

The background of the slide features the Falkirk Council Coat of Arms. It is a shield divided into four quarters. The top-left quarter shows a saltire (X-shaped cross) on a blue field. The top-right quarter shows a stag's head facing left on a red field. The bottom-left quarter shows a three-masted sailing ship on a blue field. The bottom-right quarter shows a crowned eagle with wings spread on a red field. Above the shield is a crown with four fleurs-de-lis. Below the shield is a ribbon with the motto 'A'NE FOR A' in white capital letters.

## **Agenda Item 6**

### **Tackling Poverty in Falkirk - Additional Support to Low-income Households**

**Falkirk Council**

**Title:** Tackling Poverty in Falkirk - Additional Support to Low-income Households

**Meeting:** Falkirk Council

**Date:** 14 December 2022

**Submitted by:** Chief Executive

**1. Purpose of Report**

- 1.1 This paper provides Council with an update on progress since the previous Tackling Poverty report on 21<sup>st</sup> June 2022.
- 1.2 The work in this report supports the Council Plan priority on promoting opportunities and educational attainment and reducing inequalities.

**2. Recommendations**

- 2.1 It is recommended that Council:
  - (1) Notes the action already undertaken
  - (2) Agrees the plans for further action
  - (3) Agrees the proposal to add a further £190k to the Household Support Fund
  - (4) Agrees that free school meal and bridging payments will continue at current funding levels for December 2022 and revert to Scottish Government eligibility criteria for the remainder of the financial year.

**3. Climate Change Implications**

- 3.1 The recommended decision does not give rise to any material implications for the Council's climate change targets and obligations. Officers' assessment is that the policies and procedures detailed in this report will not lead to changes in service provision or the deployment of resources that would increase or decrease the emission of carbon.

**4. Background**

- 4.1 One of the legacies of the Covid-19 pandemic has been an increase in poverty and inequalities across our communities. In addition to this, the cost of living in the UK has been increasing since early 2021. This affects the ability of all households to afford goods and services, particularly food, energy

and fuel. In January 2019 average household energy costs were £1,137. By August 2021 this had increased to £1,277. Energy costs are now capped at a £2,500 for an average household. The current price cap is in place until April 2023, with uncertainty thereafter.

- 4.2 On 26 May 2022 the UK Government confirmed that
- all households will receive £400 support with energy costs
  - the Department for Work and Pensions will make Cost of living payments as follows
    - households in receipt of low-income benefits will receive £650
    - pensioner households will receive £300
    - those in receipt of disability payments will receive £150
- 4.3 Low-income households spend a larger proportion of disposable income on energy and food than the average household, so are more affected by price increases. Joseph Rowntree Foundation report that even with the cost of living payments, a couple with two children, on out-of-work benefits, have just over half (52%) of what they need for a minimum standard of living. A couple with two children and one parent working full-time on the National Living Wage, the other not working, reach 76% of the minimum income standard without the cost of living payments: the same family reach 79% of minimum income with the payments<sup>1</sup>.
- 4.4 The impact of these cost increases is not felt equally as the following statistics show
- 48% of households living in poverty include someone with a disability
  - poverty is not gender neutral; women are poorer than men
    - 60% of those earning less than the living wage are women<sup>2</sup>
    - 85% of people who are 'economically inactive' due to caring responsibilities are women<sup>2</sup>
  - just under a third (32%) of white people are likely to experience fuel poverty this winter compared to more than half (51%) of black and minority ethnic people, and rising to two thirds (66%) of Pakistani and Bangladeshi people<sup>3</sup>
- 4.5 On 21<sup>st</sup> June 2022, the Executive agreed
- (1) to allocate £250k additional funding to Household Support Fund
  - (2) to allocate £192k per year for next 2 years to increase resources to help people maximise their benefits and access in-kind support
  - (3) to provide free swimming access to people on a low income at a cost of c£180k

---

<sup>1</sup> [A Minimum Income Standard for the UK in 2022 | JRF](#)

<sup>2</sup> [Engender-briefing-cost-of-living-crisis.pdf](#)

<sup>3</sup> [633d8007a3bfa49bd4cd0fa8\\_Runnymede Briefing Cost of Living FINAL.pdf \(website-files.com\)](#)

- (4) to continue to provide a £3.50 per day payment in lieu of free school meals during the summer and October holidays at a cost of c£344k
- (5) that a longer-term strategy for income maximisation to be developed to align with the existing Fairer Falkirk Strategy, to include the extension of advice services and outreach work in communities that do not have easy access to advice services and to this end consideration should be given to additional support and collaboration with third sector to achieve this, and to report on this prior to the end of this year
- (6) a further report be presented in what an alternative concession card scheme for those on income related benefits might look like and how it could be implemented

## **5. Action taken to date**

- 5.1 Household support fund was re-launched at the start of September 2022. As of 31<sup>st</sup> October 2022, the fund had paid £287,800 to 1583 households identified as struggling but engaging with support or advice services. So far this has supported 1827 adults and 1369 children to meet essential costs such as food and fuel. The household support fund is available by referral from support services such as the Advice Hubs, Community Advice Services, Housing Officers, Registered Social Landlords and the three Citizens Advice Bureaux.
- 5.2 Feedback from support providers referring people to the fund highlights how the fund supports people to access essentials whilst also encouraging engagement with support. The following quotes are selected from the feedback included in Appendix 1.

*'I have had a client say she used it all for gas/electric and it was a great feeling to not be worrying about being cold. I had a pensioner who said he could afford those little extras in the shopping trolley that week. An exception award was a single mum of 5 kids, awarded £500, client was actually astounded and extremely grateful allowing her to get winter clothing for the children.'*

*'In terms of an aid to engagement ... I think it has made a difference. It gives us the opportunity to get a quick 'win' for the client and that can often build enough trust to move things along to the next stage, and buy engagement that might otherwise have been more of a struggle.'*

*'I have had clients cry because of the extra money offered to alleviate their circumstances.'*

- 5.3 Demand for support from this fund has been greater than expected. The first round of the fund supported 1213 households over 13 weeks whereas the second round supported 1583 households in the first 8 weeks. We originally forecast the second-round funding of £568,263 to last until March 2023, however we now expect it to be fully used by the end of December.
- 5.4 To make best use of the additional resources to support take up of benefits and in-kind support a review of existing advice roles was carried out. This identified the need to create a new Household Support Officer role. This has been graded and we are now recruiting with new staff expected to start by the end of the calendar year. The four posts will work within Community Advice Services Welfare Benefits Advice Team for the two years currently funded.
- 5.5 The new posts will help address the increasing demand for financial support driven by increasing cost of living and also increased awareness of the need to support people in poverty across our organisation. They will also support campaigns to increase take up of benefits and other in-kind support, including targeted promotion and reaching out to communities who may not otherwise seek support.
- 5.6 Free swimming for GoCard holders was introduced on the 1<sup>st</sup> September 2022. GoCard eligibility criteria was aligned with the Councils' charges and concessions policy from 1st October. The impact of these changes is as follows
- GoCard memberships have increased by over 140 since 1st September, with an overall increase in active memberships of 3% in the same period (inclusive of cancellations and suspended memberships)
  - 567 GoCard holders enjoyed over 3600 individual free swims during September and October 2022 - a 31% increase in the number of GoCard members swimming from the same period in 2021
- 5.7 The above is an excellent start to the expanded GoCard scheme. This will be further enhanced by targeted promotion by our marketing team over the coming months.
- 5.8 Poverty awareness training was provided to 133 staff during Challenge Poverty week to increase understanding of poverty and the support that is available. Appendix 2 provides more information on these sessions and feedback from those attending. In summary
- 78% of feedback responses received stated that the training had improved the attendee's understanding of poverty
  - 58% of responses indicated that more information on support available would be beneficial for staff working with people in poverty
- 5.9 The feedback will inform work to enhance and further promote the support available. This includes looking at how we use our website and other communication resources to provide accurate up to date information to staff and the public on what help is available.

- 5.10 A further session was held with the Council's senior leadership team to increase their understanding of poverty and consider how they can tackle poverty within their own services.
- 5.11 Leaflets, posters and a webpage detailing support to help with increasing cost of living have been developed. These are being used by our libraries, schools and community organisations to promote the support available to people on a low income. Additionally, we are using social media advertising to target promotion of these services to people who may be in or at risk of poverty.
- 5.12 A campaign was carried out over the summer to promote pension credit to the residents of our high flats. This included a letter to all tenants and visits to people we identified as potentially struggling financially and who may be missing out on benefits. Whilst most claims for pension credit do not require support from our welfare benefits team, our records show that this financial year we have helped 6 people in the Falkirk South ward to claim pension credit. This does not include people who applied themselves without further support, nor those who we helped apply but have not yet been awarded the benefit.
- 5.13 A previous targeted campaign was carried out a year ago. This used data to identify 297 pensioners who could be eligible for Housing Benefit and Council Tax Reduction
- 26% responded to our letter
  - of those, 61% were assessed as eligible and were supported to apply
  - 98% of those who applied received additional income, with a total gain of £120 806 (average of £2626 per year per person)
- 5.14 In 2021-22 Advice Services across Falkirk delivered over £13m in financial gain to people across the Falkirk Council area, representing a 13 times return on investment.
- 5.15 We promoted our advice and support services to parents and carers via schools. This resulted in a big increase in use of our online benefits calculator.
- 5.16 Our Advice and Support Hub teams are working with services and communities to reach out to existing support groups to raise awareness of the support that they can provide. So far this has included
- attending 'meet the teacher nights' at schools
  - working with Early Learning Centres to raise awareness
  - developing relationships with local third sector service providers including community foodbanks and pantries
- 5.17 Recognising the challenges that kinship care arrangements can put on family finances, our Welfare Benefits team received specific training on financial arrangements for kinship care families. This will make sure the team understand the complexities of kinship care arrangements and can maximise support to these families.

5.18 On 14<sup>th</sup> November 2022 Scottish Child Payments increased to £25 per week and are now available to support children up to 16 years old (previously only available up to age 6). These payments are available to families who get one of the following benefits

- Child Tax Credit
- Universal Credit
- Income Support
- Pension Credit
- Working Tax Credit
- Job Seeker's Allowance (income based)
- Employment Support Allowance (income related)

5.29 Scottish Child Payments are not paid automatically. Parents and carers need to apply by going to [mygov.scot/scottishchildpayment](https://mygov.scot/scottishchildpayment) or by calling Social Security Scotland free on 0800 182 2222. We have sent a letter out those who receive Scottish Child Bridging Payments to make them aware that they are likely to be eligible for this benefit and should apply as soon as possible. We are also highlighting this to households with children who apply to our Household Support Fund, visit our Advice Hubs or Community Advice Services.

5.20 With the rising energy costs there has been lots of media interest in the creation of 'warm banks' as spaces where people can go to save heating their home. Staff across Falkirk's Community Planning Partnership came together to consider what is currently available to support people with rising fuel costs and what more we could do. Whilst the group recognise the need to make sure there are spaces available to people, they felt the term 'warm bank' could stigmatise both the services and the people who use them. It was agreed that we would

- maximise use of the space that we currently have available, including libraries and community centres
- collate and share information on the support available to help people with fuel costs
- offer support to organisations interested in offering warm spaces, in link with the support that CVS Falkirk provide to other third sector organisations to access funding and coordinate activities
- share NHS Forth Valley resources on community cooking and no-cook meals

5.21 We carried out a short engagement to gather views on warm banks. The engagement focused on people at risk of poverty. When asked if they would use a warm bank/space everyone who responded said that they would. When asked what they thought of calling community facilities 'warm banks/spaces' views were more varied as follows

*'I would call it what it is, e.g. library, church. I wouldn't want to be saying warm bank.' They then mentioned about the potential stigma warm banks may carry.*

*'I wouldn't mind what they are called'*

*'No opinion on the names - not bothered'*

*'I like the name warm space it makes me think of it being safe and welcoming'*

*'I think they are a lovely idea and like the name'*

*'I think a normal name would be better'*

*'I wouldn't like to use one if it was called a warm bank'*

- 5.22 Falkirk Council has 8 public libraries which are free to access public spaces and offer a warm, safe, welcoming space for everyone. Based on the above feedback we will promote our libraries as warm, safe, welcoming spaces but will not call them warm banks. Libraries provide a wide range of information, activities, and services, from room to work or study, free WiFi and computer access to support groups such as Words for Wellbeing and Memories groups, offering people a range of purposes for their visit. We are working to raise awareness of what libraries can offer people, both internally within the Council and with the public. Our recent 'Libraries are for Everyone' days in Larbert, Falkirk and Grangemouth were attended by 1,529 people.
- 5.23 In terms of other work, whilst preschool children are eligible for free childcare from age 3, children thought to be facing the most social-economic disadvantage are eligible from age 2. This includes care experienced children, children of care experienced parents and parents and carers who receive qualifying benefits.
- 5.24 By realigning staff resources, we have maximised capacity for eligible 2 year olds in 10 of our standalone early learning and childcare centres. We have a streamlined application process to make sure that there are no barriers for people applying. We are in the process of finalising additional arrangements to make sure that children on the child protection register and care-experienced children are offered support from our centres.
- 5.25 We work with our standalone early learning and childcare centres who cater for eligible children to bring about a family centred approach. This includes working in partnership with the Employment and Training Unit to promote the uptake of the Parental Employment Support Fund. Work with local supermarkets to support provision of free food/clothes via the nursery has also been particularly successful and is well used.
- 5.26 Taking a family-centred approach, particularly to support those in most need, is a big priority for our centres. Staff are being trained in family learning approaches (for example, PEEP Learning Together programme, Bookbug, Baby Massage) with the aim of supporting vulnerable families.



- 5.27 Our Employment and training unit has supported 66 parents experiencing in-work poverty since March 2022 with 21 commencing support from the Parental Employability Support Fund. Six in-work parents are attending College on a part-time basis to undertake Counselling and qualifications in Childcare Practice. This will help them progress within early learning and childcare roles. Partnership working is being progressed with the Fairer Falkirk Partnership and local schools within targeted areas to promote Parental Employment Support Fund supports to in-work parents.
- 5.28 We have also provided pre-employment support to 150 unemployed parents Since March 2022, with 61 commencing support from the Parental Employability Support Fund.
- 19 have now started employment
  - 8 have progressed into further education
  - 17 took part in a Gateway Parent programme
- 5.29 Parents taking part in Gateway parent programmes undertake a range of soft skills, health & wellbeing, employability and digital sessions. This approach builds trust between parents and their key worker so they feel confident in advising what further support would help them. For example, at the request of parents, a Look to Cook/intro to food hygiene programme was commissioned to help parents cook basic food items provided by the Foodbank.
- 5.30 In partnership with NHS Forth Valley and Easter Carmuir Primary School, the Employment and Training Unit delivered a hybrid Thrive project (16-week programme combining health and employability supports), and Gateway Parent programme. The programme started in August 2022 and financial capability and other Parental Employability Support Fund support sessions will be provided to eligible parents.
- 5.31 The Employment and Training Unit delivered Financial Support surgeries in partnership with Community Advice Services, early learning and childcare centres and schools in areas targeted for support.
- 5.32 The Employment and Training Unit have a partnership agreement with Community Learning and Development and Family Nurse Practitioners to support young parents to
- make a positive change in their lives, whether that is improved physical or mental health
  - be able to better support their family
  - improve their employability or career prospects, or
  - connect with others in their community
- 5.33 The Health and Social Care Partnership worked with partners to gather information and establish measures to support people experiencing poverty. This work has focused on preparation for the winter period and the rising cost of living and identifying target groups likely to be most affected.

- 5.34 In addition to national and local government support, people can also access support via the third sector. Some of the support provided via the third sector has been supported by the Health and Social Care Partnership's Health Inequalities and Wellbeing Fund. This local fund allocated approximately £700k from Integration Joint Board Leadership Fund reserves to support projects targeting health and social inequalities.
- 5.35 The Health and Social Care Partnership has continued to develop and expand the Community Link Work Programme across the Falkirk area. There are currently 7 community based and 3 hospital based Community Link Workers. Community based workers are located in GP practices with populations of high levels of deprivation. They provide targeted support for people experiencing a range of inequalities. Hospital based workers support people at the point of discharge and promote access to a range of community based support.
- 5.36 To make sure staff are aware of support on offer, the Health and Social Care Partnership developed a briefing to help staff to signpost people to appropriate support. The briefing includes information on
- housing and rent
  - energy and household bills
  - food and living costs
  - benefits and welfare
  - carer support
  - mental health
  - advice and support options
  - support for organisations
- 5.37 The increasing cost of living will affect mental health and wellbeing, including that of frontline staff and volunteers. The Scottish Government's Wellbeing and Prevention Unit are currently gathering evidence on what affect the cost of living will have on mental health. They have already developed a money and mental health toolkit and are continuing to talk with key partners about mental health. Locally, we are already seeing an increase in demand on community-based services. The Health and Social Care Partnership have prioritised mental health in the briefing and are working closely with local organisations to consider capacity and demand.
- 5.38 Falkirk's third sector continues to support communities with the increasing costs of living. Recent engagement by CVS Falkirk showed that
- demand for emergency food provision has not decreased: while previous clients no longer require this support, they are engaging with new clients every week
  - local foodbanks and food provision have seen a reduction in donations and are struggling to meet demand
  - running costs of premises and venues have increased dramatically impacting on stability and sustainability of organisations making it difficult to continue to deliver services

- the increase to the real living wage is impacting on organisations where they are unable to implement the most recent increase of 10.1%
- with no uplift in grant funding for many years, organisations are reducing their workforce
- people are so busy dealing with the realities of tackling poverty in their day-to-day work that it is difficult to attend meetings and information sessions that could support them

5.39 CVS Falkirk continue to support the third sector by

- promoting online and community resources, information sessions, webinars and signposting to specialist and practical support, including Winter Warmer initiatives and Community Cuppa campaigns
- facilitating the third sector Health and Wellbeing Forum on issues such as increasing living costs, food poverty and financial wellbeing
- delivering events including
  - welcome to Falkirk day to support people settling in our area
  - Older persons day which provided a range of information and practical support for older people
  - Talk Money week online sessions on reducing organisational energy costs and local support including free period products, debt and welfare benefits and Scottish Welfare Fund
  - Scottish Gambling Education Hub exploring connections between gambling and poverty
- supporting organisations to secure funding

## 6. Further action planned

- 6.1 Local Authority Covid Economic Recovery payments of £75 will be offered to each household in receipt Council tax Reduction by 31<sup>st</sup> January 2023. All eligible households will receive a letter asking them to submit bank details to receive the payment. Support will be available to help people who cannot complete this online. We will promote this widely to maximise uptake.
- 6.2 As mentioned in section 5.3, demand for support from the second phase of the household support fund has exceeded expectations. This is probably due to increasing cost of living putting more pressure on low-income households. We have £190k available from the funding previously provided by the Scottish Government to support people experiencing financial insecurity. We propose to add this funding to the budget for the household support fund to maximise support to people over winter.
- 6.3 This further £190k for the Household Support Fund will support approximately 1044 households with essential costs and encourage further take up of support to maximise income and minimise costs. It is hard to predict demand for the fund, but the additional funding means it is likely to last to March 2023.

- 6.4 Since March 2020 we have paid £3.50 per day to parents and carers in lieu of free school meals during school holidays. Additionally, these payments were extended to pupils entitled to free school meals from our local concessionary scheme and those in receipt of a clothing grant (but not entitled to free school meals). Note this does not include pupils eligible for universal free school meal provision in primary 1 – 5. It is only for those with income related free school meal entitlement.
- 6.5 Scottish Government provided free school meal holiday funding of £712k for 2022-23 which is roughly based on £2.50 per day for each pupil eligible under their national entitlement. Falkirk's daily rate and wider entitlement means that we have a shortfall in funding.
- 6.6 In June 2022 the Executive agreed to continue these payments at £3.50 a day, and to include locally eligible and clothing grant only pupils, for summer and October 2022 holidays. The number of pupils receiving these payments in October 2022 are as follows.

National Free School Meal scheme eligible pupils	3 995
Local concessionary Free School Meal based on low income	501
Clothing Grant only pupils	985
Total number of pupils (based on October 2022 eligibility)	5 481

- 6.7 The Scottish Government asked all Scottish Local Authorities to administer Scottish Child Bridging Payments in 2022-23. Four payments of £130 per pupil were planned for spring, summer, autumn and winter 2022. The Scottish Government recently announced that funding for the winter 2022 payment would double to £260 per pupil. The payments were designed to support low-income families in the run up to the introduction of Scottish Child Payments for children age 6-15. Scottish Child Payments were expanded to include 6-15 year olds on 14<sup>th</sup> November 2022. On this basis we expect the December 2022 Scottish Child Bridging Payment to be the final one.
- 6.8 The Scottish Government funding for the Scottish Child Bridging Payments covers pupils entitled to income related free school meals, including those entitled under our discretionary scheme. It does not cover pupils who are only entitled to a clothing grant.

- 6.9 The table below sets out the current arrangements for Falkirk Council and the financial impact if this were extended for the full year. This table covers the unfunded elements only.

<b>Current Payments</b>	<b>Spend to Date</b>	<b>Future Cost</b>	<b>Unfunded Cost for Full Financial Year</b>
Free School Meals at £3.50 not £2.50 to eligible children (3,995 children)	£179,775	£91,885	£271,660
Free School Meals to 1,486 children not eligible per Scottish Government scheme	£234,045	£119,623	£353,668
Bridging payments to 985 children not eligible per Scottish Government scheme	£384,150	£256,100	£640,250
	<b>£797,970</b>	<b>£467,608</b>	<b>£1,265,578</b>

- 6.10 Covid reserves of £0.344m were agreed for the holidays up to October 2022. A number of options are available for the remainder of the financial year:

1. Remove all funding from those not eligible per Scottish Government scheme (not recommended due to timing of decision and negative impact on families)
2. Continue current funding levels for the Christmas holidays and revert to Scottish Government eligibility criteria for the remainder of the financial year.
3. Pay the bridging payments for December but reduce free school meal payments to the Scottish Government funding level and pay to all those currently in receipt of free school meals and revert to Scottish Government eligibility criteria for the remainder of the financial year.
4. Continue funding levels for both free school meals and bridging payments for the remainder of the financial year (not recommended due to affordability issues).

- 6.11 It is important to note that December 2022 is the last of the child bridging payment. Members should note that if the Scottish Government extend the scheme, it is proposed that the Council will only pay to those eligible per the Scottish Government criteria.

- 6.12 The cost implications (i.e. the unfunded amounts) of options 2 – 4 are noted below:

	<b>Bridging Payments</b>	<b>Free School Meal Payments</b>	<b>Total</b>
Option 2	£256,100	£101,156	<b>£357,256</b>
Option 3	£256,100	£40,865	<b>£296,965</b>
Option 4	£256,100	£211,508	<b>£467,608</b>

- 6.13 The only funding option identified to deal with any of the options above is the Education Covid Recovery reserves. There is sufficient in reserves to cover this, however this will have a negative impact on proposed funding support for early years from these reserves.
- 6.14 It is the view of Officers that Option 2 is the most appropriate way forward. All households currently in receipt of the Child Bridging Payment will receive £260 per child in December 2022 under this option, including 985 children who receive clothing grant but are not eligible under the Scottish Government criteria. Families affected by the changes moving forward will be notified should Council proceed on this basis and will be signposted to the Household Support Fund and crisis grants available.
- 6.15 The Communications team have developed a rolling annual plan to promote the support available to help people in or at risk of poverty on an annual basis. This will direct people to the range of support available with messages based around annual events such as kids going back to school, start of the new year, and reducing fuel use during winter. This will include news articles and targeted social media advertising.
- 6.16 We recently procured a data tool called the Low-Income Family Tracker. This will support targeted benefit take-up campaigns using data on existing household benefits and household debt. This, combined with greater awareness of support and the communications campaigns mentioned above, will help us to make sure that we will minimise the number of households who miss out on support they are entitled to.
- 6.17 By the end of January 2023 all Council libraries will have moved over to the Council's WiFi system. This means that there is consistent connectivity for Council- provided devices, such as Council laptops and the iPads provided to children and young people through the Connected Falkirk programme. These devices will automatically connect to the Wi-Fi when the user enters a library, with no need for additional passwords or setup. This will make it much easier for children and young people who do not have Wi-Fi available at home to complete homework and studying. Once all the libraries are on the new Council Wi-Fi we will promote this service to children, young people, parents and carers.

- 6.18 Building on the success of the Think Poverty sessions provided during Challenge Poverty week we will offer these sessions monthly to staff across the Council and include attendance at a session as part of staff induction. We are discussing with the Community Planning team running sessions for partnership staff as part of next year's Challenge Poverty week.
- 6.19 Feedback from these sessions showed staff want more information on the support available to help them address poverty. This confirms the increasing poverty that staff see amongst the people they are supporting and in their own lives. The Fairer Falkirk team has dedicated resources looking at how we can improve our information on support to address poverty. A cost of living webpage is under development and we're working with the web team to consider further tools to support both the staff and the public to easily find out what help is available. This will include extending the Our Falkirk – Support Services map to show buildings across Falkirk that offer a warm, open, safe, welcoming space to people. This approach can help people who are struggling with their fuel costs whilst minimising stigma.
- 6.20 Our sports centres offer free swimming and showers to GoCard holders. We have considered how we can increase access to these buildings in a dignified and stigma free way to support those most in need. Safe operation of our buildings means all customers enter via reception and must notify staff of the purpose for their visit. Given concerns around child protection and ensuring venues remain safe for our customers, this cannot be altered.
- 6.21 The best way to support those in need is to maximise uptake of GoCard membership which provides card holders with free and unlimited access to swimming and shower facilities. This supports people to remain fit and active. With clear links between increased depression, anxiety and stress stemming from a lack of exercise it is important our communities are encouraged to remain active.
- 6.22 To encourage people to remain in our venues before or after they use the facilities, we will offer GoCard holders a free tea or coffee from now until the end of February 2023. This will help people to feel comfortable staying in our venues longer, accessing the warm, safe, and welcoming space provided within our cafés with no negative stigma.
- 6.23 Our marketing team are currently working on a promotional campaign to further increase new memberships and use from existing GoCard users.
- 6.24 Work on an alternative concession card scheme for those on income related benefits is being carried out in line with a wider pricing review. Given the interconnected nature of pricing across Sport and Leisure it is essential that pricing for all services be considered as a whole and as a balance against a widening of our concessionary offer. A further update, covering the changes to the concessionary offer, will be provided in due course.

- 6.25 Our Advice Hubs carry out financial health checks for people in person at the Hubs and by telephone to make sure they are getting all the benefits and support they're entitled to. This includes considering other services that might benefit them and making referrals where appropriate. However, we are not currently able to fully capture the impact of these engagements. We are looking to extend the Advice Pro system used by our Community Advice Services team to capture the number and impact of the financial health checks carried out by our Advice Hub advisors. This will include estimated values for non-financial in-kind support such as free bus travel, period products and swimming.
- 6.26 Implementing the above approach will allow us to measure the value of support provided by the Advice Hubs and will incentivise the Hub staff to maximise both financial and in-kind support.
- 6.27 To make sure we maximise the impact of the above we are developing a strategic action plan for income maximisation. This action plan will align to the Fairer Money and Fairer Access to Services themes within Towards a Fairer Falkirk. The plan will include further actions to make sure our advice services are accessible to everyone across our area. We will report to Council on this plan by the end of the financial year.
- 6.28 By the end of March 2023 the Employment and Training Unit will have delivered the following
- Part time Beauty programme
  - 2 Mark Brown Best of You parent programmes
  - Part-time PC Passport training
  - 2 Gateway Parent Programmes
  - Thrive to get well programme in partnership with NHS Forth Valley
  - Evening provision for Beauty and Nails and Business Admin to support in-work parents
  - Construction Skills Certification Scheme, Mental Wellbeing programme and Literacy Café in partnership with Falkirk High School
- 6.29 In collaboration with the Community Planning Partnership, the Health and Social Care Partnership are looking to commission additional training for frontline staff and the third sector. We are working with Energy Action Scotland, to consider providing frontline staff with information on energy saving strategies and support to help people reduce energy use.

## **7. Consultation**

- 7.1 We reviewed the first round of our household support fund to understand impact and how it might be improved going forward (Appendix 3). This includes feedback from support services who referred people to the fund and the Fairer Falkirk Partnership as well as engagement with people who had benefitted from the fund. The finding of this review informed delivery of the second round of the fund.



- 7.2 We engaged with people to inform our approach to warm banks/spaces. This was a small engagement exercise that asked support providers to gather views from people they support.

## **8. Implications**

### **Financial**

- 8.1 As proposed in section 6.3, £190k will be added to the Household Support Fund budget. This will be funded from underspent ringfenced additional funding from the Scottish Government to support people experiencing financial insecurity. The underspend is due to lower than predicted costs/take up across several areas including fuel support, winter weather placements and pandemic payments. As this funding is ringfenced this will not impact on the revenue budget.
- 8.2 As proposed in section 6.14, £357k will be used to continue free school meal and bridging payments at their current levels for December 2022. This will be funded from Education Covid recovery reserves.

### **Resources**

- 8.3 The four Modern Apprentices mentioned in the June 2022 report are now in place within Transformation, Communities and Corporate Services. As well as completing training in Digital Applications, the team are supporting the delivery of the Household Support Fund, the Local Authority Covid Economic Recovery payments to low-income households and the Support for People Helpline.
- 8.4 Recruitment to the additional income maximisation posts is now underway.

### **Legal**

- 8.5 There are no legal issues arising from this report. Household Support Fund payments are made under the powers of s12 of the Social Work (Scotland) Act 1968, s20 of the Local Government in Scotland Act 2003 and s22 of the Children (Scotland) Act 1995.

### **Risk**

- 8.6 The Council's risk register includes a risk that we fail to monitor, measure, manage, and mitigate the impacts of Poverty. The actions in this report help mitigate this risk.

## **Equalities**

- 8.7 An Equality and Poverty Impact Assessment was carried out for the Household Support Fund. The assessment showed the fund has a positive impact on households in poverty and particularly those with disabilities, consistent with their increased risk of being on a low income. The assessment showed that ethnic minority households were under-represented, and mitigations have been put in place to try to increase support to ethnic minority households from the fund.

## **Sustainability/Environmental Impact**

- 8.8 There are no new environmental or sustainability issues from this report. Energy awareness training could support staff to advise people how to reduce their energy use, with a positive impact on the environment. This approach is currently a trial to assess the demand and benefits. The environmental impact will be considered as part of any roll out of this in future.

## **9. Conclusions**

- 9.1 This report shows the progress we have made with implementing a Council-wide approach to addressing poverty across the Falkirk Council area. It details further work to fully implement our approach to tackling poverty and support people with increasing living costs. This shows our continued commitment to supporting those in greatest need.
- 9.2 The report outlines our strategy to support income maximisation. As the additional resources are available for two years we will review the impact of our approach to inform our Fairer Falkirk strategy from 2024.

---

## **Director of Transformation, Communities and Corporate Services**

Author – Sally Buchanan, Library Services and Fairer Falkirk Manager  
[sally.buchanan@falkirk.gov.uk](mailto:sally.buchanan@falkirk.gov.uk)

Date: 02 December 2022

### **Appendices:**

Appendix 1 Household Support Fund Feedback  
Appendix 2 Think Poverty Awareness Sessions  
Appendix 3 Household Support Fund Report

### **List of Background Papers:**

## Think Poverty Training Sessions Feedback Report

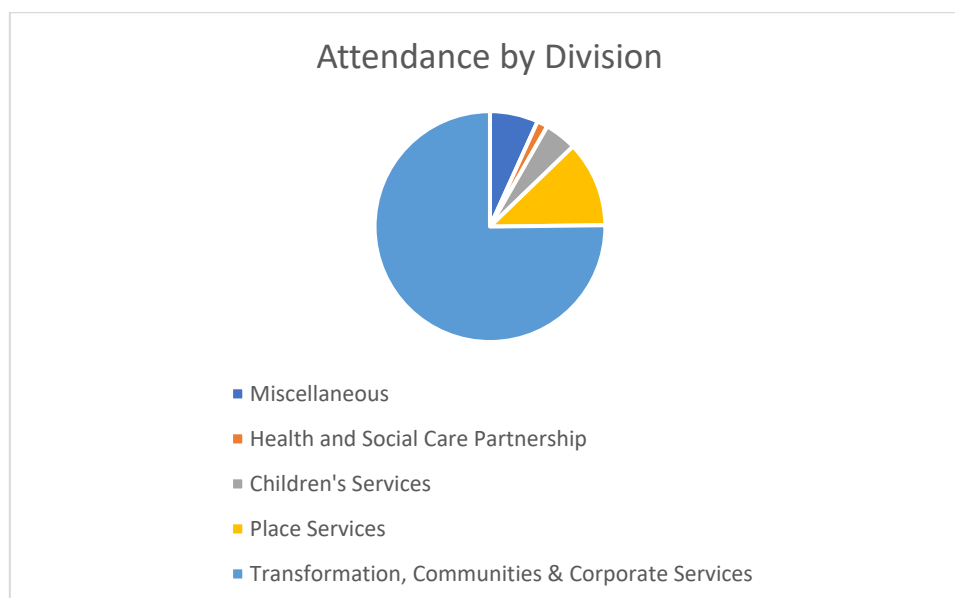
### Background

Challenge Poverty Week is an annual campaign ran by the Poverty Alliance. During this week, organisations across Scotland meet to raise awareness around poverty, challenge ongoing stigmas, and discuss how we can best mitigate the worst impacts of poverty.

The Fairer Falkirk team held 13 *Think Poverty* training sessions for Falkirk Council staff during Challenge Poverty Week. 133 members of staff received the training. The sessions, held on Microsoft Teams, were designed to be interactive, allowing attendees to discuss issues related to poverty in small breakout rooms.

At the end of each session, attendees were asked to provide their feedback. Participants came from a wide variety of services:

- Community Learning & Development
- Governance
- Housing & Communities
- People, Technology & Transformation
- Procurement & Housing Property
- Finance
- Growth, Planning & Climate
- Cultural & Lifelong Learning
- Community Care
- Education
- Invest Falkirk
- Social Work



Feedback was captured anonymously using the online feedback tool Mentimeter. Attendees were asked how the training had improved their understanding of poverty and what more they need to help better support people experiencing poverty.

- 78% of feedback responses received stated explicitly that the training had improved the attendee's understanding of poverty in some way.
- 58% of responses indicated that more information on the support available would be beneficial for staff working with people in poverty.

## Findings

Feedback areas	Key themes
General thoughts on the training	<ul style="list-style-type: none"> <li>➤ Overall, the training was very well received. Participants found the training useful, informative, and cause for thought.</li> </ul>
	<p>How was the structure of the training received?</p> <ul style="list-style-type: none"> <li>➤ Participants overall enjoyed the use of breakout rooms, and the budgeting activity. This activity allowed them to put themselves in the shoes of someone facing difficult choices around poverty, which improved attendee understanding.</li> </ul>
How has the training improved attendee understanding of poverty?	<p>Awareness and general understanding:</p> <ul style="list-style-type: none"> <li>➤ 78% of feedback responses received stated explicitly that the training had improved the attendee's understanding of poverty in some way.</li> <li>➤ The budgeting activity made participants more aware of the kinds of choices people in poverty face.</li> <li>➤ Attendee's understanding of poverty was widened to include the impact of poverty on social life, work life, mental health and over all wellbeing, rather than just purely financial circumstances.</li> <li>➤ By having interaction in the breakout rooms, participants benefited from hearing the perspectives of others.</li> <li>➤ Several attendees acknowledged that being more aware of people's feelings and the choices people in poverty are facing will help them when working with people in poverty going forward.</li> <li>➤ The statistics on poverty in Falkirk were helpful and raised awareness of the situation closer to home.</li> <li>➤ Improved awareness of the different groups of people poverty impacts – the video was particularly helpful here.</li> <li>➤ More understanding of how budgeting on a low income is extremely challenging and how it is often impossible to plan ahead. This subsequently impacts people's mental health and wellbeing.</li> </ul>
	Awareness of support available:

	<ul style="list-style-type: none"> <li>➤ Many attendees stated that the links to support services given in the PowerPoint slides would be useful for them.</li> <li>➤ Several were not aware that period products can be ordered online, but they will now direct people to this service, thanks to the training sessions.</li> <li>➤ While the summary of services was seen as helpful, requests were made for further information on other services like food banks, community, and third sector services, etc.</li> </ul>
What more do attendees need to help better support people experiencing poverty?	<p>Main area: <i>information</i></p> <ul style="list-style-type: none"> <li>➤ 58% of responses indicated that more information on the support available would be beneficial for staff working with people in poverty.</li> <li>➤ There was a general acknowledgement that there needs to be more awareness of the support available and how it can be accessed. This includes support from Falkirk Council, as well as what community organisations can provide in the local area. Signposting is a key area for improvement.</li> <li>➤ Links given in the PowerPoint to the support available will be helpful to many attendees going forward.</li> <li>➤ Many responses suggested that a dedicated spot on the Falkirk Council website would be helpful for accessing all the support available. However, the information there needs to be straightforward and easy to navigate.</li> <li>➤ A directory, briefing, or newsletter were also given as suggestions for how to improve information sharing.</li> <li>➤ Leaflets and other physical kinds of information would be helpful for those without internet access. Libraries were seen as an avenue for distribution. By using leaflets and posters pensioners not claiming pension credit could be specifically targeted.</li> <li>➤ Additional guidance on how people can claim benefits and what information claimants need to provide was also raised.</li> </ul>

	<p>Wider changes desired:</p> <ul style="list-style-type: none"><li>➤ There were notable comments of how more staff are needed to decrease wait times for essential services.</li><li>➤ Society wide changes like more equal pay and more affordable childcare.</li></ul>
--	---

## Conclusion

Engagement with the Think Poverty training sessions was positive and Fairer Falkirk gained helpful feedback on how staff may be further supported. Recommendations from the responses received are:

- Sharing information on financial help and services for those in poverty is highly desired and needed by staff.
- A dedicated resource such as a space on the Falkirk Council website or intranet would be helpful for sharing information on services available.
- Further information on resources outside Falkirk Council would be beneficial, including services like foodbanks, community, and third sector organisations.

### **Household Support Fund Report**

The Household Support Fund opened in February 2022 and closed in April. £175k of Scottish Government funding was provided to Falkirk Council to support low-income households with the cost of living, in line with the Council's poverty strategy and Child Poverty Action Plan. The fund took a referral based approach, meaning key Falkirk Council Services and trusted partners such as Citizens Advice and Registered Social Landlords were able to refer their clients/tenants for a one-off payment. As well as providing vital support, one of the key aims of the fund was to use it as a tool to encourage uptake of support around income maximisation, money and debt advice and employability.

#### **Payment Amounts**

Payment amounts were determined by household composition as outlined in the table below:

<b>Household</b>	<b>Monthly Payment</b>
Single adult (no children)	£70
Single parent + 1 child	£160
Single parent + 2 children	£220
Single parent + 3 children	£280
Single parent + 4 children	£340
Single parent + 5 children	£400
<b>Household</b>	<b>Monthly Payment</b>
Couple (no children)	£130
Couple + 1 child	£220
Couple + 2 children	£280
Couple + 3 children	£340
Couple + 4 children	£400
Couple + 5 children	£460

## **Eligibility Criteria**

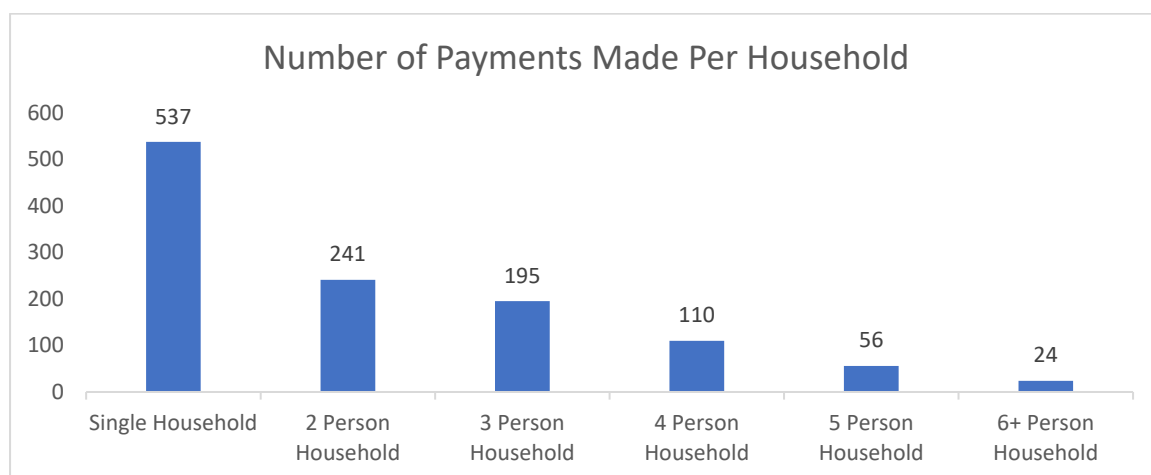
To be eligible for support from the Household Support Fund the individual had to be:

- 16 years old or over and resident in the Falkirk Council area, and
- In receipt of a qualifying benefit
- Council Tax Reduction (CTR)
- Housing Benefit
- Universal Credit
- Income Support/Income-based Job Seekers Allowance/Income related Employment and Support Allowance, or
- Have an equivalent low income, or
- Have a Young Person's Council Tax Exemption, or
- Have no recourse to public funds

## **Results of the Fund**

In total, 1213 payments were made through the fund, totalling £183,945. 1158 households were supported in total, with second payments being authorised on 26 occasions when the individual's circumstances were deemed to be exceptional. For example if the individual's circumstances had deteriorated since the first payment – for example job loss, sanctioned etc. Although the fund was a short term measure to support low-income households with the cost of living, it did not seek to duplicate the work of the Scottish Welfare Fund's crisis grant and any such situations were referred to the Scottish Welfare Fund for further consideration.

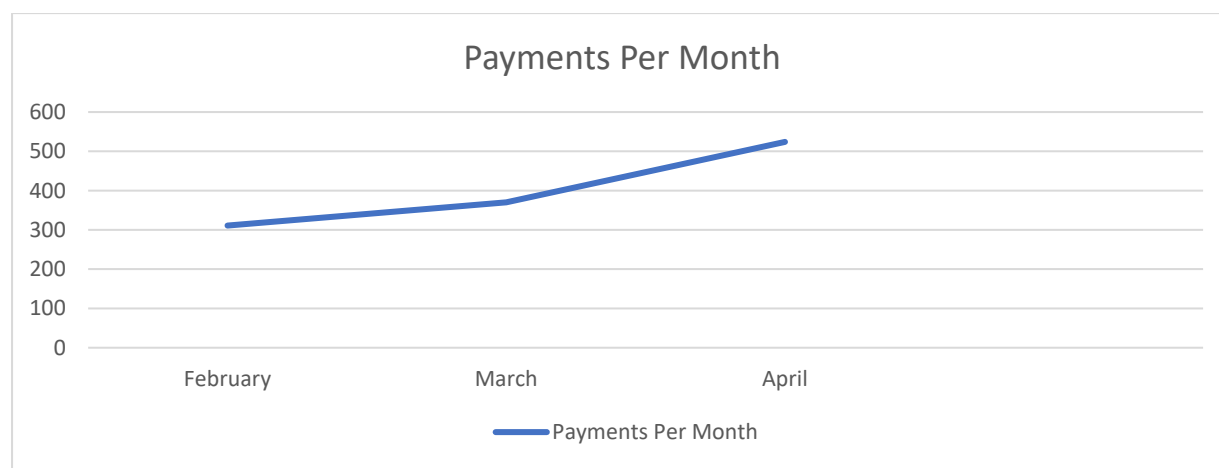
The fund ran from the beginning of February through until the end of April. On average, 93 payments were made per week. On average, the fund supported 2.15 individuals per household - 1.18 adults per household and 0.97 children per household, meaning that the average household received £151.71.



*Table 1 – Number of payments made per household (note: 2 person household include both 2 adults and single parent households).*



As you can see from table 1, the majority of payments made were to single households (44%). The single household payment was set at £70, however given the further increase to the cost of living expected in October and based on extensive feedback from trusted partners and individuals who participated in the scheme, we propose that the single-household payment is increased to £100.



*Table 2 – Number of payments made per calendar month*

As the above chart demonstrates, the Household Support Fund was incredibly popular, with referrals increasing on a month by month basis. This speaks to both the speed and efficiency of the fund as well as the need that exists for this kind of immediate financial support.

### **Overall Feedback**

The referrers that provided feedback on the Household Support Fund were generally very positive about it. The most common piece of feedback was how quick and easy it was to refer people for a payment. One referrer said, 'very easy, brilliant and straightforward – simplicity of the form was appreciated'. Another referrer said, 'having a resource to offer clients at such a difficult time was great – especially if all other avenues have been exhausted'. One referrer noted that the speed of the process was particularly valuable because with some other funds, the length of time taken between an application being made and a payment being made often led to clients applying for payday loans, such was the desperation of their situation. By contrast, the Household Support Fund aimed to have cash transferred into individuals accounts within 5 working days, though in the majority of cases the payment was actually made within 2 working days.

Every referrer who participated in feedback sessions about the fund noted that whilst any money is appreciated for their clients, the £70 offered to single households didn't actually go very far given the significant increase in the cost of living.

The biggest positive from the perspective of the referrers who participated in the feedback sessions was the uptick in engagement that came out of referring people

for the fund. For example, one referrer noted that she was able to do checks on Council Tax Reduction and other benefits. Another referrer noted that it is a really effective way to build trust with a client – “by helping them to get some money into their bank account they are instantly more likely to engage and work with you”.

## **Stories**

As highlighted in the opening of the report, whilst the fund provided short term support to low-income households, it also helped the Council and other organisations to increase engagement with recipients of the fund, meaning the fund provided both short and long term support to individuals and households who need it most.

One Housing Association tenant who had not been engaging with his housing officer was encouraged back into contact when he heard of the fund. He was provided with a payment of £160 to support himself and his son, however after re-engaging with his housing officer, it became clear that the individual was digitally excluded as he didn't have a device to connect to the internet with. The individual applied for an iPad with the help of his housing officer and was successful. This has had a huge impact on the individual's mental health and wellbeing and he is now in regular contact with his housing officer.

*“Am over whelmed with the amount of support yous are giving me, I've never had to rely on Aid or funds before, and even the lpad is a god send, thank you once again for your consideration and what Horizon are doing for their Tenants, it's much appreciated from myself and son”*

A Falkirk Council tenant who is in rent arrears was referred to the fund by a Falkirk Council employee started to engage with the Council and realised the benefits of engagement. As a result of the payment she received through the fund, the individual agreed to put together a plan to pay her debt arrears. The income maximiser who referred the individual for the payment noted that funds like this are incredibly helpful to them because it is a quick and effective way to build trust with a client – leading to a host of other knock on benefits.

One individual was referred for a payment through her social worker. On the application form it was noted that the woman's washing machine had recently broken and if successful the money awarded through the Household Support Fund could be used to get it repaired. Rather than use the money from the fund to fix the broken washing machine, one of the application assessors advised the referrer in question to make an application to the Scottish Welfare Fund Community Care Grant. As such, through being referred to the fund, the individual was supported with a payment of £220 to support her with the cost of living, as well as a Community Care Grant that enabled her to get a new washing machine.

One referrer highlighted a case where a woman came forward after hearing about the Household Support fund. She was referred for a payment to the fund, however she was also referred for a fuel voucher after telling her referrer that due to the cost of heating she was unable to heat her children's bedrooms and as such she shared a bed with her three children every night. The £280 awarded from the Household

Support Fund as well as the fuel voucher meant that the woman was able to heat her children's bedrooms for a number of weeks.

A young mother who had received a payment through the fund noted that the money she received was a 'godsend'. Whilst she is in employment, the money she earns is not enough to live on. She said that the payment came at the perfect time for her as she wasn't due to be paid for another week. The pressure that it took off her was 'indescribable'.

### **Social Work Case Studies**

- The young person was due to be leaving our service due to age however on speaking to her about the household support fund this opened up a wider conversation on her eligible needs and what support can be offered. During this discussion she advised that her apprenticeship had been ended at short notice therefore her income has been affected and she had not put a claim into DWP - Universal Credits. She was supported to reclaim her benefits and contact Falkirk Council Housing to make them aware of her change in circumstances as this will affect her rent. The £70 from the household support fund was quick on being processed into the young person's bank account giving vital funds until she had her appointment at the job centre which was the following week. This allowed the young person to put money into her gas/electricity and purchase food.
- Young person gained household support fund - £70 as she is single and lives on her own. Using this money she has been able to purchase new uniform for her new employment which in turn has improved her mental health and given financial benefits due to receiving wages. This young person has previously attended college and completed a health and social care course and gain agency work with elderly within the falkirk care sector. Without the fund she would not have been able to afford the uniform which in turn would have affected her ability to take on this role.
- Young person in semi-independent living moved from Falkirk out with the area for a short period of time at the young person's request before returning to a new tenancy in Falkirk. Having access to the household support fund on her return allowed her to use the extra money to purchase items to make her tenancy homely and put her own stamp on it. She was also able to restock on basic food supplies for her tenancy which gave her the extra breathing space until her next Universal Credit payment was received. This young person was awarded £70 but the difference it has made could be seen in her mental health and level of engagement with all services she is involved with.

- Young single parent with 3 children all under 5yrs old. Having access to this fund has allowed her to the freedom to purchase items of clothing for her children, go on outings which before were not possible and support her with bills. Without this money there would have been no option to go on outings and money for clothing would need to be saved over the course of months. The extra financial support has not only benefited the young person but also her children's health and wellbeing.

### **Areas for Improvement**

A number of potential areas for improvement were identified through the feedback sessions with referrers to the fund.

- Referrers reported that there was often a delay in receiving an update on the referrals they had made.
- Some referrers reported that they did not receive any updates on some of the referrals they made – meaning they were unsure whether or not the referral had been successful or not.
- On a few occasions, referrers were notified that a payment for one of their clients had been authorised, however it was then discovered that the person had already received a payment and as such were ineligible for a second payment (unless in exceptional circumstances). This meant that referrers had to go back to the clients they had referred to tell them the money they had been informed was coming was not.
- There is a need to clarify the role of the Hubs going forward. Whilst the Hubs did make referrals on behalf of individuals who had heard about the fund, this was largely on an ad-hoc basis. As part of our proposals for any potential second round of funding, we advise that the fund is opened out to a greater number of people. This means giving people the ability to actively inquire about the fund – predominately through the Hubs. As such, the role of the Hubs needs to be clearly defined so as to avoid any confusion on the part of the key stakeholders involved (assessors, multi-skilled advisors, clients etc.).

### **Conclusion**

The Household Support Fund provided much needed financial support to individuals and households across Falkirk at a time of great need. The speed and simplicity of the fund was highlighted by referrers, as well as the knock on effects in terms of increased engagement with clients. As well as providing short-term financial support to low-income households, the fund also acted as a gateway for further engagement, allowing families and households to secure the benefits or other support they were entitled to.

### Appendix 3 - Household Support Fund – Feedback from referrers on impact of fund

'I have an old man who doesn't speak to anyone. Long story short he now lets me in as this support has helped him to lessen his guard. So many positive stories. People are having a hard time, now I have a few folk who always look so down in the dumps, actually smile when they see me. That in itself is a pretty big reward for doing your job – sounds so soppy, which I am not usually lol, so don't tell anyone 😊'

'I have found being able to offer this support to my tenants has had a positive impact on building a relationship with them, which in turn has resulted in them being able to speak to me about other issues and improve overall engagement.'

'One client in particular who took responsibility for his step son was waiting a month for UC and longer for child benefit to be processed found the payment really helpful in terms of paying for clothes and food for the child.'

'I have had a client say she used it all for gas/electric and it was a great feeling to not be worrying about being cold. I had a pensioner who said he could afford those little extras in the shopping trolley that week. An exception award was a single mum of 5 kids, awarded £500, client was actually astounded and extremely grateful allowing her to get winter clothing for the children.'

'From a client engagement point of view I found some clients only came to us for the purpose of being referred for a HSF grant but on engaging it was also mentioned they were struggling with gas/electric so I also applied for that separately. Other clients were also not even aware of their eligibility to other benefits so again the initial referral ended up being a positive outcome on many levels for the client.'

'I feel the household support fund is required and essential during the cost-of-living crisis that we are in now. It is helping low-income families buy shopping or heat their homes.'

'In terms of an aid to engagement ... I think it has made a difference. It gives us the opportunity to get a quick 'win' for the client and that can often build enough trust to move things along to the next stage, and buy engagement that might otherwise have been more of a struggle.'

'I would also advise that I have had one or two clients who have used the money to pay off some of their smaller debts. I advise people that they can spend the money how they like but as a debt adviser I explain the advantages of using this money productively. It completely depends on their situation at the time. One client had arrears for her Council Tax for this financial year and she was worried that this would be sent to Alex M Adamson and she would be charged more. She used the HSF money to clear her Council Tax arrears and knows that she doesn't have to worry about Council Tax until April 2023.'

'We find the Household Fund incredibly helpful for clients who have no other options open to them to resolve a short term cash issue. For some clients, the fact that they received some help when they thought there was none encourages them to continue to engage.'

'In most cases the Household Fund payment is used to help stabilise matters for those facing short term financial difficulties. This either resolves matters for them if it is a genuine short term issue, or can give them some breathing space while their other issues are being addressed. Also, for new UC claimants with financial issues, taking an advance simply moves the problem into the following month/s. A Household Fund payment helps avoid or this.'

'We believe from our clients that the Household Support Fund is a real life line for clients suffering severe hardship due to the cost of living crisis and believe that this one off payment has a big impact on their lives to give them extra support with high fuel costs and living costs.'

'It allowed us to work on budgeting and forward planning with young people. 'What do you feel you could use this money for? What could you spend this money on that would help you'

'Young people have spent their funding to purchase

- Food (potential to minimise pressure on the foodbanks, purchase healthier foods, batch cook/stockpile food for winter)
- Phones or top ups (so that communication with our team can be easier)
- Household items for new tenancy/ vacuum cleaner (maintaining a tenancy/pride in their home) air fryer/ heated airer (to minimise fuel costs)
- Doing something social with friends (reducing isolation, improving mental health)
- Younger mothers with children found the fund particularly helpful to provide a warm home and prepare for Christmas on a very limited income'

'As we were able to apply for care leavers who had closed to our team or who were on our pending list we were able to strengthen our previous relationships, remind the young people we were here and the additional support was able to be provided for e.g on contacting a young person who has disengaged we were able to confirm he is at risk of losing his tenancy and we were able to intervene to avoid this. It also highlighted the need for bank accounts for some of our care leavers who did not feel it was a priority.'

'I have had clients cry because of the extra money offered to alleviate their circumstances. The majority are very grateful. Money used to buy food and put extra credit onto their prepayment meters. A family of 4 grateful used the money to buy a fridge freezer that had just stopped working.'