sup>th</sup> October 2022, to early November 2022, 798 people have been supported by the Council's Food and Fuel Champions

### Free Phones

Some Council hubs also benefit from 'free phones' allowing residents to make phone calls to companies; helping to save money on their utility bills. During the Inquiry, Members heard from hubs who offer the phones how useful and popular they are. One hub Inquiry Members visited, didn't offer this service and the frontline staff advised offering this to their residents would prove useful.

16. During the inquiry, Members were also informed designated cost of living 'Information Stations' have been placed in every hub across the city, which provide residents' with information and practical tips on how to reduce costs and save money. Although the majority of hubs visited by Members held good stations on display, Members did hold concerns that there was inconsistency across the hubs. With some hubs benefiting from more leaflets, and one Hub visited not having a visible, well-resourced station but instead a turnstile with one cost-of-living related leaflet on display.

### Welsh Government's Cost of Living Discretionary Scheme

17. Welsh local authorities were provided £25m (nationally) under the Welsh Government's 'Cost of Living Discretionary Support Scheme'. The Scheme can be used to support households in need of assistance with their living costs. Each local authority can determine its use of the discretionary scheme as it deems appropriate.

18. As part of the inquiry, Members were informed Cardiff Council has used their allocation to enhance the support on offer to those on benefits, and those experiencing in-work poverty. How the scheme has been distributed and its allocation is detailed in the below bullet points.

- Enhance the Discretionary Housing Payment scheme  
*Allocated budget £700,000.*
- One-off payments applications via the Money Advice Team  
*Allocated budget £700,000.*
- Fuel Voucher Scheme  
*Allocated budget £50,000.*
- £150 payment for those affected by the benefit cap  
*Allocated budget £205,000.*
- £150 payment for those in receipt of Free School Meals<sup>6</sup>  
*Allocated budget £300,000.*
- Payments to those require care struggling with the cost of living  
*Allocated budget £50,000.*

19. Inquiry Members were informed payment of the above schemes are mostly paid within 5 days, and, as of October 2022, Cardiff Council has paid over £289,814.46 to households via the above six schemes.

20. It was confirmed to Members the Cost-of-Living Discretionary Scheme has proven particularly useful as it allows staff to assist those who may not qualify for wider, national, schemes. Given the extent of the scheme's benefits, coupled by the understanding this scheme is expected to end in its entirety in 2023, presented significant concerns for senior managers in terms of future demand.

21. Over the course of the Inquiry, Members heard how some of the council's decision-making process within the cost-of-living support can add longevity to the process; hindering the team's ability to provide quick financial assistance to individuals or respond quickly to the national context.

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<sup>6</sup> That have not been awarded £150 through the main scheme

22. It is the Inquiry Members view that greater autonomy for the team and managers delivering services, will ensure offerings provided to Cardiff residents do not occur unnecessary delays. Although it is recognised if a decision may result in significant financial impact it must include prior executive oversight and decision, this should be relaxed for the more operational matters.
23. In a similar vein, externals who engaged with this inquiry highlighted the need and importance of flexibility in service delivery and provision; allowing staff to quickly respond to national context and avoiding lengthy processes wherever possible.

## Demand for Services

24. As part of the Inquiry, Members requested evidence on the demand and use of the council's cost of living related services and received the following information:

<b>MONEY ADVICE</b>	<b>OCT 2021 – MAR 2022</b>	<b>APR 2022 – SEPT 2022</b>
Advice Provided to People	5,784	7,320
Total Amount Saved	£530,639	£679,896
Weekly Benefits Identified	£6,895,176	£10,183,176
Advice Line Calls Answered	28,433	27,804

<b>INTO WORK</b>	<b>OCT 2021 – MAR 2022</b>	<b>APR 2022 – SEPT 2022</b>
Number of people receiving Into Work Advice	27,797	36,745
Number of people known to have gained employment after support	514	563
Number of Employers assisted with recruitment	127	188
Number of people assisted with their claims for Universal Credit	2,152	2,940



Number of Volunteering Hours given to the Service	5,023	7,439
Number of Council Posts filled through Cardiff Works Placements	2,209	2,095

<b>HOUSING SOLUTIONS</b>	<b>OCT 2021 – MAR 2022</b>	<b>APR 2022 – SEPT 2022</b>
Housing Helpline Calls	18,206	27,978
New Tenancy Interviews	356	388
Waiting List Interviews	1524	1699
The percentage of households threatened with homelessness successfully prevented from becoming homeless	85%	80%
Total No. of households successfully prevented from becoming homeless.	1073	669
Amount of Prevention Funding spent to keep people in their own homes	-	£50,935
Rent Arrears Pathway	1,379 supported across the scheme 1/4/21 – 31/3/22.	1,367 total supported via the scheme – 425 tenancies saved.

<b>Welfare Liaison Team</b>	<b>OCT 2021 – MAR 2022</b>	<b>APR 2022 – SEPT 2022</b>
Total Number of Tenants Supported	Data not available due to change in reporting.	1,153
Total Benefits Gained	£1,710,855	£1,599,139
Rent Related Benefits Gained	£21,000	£12,728
Potential Savings for Tenants Identified	£1,718,859	£667,628
Rent Arrangements made	£23,855	£27,651

25. In November 2022, it was reported that since April 2022, the Council's Advice Line have assisted almost 32,000 residents. The main calls received related to Welsh Government support grants such as Winter Fuel Payments, Cost-of-Living Payments, as well as emergency support for those struggling with the cost of living.

On average, over 81% of queries were resolved at first contact, although the current cost-of-living crisis has also increased the amount of more complex enquiries being received by the team. It was noted by Inquiry Members that due to time constraints; they were unable to fully investigate the Advice Line's offering within this work.

26. When Inquiry Members were informed that at busy times in Central Library Hub, residents could be waiting up to 2-3 hours to be seen, staff confirmed Central Hub does operate on a ticketing system which does provide an estimated wait time. Further, the hub has also trialled an 'appointment based' system but found individuals were not returning for help or showing up at their allocated time.
27. Whilst individuals are waiting to be seen at Central Library Hub, 'floor advisors' will triage those waiting to ensure they are waiting for the service best suited to their need. In addition, the teams also undertake surveys with residents accessing services to assist in identifying areas for improvement.
28. To manage demand, Inquiry Members were informed the following is monitored on a weekly basis:
  - Number of people supported by Advice Teams
  - % of calls answered by the Adviceline
  - Waiting times for the Money Advice and Welfare Liaison team
  - Numbers of people using the Warm and Welcome Spaces
  - Balance of funds administered by the authority
29. Council officials confirmed services at present can cope with the level of demand, though there is concern with the continued rise in popularity; compounded by the uncertainty of support available once government initiatives end in March 2023.
30. Given the increased demand on services, Inquiry Members questioned how services were prioritised. They were informed services are constantly reviewed by assessing numbers and waiting times, and where some teams may be quieter those staff may be reallocated onto busier teams.

## Staff Training

31. Inquiry Members were informed staff within the advice services receive an initial training induction programme. Staff then receive training on an ongoing basis, with information also being disseminated via email on a frequent basis.
32. The majority of staff who engaged with this Inquiry appeared satisfied with the level of training provided and recognised the need for its high frequency citing they had received training on a wide range of topics such as trauma informed and react training, BSL, safeguarding, mental health, all being cited as examples.

## **Staff Capacity**

33. As part of the inquiry, Members wished to explore staff capacity. The following evidence was received, which detailed team capacity, as of November 2022:

### **Money Advice Staff including Advice Line:**

Money Advice = 27 Members of staff

Advice Line = 16 Members of staff

Food & Fuel Champions = 4 members of staff

### **Into Work Advice Service Staff**

136 members of staff

### **Housing Solutions & Prevention Staff**

Housing Solutions & Prevention = 44 members of staff

Housing Helpline = 16 members of staff

### **Welfare Liaison Team Staff**

20 members of staff

34. Inquiry members were also informed many of the council's advice teams' benefit from the support of volunteers.

### Support for Council Staff

35. A key concern shared by all stakeholders who engaged in this Inquiry was around the wellbeing of staff delivering advice services, and their access to support services confidentially; providing staff with reassurance that any personal issues or support they need to discuss, can be dealt with privately and not known within their team. Externals also shared the concern of staff wellbeing, stating staff wellbeing is imperative due to the continued increase demand and the complexity of cases presenting.
  
36. Over the course of the Inquiry, frontline staff confirmed to Inquiry Members, they can access services confidentially should they require (as the system benefits from restricted viewing access), and they feel their wellbeing is constantly being reviewed by managers. The ethos and team spirit amongst the staff and management also appeared positive with strong working relations and team spirit presented. Although frontline staff did advise due to the increased demand and resulting pressures; an increase in staff numbers is required.
  
37. In relation to the wider cohort of council staff accessing service; the Advice Team have created an information video which is promoted internally to all council staff. There is also a dedicated section on the council's intranet page which leads to the Money Advice Team's information site. In addition, information on the services available has also been added to staff's payslips.
  
38. Regarding staff wellbeing, a key issue raised by both staff and managers, was that a significant majority of advice team members are grant funded with a small element core funded. As such, grant funded staff tend to be on year-on-year contracts. This stimulates a high level of anxiety amongst staff, particularly when considering the national context. Given the likelihood that the demand on services will continue for some time, Inquiry Members felt providing staff in this field with a greater level of job security should be a key priority.
  
39. When they met with the Welsh Government representative, Inquiry Members raised this concern over the number of staff in Advice Services on temporary contracts, mainly as a direct consequence of annual funding.

40. The Welsh Government representative confirmed the key reason for why the Welsh Government provides annual funding is due to the way they are themselves funded from UK government. As a result, they have the same limitations and concerns as local authorities.
41. The Welsh Government representative did advise the 2022-23 budget settlement did include an indicative 3-year funding proposal, however it will be revisited due to the current financial context.
42. The Welsh Government representative recognised all local authorities in Wales are pushing for less annual funding and the Welsh Government and Centre for Excellence is exploring how it can provide more certainty around funding.
43. Externals also shared the local authorities concerns regarding funding, and voiced their frustration with duration of funding they receive, stating this leads to the same issues surrounding staff wellbeing.

## **Accessibility**

44. The council's advice teams can support anyone living in Cardiff. Where a customer is deemed to live outside of the local authority, the teams will help to connect the customer with the support services in their own local authority area.
45. People can access the council's cost of living related services in a variety of ways. An individual can self-refer (by making direct contact with services), or they can be referred to the teams by partner organisations. People can receive support over the phone through the Advice Line, or receive face to face advice in community hubs, food bank locations, hostels/supported accommodation settings, schools and other venues when the teams hold outreach sessions.
46. For self-referrals, support can be provided immediately on the day; for referrals from partner organisations, a delay of up to 48 hours can occur while contact is made and referrals triaged accordingly.

47. At point of entry, an individual is assessed or triaged with the view they are then placed with the right team, first time.
48. Most individuals who approach the council's Advice Services tend to be at crisis point. In recognition of this, it became apparent to Inquiry Members that the sooner an individual engages with support the less interventions required. In line with this, the council's advice teams work toward a 'tell us once approach'. It is also for this reason, why the service area recognises and concurs with Inquiry Members on the need to ensure strong, accessible routes to its services, for all populations groups.
49. Inquiry Members heard from frontline staff having all services located under 'one roof' in Cardiff's Central Library Hub; strengthens the referral process and 'tell us once' approach.
50. However, when inquiry Members visited local hubs they were informed by staff present they provide baseline advice surrounding cost-of-living support. Although all staff stated they would always try their utmost to fully assist an individual with any query, they confirmed they do often need to signpost the individuals to the advice teams; meaning they are unable to assist them immediately.
51. It is the Inquiry Members view that since the pandemic, many population groups, particular the elderly, are no longer able, or confident to leave their local community. They feel this is a key reason why full access to the council's range of services must be made available locally. Externals seemed to concur with this view, emphasising the need for services to be offered where an individual feels safe, which could be within their own home environment.
52. To increase accessibility, a new section on the Money Advice Team's website ([www.cardiffmoneyadvice.co.uk](http://www.cardiffmoneyadvice.co.uk)), is being created, which will allow residents to search for various types of cost-of-living support in their area, by list or map view. This will include information about food banks, food pantries, community fridges and local organisations that can offer support.

53. Although Inquiry Members recognise the importance in ensuring good digital means to the council's Advice Services, they do wish to stress that not all of Cardiff's population groups will be able, or wish, to access services through such means.

## **Joint Working**

### Internal Working

54. In order to ensure the council provides a joined up, holistic service, Inquiry Members were informed excellent internal partnership work has been developed across a number of council services including the Money Advice Team, Tenant Support, Independent Living services, community hubs, and the Allocations Team. However, from their engagement with externals, it appeared to Members internal communication could be strengthened.

55. In addition, the advice teams also work closely with the council's education department and youth services by working closely with internal programmes such as Early Help and Flying Start to ensure help with challenges such as childcare costs are also delivered to those who may require it.

56. The frontline staff from Cardiff's Central Library Hub confirmed to Inquiry Members, that in their view the pathway process into Council services, or the process of referral toward external organisations is effective and robust.

### Working with Externals Partners

57. The Council's Cost of Living Taskforce aims to identify priorities for those affected by the cost-of-living crisis. Securing the commitment of partners and funding opportunities, sharing good practice and marketing, and developing ways to enhance work by Cardiff Council, the third sector and other public sector bodies to support residents.

58. During the Inquiry, Members were informed the Money Advice Team have an 'advice contract' with Citizens Advice which has been in place since 2016, with the two services working together and co-locating in Central Library Hub and several out-of-town hubs on a timetable basis<sup>7</sup>.

59. In addition, the Money Advice team also works closely with Credit Union and 'Action in Caerau and Ely'. The Into Work team has also established strong relationships with external partners such as the University Hospital of Wales to deliver a Project SEARCH programme and offer work experience within their premises.

60. The council also has strong working relations with local foodbanks and has provided direct support to Cardiff Foodbank by grant funding £46,000 via the Household Support Fund to purchase food stocks.

61. During the Inquiry, Members engaged with the local food bank, who confirmed they hold a strong working relationship with the council and the two organisations work together to:

- Provide cost of living leaflets detailing the council's advice services with each food parcel.
- Money advice officers attend 9 Cardiff Foodbanks a week providing help and support to those accessing food parcels.
- Money advice team provide training to foodbank volunteers to ensure their knowledge is current and able to give accurate information and signposting effectively.
- Through the council's Meals on Wheels teams, distribute food parcels when the hubs are closed for seasonal holidays such as Christmas and Easter.
- The Advice Service have also supported the foodbank with essential item purchases via the Household Support Fund.

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<sup>7</sup> For information purpose the funding provided under this contract is just for Central Library Hub, not outreach services.



62. In line with the council's work with the local foodbanks; Inquiry Members wish to stress the need for the council to ensure culturally appropriate food offers are made available.

63. Other partnership working mentioned to the Inquiry Members included:

- YMCA
- Cardiff & Vale Health Board
- Job Centre
- All leading housing associations

64. Externals who engaged in this Inquiry advised the Regional Advice Network and Dewis Cymru does provide a level of assistance for informing them of local support. However, the offering of a wider neighbourhood partnership would prove extremely useful when working to ensure strong, joined-up, local cost-of-living support.

65. Externals also confirmed it would be useful for the council to publicise more widely who it has commissioned, so smaller organisations can work with them.

66. Externals further stressed to Inquiry Members that local organisations are community experts and their offering should be fully utilised by the council.

## **Public Awareness**

67. All stakeholder who engaged in this inquiry reiterated the importance of council services being advertised as universal to all, regardless of the individual's circumstances and income. Although it is recognised not all grants/schemes will be available for those earning above a certain threshold, and so in some instances discretionary funding may be used, and each case will be dealt with on its own merit.

68. Working within the ethos of promoting services as universal to all, the council's Advice Services are working to ensure all schemes are widely and clearly

promoted to all Cardiff residents. Senior managers also placed emphasis on the need to collaborate with the third sector to maximise resources, reduce duplication and strengthen the reach. Inquiry Members heard how the advice teams engages with over 50 local networks to help with the distribution of the campaign's publication material.

69. Inquiry Members noted the work to increase publication and questioned why the 'pop-up' stations being placed in St David's 2, is occurring once in November 2022 and one in January 2023. Members queried why they would not be present during the month of December, when footfall at that location would likely be higher due to the festive period. At the same time, Members also queried if they could also be placed in other locations across the city. In the response, Members were informed the reason for not increasing the pop-ups was largely due to resource constraints.

70. Inquiry Members raised the challenge, and need, to remove the stigma around claiming benefits. Inquiry Members felt it was essential Cardiff residents' are supported to understand that support on offer is not a 'hand out' but help they are entitled too. All stakeholders who engaged in the inquiry also recognised this challenge and the need to address it.

71. The importance of cross-party working among Councillors was also raised, along with the significant role of Councillors in ensuring Cardiff residents are aware of the council support on offer.

72. When Inquiry Members explored how the service area looks to raise awareness amongst the ethnic minority population, Members were informed the council's Advice Service is linking in with local Mosques and other places of worship as well as key community leaders to discuss distributing community leaflets and offering briefing sessions on the types of support available.

73. Another particular population group the service area are looking to target to increase awareness is those who reside in private rented sector properties. It was

confirmed the council’s advice teams have strong relationship with the Landlord Forum, however, as not all landlords engage with the forum the team are working toward strengthening their reach within this group.

## INQUIRY METHODOLOGY

This report uses the evidence gathered by the task group to make key findings and recommendations to the Cabinet in respect of the current arrangements for supporting residents with the cost of living. To achieve this, the task group received evidence from the following witnesses:

Date of Meeting	Witnesses
<p><b>Meeting 1 – 7 Nov 2022</b> <i>‘Setting the Context’</i></p>	<p><b>Cllr Peter Bradbury</b> (Cabinet Member for Tackling Poverty and Supporting Young People)  <b>Cllr Lynda Thorne</b> (Cabinet Member for Housing &amp; Communities)  <b>Helen Evans</b> (Cardiff Council’s Assistant Director, Housing &amp; Communities)  <b>Hayley Beynon</b> (Operational Manager – Advice)  <b>Sam Gane</b> (District Hub Manager)  <b>Khalid Osman</b> (Into Work Co-Ordinator)  <b>Emma Dennett</b> (Benefit Assessment Manager)</p>
<p><b>Meeting 2 – 17 Nov 2022</b> <i>‘Observe services and meet frontline staff and clients – Cardiff Central Library Hub’</i></p>	<p>Frontline staff &amp; members of the public accessing services.</p>
<p><b>Meeting 3 – 18 Nov 2022</b></p>	<p><b>Cardiff &amp; Vale Citizens Advice</b> <b>Cardiff &amp; Vale Credit Union</b></p>

<p><i>‘Roundtable: Public demand, Awareness &amp; Access’</i></p>	<p><b>Cardiff Foodbank</b>  <b>Community Housing Cymru</b>  <b>Welsh Women’s Aid</b>  <b>Diverse Cymru</b>  <b>Gypsy &amp; Traveller Wales</b>  <b>Riverside Advice</b>  <b>Welsh Government</b></p>
<p><b>Meeting 4 – 28 Nov 2022</b>  <i>‘Observe services and meet frontline staff and clients – Butetown Hub, Penylan Library &amp; Community Centre, Fairwater Hub’</i></p>	<p>Frontline Staff &amp; Members of the public accessing services.</p>
<p><b>Meeting 5 – 9 Dec 2022</b>  <i>Summing up Meeting</i></p>	<p>Inquiry Members</p>

The key findings and recommendations are the unanimous view of the task group. Details of all evidence considered by the task group and used in the preparation of this report is available for inspection upon request

## LEGAL IMPLICATIONS

The Scrutiny Committee is empowered to enquire, consider, review and recommend but not to make policy decisions. Any report with recommendations for decision that goes to Executive/Council will set out any legal implications arising from those recommendations. All decisions taken by or on behalf the Council must (a) be within the legal powers of the Council; (b) comply with any procedural requirement imposed by law; (c) be within the powers of the body or person exercising powers of behalf of the Council; (d) be undertaken in accordance with the procedural requirements imposed by the Council e.g. Scrutiny Procedure Rules; (e) be fully and properly informed; (f) be properly motivated; (g) be taken having regard to the Council's fiduciary duty to its taxpayers; and (h) be reasonable and proper in all the circumstances.

## FINANCIAL IMPLICATIONS

There are no direct financial implications arising from this report. However, financial implications may arise if and when the matters under review are implemented with or without any modifications

## COMMUNITY & ADULT SERVICES SCRUTINY COMMITTEE MEMBERSHIP



Councillor Ali Ahmed



Councillor Bablin Molik  
(Chair)



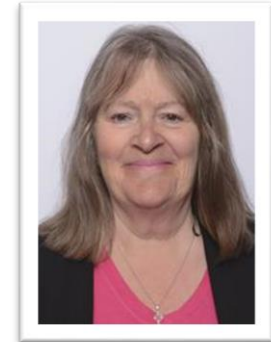
Councillor Saleh Ahmed



Councillor Mike Ash-Edwards



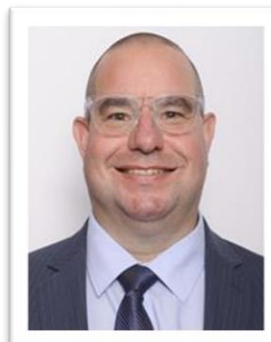
Councillor Claudia Boes



Councillor Sue Lent



Councillor Margaret Lewis



Councillor Peter Littlechild



Councillor Mary McGarry

## TERMS OF REFERENCE OF THE COMMUNITY & ADULT SERVICES SCRUTINY COMMITTEE

To scrutinise, measure and actively promote improvement in the Council's performance in the provision of services and compliance with Council policies, aims and objectives in the area of community and adult services, including:

- Public and Private Housing
- Disabled Facilities Grants
- Community Safety
- Neighbourhood Renewal and Communities First
- Advice & Benefit
- Consumer Protection
- Older Persons Strategy
- Adult Social Care
- Community Care Services
- Mental Health & Physical Impairment
- Commissioning Strategy
- Health Partnership

To assess the impact of partnerships with and resources and services provided by external organisations including the Welsh Government, joint local government services, Welsh Government-sponsored public bodies and quasi-departmental non-governmental bodies on the effectiveness of Council service delivery.

To report to an appropriate Cabinet or Council meeting on its findings and to make recommendations on measures which may enhance Council performance and service delivery in this area.

To be the Council's Crime and Disorder Committee as required by the Police and Justice Act 2006 and any re-enactment or modification thereof; and as full delegate of the Council to exercise all the powers and functions permitted under that Act.

Cardiff Council Scrutiny Services,  
Room 283, County Hall, Atlantic Wharf, Cardiff CF10 4UW  
Email: [scrutinyviewpoints@cardiff.gov.uk](mailto:scrutinyviewpoints@cardiff.gov.uk)  
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