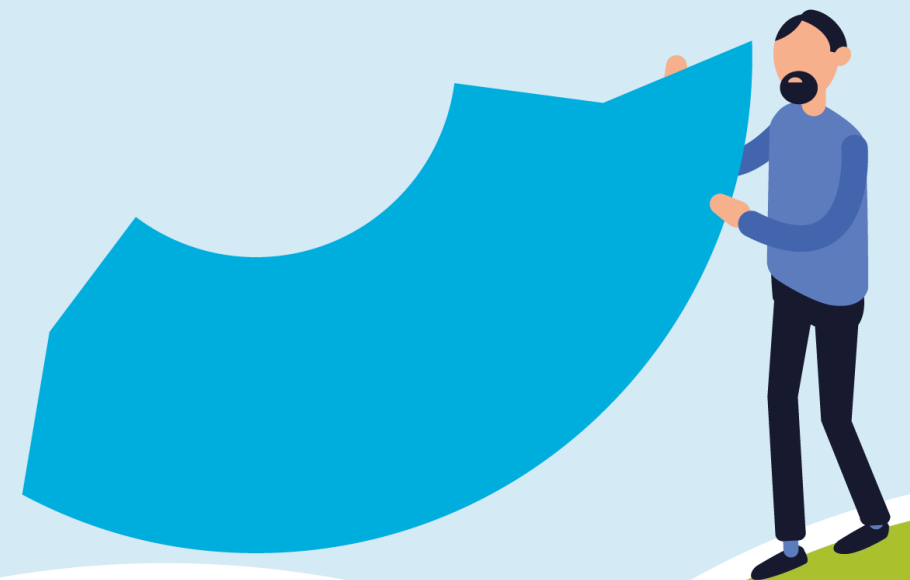


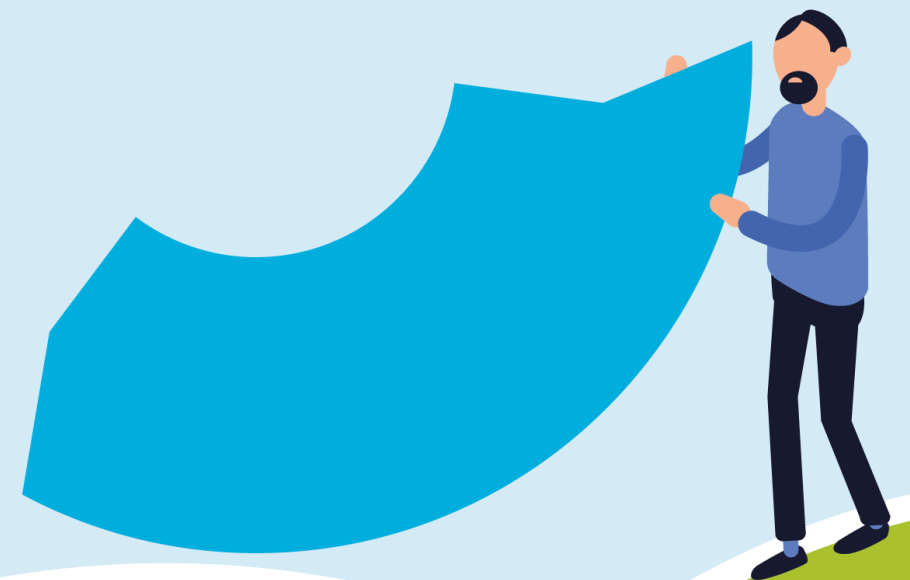
# Tackling Poverty Action Plan

## Year 3 Action Plan Development



# 1. Data & Intelligence

**New data & reports released since the Tackling Poverty Strategy was developed.**



# Increased Rates of Poverty

- Increases in poverty rates nationally (both relative and absolute) since the pandemic. (1, 2, 3, 4)
- Rates increased most for children and disabled people. Single adult households (with and without children) are particularly affected due to having only one adult's income as well. Majority of people live in a family where someone works at least part-time. (1)
- Increasing depth of poverty a growing issue. The largest group of people in poverty are now those in "very deep poverty" (less than 40% of median income) (2).
- 27% of people living in poverty in the East of England are in deep poverty (at least 50% below the poverty line) A further 27% are between 25%-50% below the poverty line. (1)
- The numbers of children facing destitution has almost doubled since 2019. (3) And overall, 3.8m people experienced destitution in 2022, a 148% increase over just five years. This included 1m children, nearly 3 times as many as in 2017. (2, 3) In Suffolk this is primarily an issue in Ipswich which is in the top quartile of areas with the highest destitution rates (5).



# Essential Costs

- Foodbanks continue to experience increasing demands on their services. Most people at foodbanks are in a position where they have done everything they can to cope (e.g., run down whatever limited savings they may have had, and exhausted all options from family and friends and potentially taken on debt to afford essentials.) Data from Trussell Trust foodbanks shows that 69% of people referred are disabled. (6)
- Barnardo's have found an increasing issue of 'bed poverty' where families with children are facing a range of challenges in affording to purchase or repair beds and bedding. For instance, 607,000 children do not have a bed of their own so have to sleep on the floor or share beds with family members and 204,000 families have seen their children's bed or bedding getting mouldy or damp in the last year because they can't afford to put the heating on. This has knock-on impacts on children's physical and mental health and is affecting their education. (7)
- When people are struggling there are two key sources of material support, those being parents and foodbanks. If you don't have parents who are still alive or are able to help, then you are in a particularly precarious situation. (3)
- The Local Welfare Assistance Scheme (LWAS) administered by Suffolk County Council utilising the Government's Household Support Fund funding has been an important source of support and 17,607 people were supported through the LWAS scheme during 2023/24 with the support primarily helping people with food, heating, white good and other essential costs.(8)



# Money & mental health

- Work should be the main route out of poverty but there are increasing challenges to this route, with high proportions of low-paid workers experiencing issues related to poor quality work that affects their ability to improve their financial circumstances and increasing challenges in being able to progress from low-paid work to higher paid roles. Poor health and low wages are key barriers holding people back. (9)
- Trussell Trust research finds that 30% of people in paid work who have been referred to them are in insecure work such as zero-hour contracts or agency work (10)
- An estimated £22.7bn of support from benefits and social tariffs is not being claimed with low take up of benefits like pension credit (63% take-up), carers allowance (65%), council tax support (65%) and healthy start vouchers (67%). Social tariffs on broadband (5%) and water (18%) have extremely low take-up.. (11) The main barriers to take-up are:
  - Lack of awareness – many people are unaware that certain benefits exist or assume that they won't be eligible.
  - Complexity – having to apply for different benefits, navigating complex criteria and proving eligibility are all barriers to claiming
  - Stigma – negative perceptions around claiming benefits discourage people from engaging with the benefits system.
- People with problem debt are significantly more likely to experience mental health problems. People with mental health problems are also more likely to be in problem debt (12). The National Confidential Inquiry into Suicide and Safety in Mental Health found that socio-economic adversity and isolation was a key characteristic of patients dying by suicide.(13)
- Research by Suffolk Mind for the Public Mental Health programme found that people who are unemployed or experiencing in-work poverty are much less likely to be meeting their emotional wellbeing needs. (14) The key needs that are least well met are those of security, control and community with the cost-of-living crisis and people's financial situation being key reasons why.



# Local Support

- Citizens Advice data at both the national and local level shows that the need for their support continues to rise as the cost of essentials is driving more and more people into negative budgets and debt. Energy debt and council tax debt being the key debt issues. (14)
- We also see the impact of the cost-of-living crisis and continuing need for support locally through (15):
  - Continually increasing numbers of children eligible for free school meals, currently 26,507 children (21.9%)
  - High levels of application to the Local Welfare Assistance Scheme
  - People looking for support on Suffolk Infolink.
  - Referrals through the Warm Handover scheme.
  - Results of the Healthwatch My Health Our Future survey with young people (16).
- This may be understating the actual need as well given we know that key barriers to taking up support are lack of awareness of support and issues like pride and stigma that stop people wanting to or knowing how to access support in a timely way when they need it.



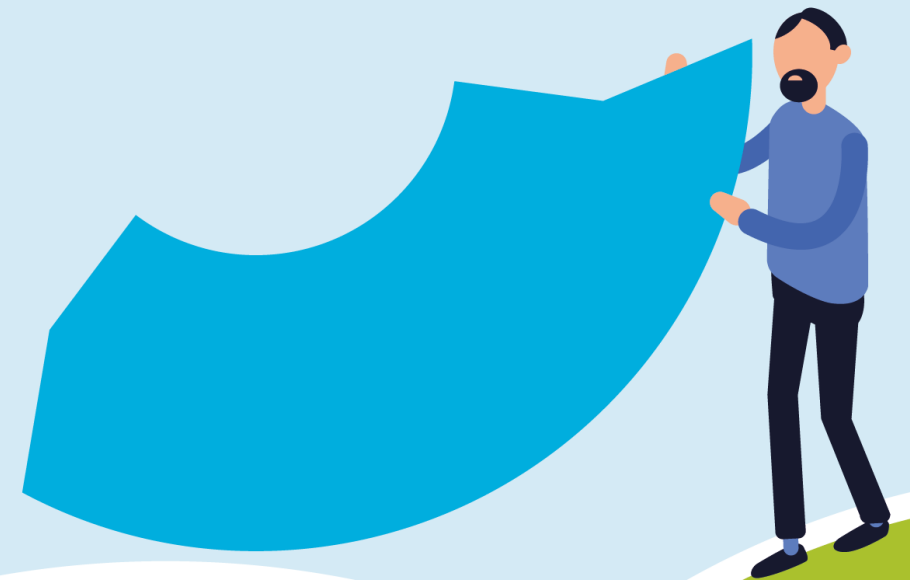
# Key Messages

- The national data and intelligence highlight the following as areas for focus:
  - Ensuring people can access the essentials of food, heating, clothing, toiletries, cleaning products as well as ensuring basic items that support good health like beds and bedding are available.
  - Cash-first assistance
  - Easy access to high-quality advice.
  - Income maximisation support and promoting take-up of benefits and social tariffs.
  - Addressing the mental health impacts caused by financial hardship.
  - Financial education as an important preventative intervention.
  - Addressing how poor health and low wages hold people back from improving their circumstances.
  - People in the deepest levels of poverty



# 2. Consultation Results

**Consultation with public & VCFSE Sector organisations**





# Consultation Responses

- Consultation was carried out with a range of VCFSE sector organisations to understand the key issues facing people they work with and the impact of the cost-of-living crisis.
- The key issues facing people were affording essentials and the mental health impacts of financial hardship.
- The main impacts of the cost-of-living crisis was around mental health impacts, falling into debt, increased demand on struggling services, poorer diets, impacts on children's education and social isolation.
- Key barriers to accessing support were navigating the system, transport, digital exclusion, mental health and negative experiences of support in the past or the fear of a negative experience.
- A majority of responses felt that there needed to be a focus on earlier intervention through better awareness of available support and removing barriers to accessing support, particularly around support on money and mental health matters.



# Other findings

## Money Guiders participant feedback – key issues

- Need for income maximisation support
- Issues affording essentials
- Domestic abuse
- Financial education
- Housing Issues

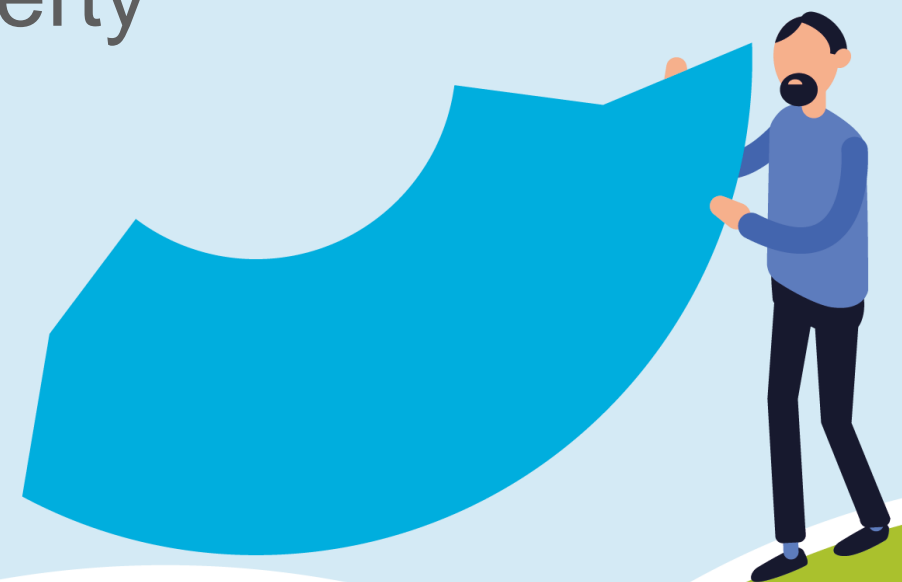
## Poverty Proofing The School Day findings

- Increasing numbers of parents struggling to afford costs like food, uniform, activities.
- Reduced or lack of access to extra-curricular activities
- Increased awareness by schools of impacts of financial hardship.
- Lots of families unaware of available support
- Lots of families don't feel comfortable asking for help.



# 3. Lived Experience

- a. Information from the Tackling Poverty Together project
- b. Interviews with people with lived experience



# Tackling Poverty Together Project– Emerging themes

## Top 3 Issues currently

- **Accessing services & navigating systems** - range of factors affecting people's ability to know about and access services, a need to keep fighting to get the support you need, need for face-to-face support options – too much reliance on digital
- **Mental health** – Impacts of hardship on mental health.
- **Housing** – cost, homelessness, challenges to move home, bad landlords, carpets removed.

Other issues include:

- Food
- Disability
- Domestic violence
- Children & young people
- Connection & community
- Stigma



# Lived Experience Interviews – Impact of the Cost-Of-Living crisis

## Essential Costs

- The crisis has pushed more people into poverty
- For people already in poverty, it's pushed them into deeper poverty.

## Mental Health

- Significant numbers of people are experiencing mental health issues caused by financial worry. For many this can cause a vicious cycle where people struggle to cope and it impacts on school, work, family life etc.

## Physical Health

- Physical health impacts being caused by less food, having to rely on an unhealthier diet, not heating homes or people having to work very long hours to make ends meet and getting rundown, more tired and thus getting sicker



# Lived Experience Interviews – Impact of the Cost-Of-Living crisis

## Social Isolation

- Seeing increasing evidence (and numbers of people) who are at risk of social isolation as they can't afford essentials so have to cut out all social activities.
- Given the mental health impacts of financial hardship, this is particularly negative as it risks making the mental health issues even worse.

## Single person households & disability

- Single person households (with or without children) and households with a disabled person have been particularly affected. They already were two of the groups with highest rates of poverty, but they are being pushed into very deep poverty due to the cost-of-living crisis.

## No easy escape from poverty for increasing numbers of people

- Many people are struggling due to issues they can do little about (e.g., one interviewee had to reduce working hours due to increased caring needs for a partner). This means that crisis support is crucial for many now as even things like income maximisation won't work for everyone. Also impacts on mental health as people can't see a light at the end of the tunnel.



# Lived Experience – Vicious Cycle of Poverty

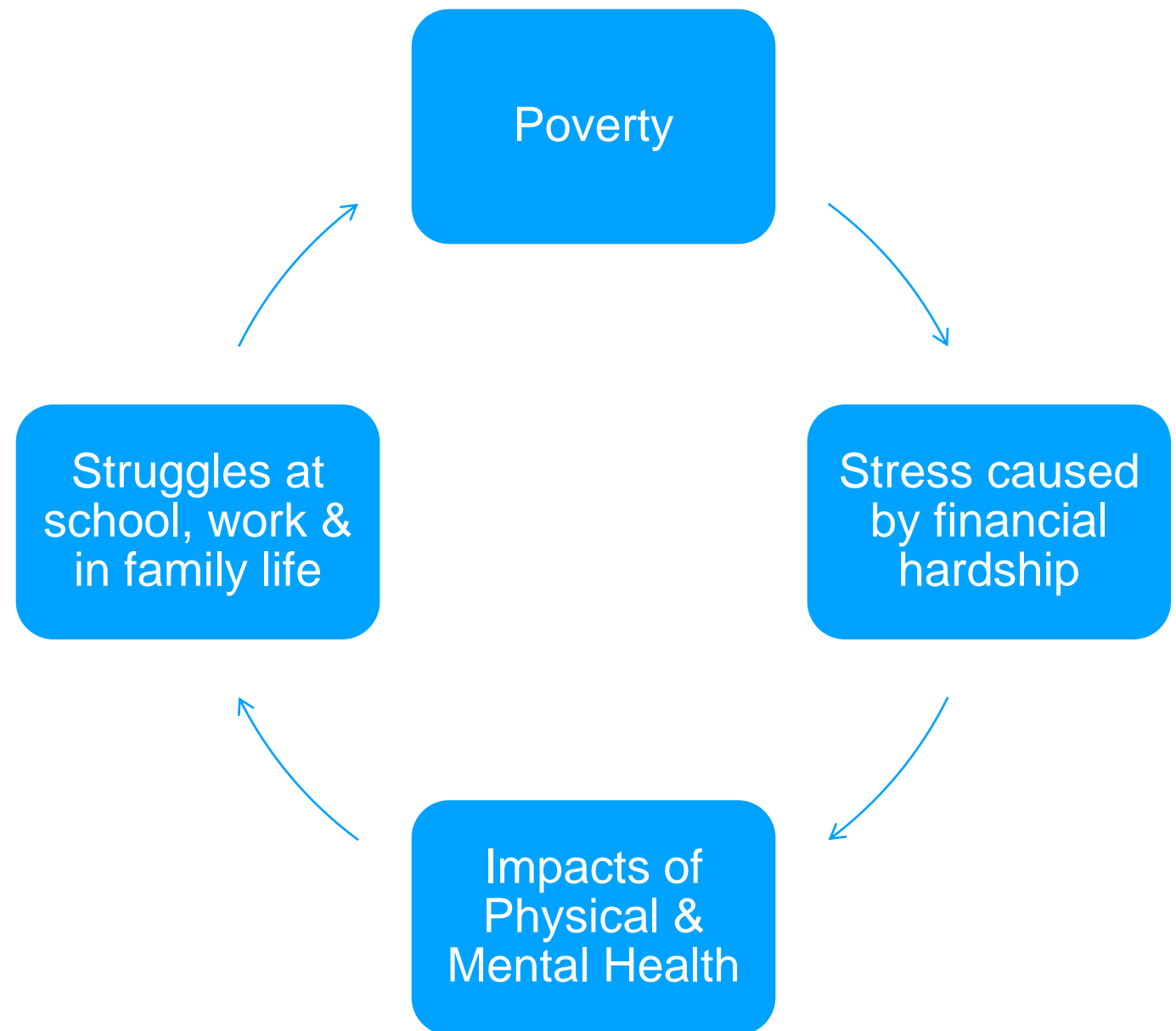
What runs through the evidence from people with lived experience is how people can get trapped in poverty and struggle to get out.

Falling into poverty causes stress worrying about how you will get by and because of the choices you have to make (e.g. heating or eating).

This impacts on people's physical health (e.g. not heating your home) and particularly on mental health.

These impacts then make it even harder (e.g., harder for children to concentrate at school because they are hungry, harder to earn a decent income as you are sicker etc.)

And so, you can fall into deeper and/or persistent poverty.



# Lived Experience Interviews – What would help?

Income Maximisation Support

Mental Health Support (both to prevent issues and to help when in financial crisis)

Crisis Support (e.g. LWAS, DHP, Surviving Winter)

Access to dentists

Ensuring services help people out of poverty rather than trap them in poverty

Better paying jobs so people can afford the essentials

Financial Education for children

Affordable or free activities (especially for children and young people and older people) to reduce social isolation

Foodbanks/Top-up shops and other support for essential items.

Early intervention – catch people key life points that can trigger poverty



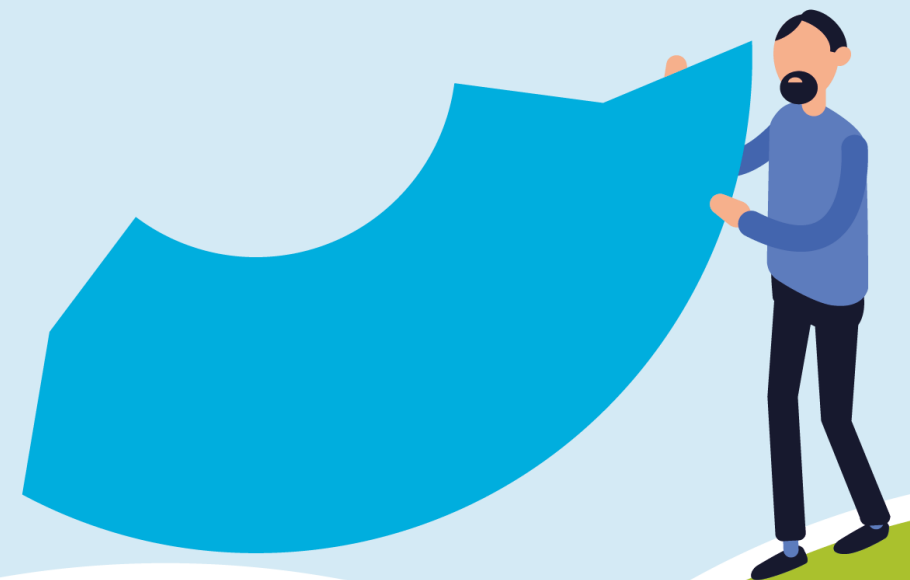


# Consultation/Lived Experience - Conclusions

- The impact of the Cost-of-Living crisis means there has been some change since our strategy was developed in 2021 that needs to inform work going forward, most obviously in the increased numbers of people who are struggling financially and also how many people who were already struggling pre-cost-of-living crisis are now in very deep levels of poverty or even destitution.
- Where before, struggles around essential costs was primarily focused on food and heating, there is a clear need to consider more than just food and heating but also all of the Essentials covered in the Trussell Trust Essentials Guarantee (clothing, hygiene and cleaning products, travel costs and communication) as well as ensuring people can access other items that would support good health (e.g., beds and bedding as highlighted by Barnardo's)
- The mental health impacts of financial hardship came through as much more of an issue than in the past.
- Whilst not as prominent an issue as other items, social isolation has started to come up with regularity, particularly in relation to children and young people. This is understandable given the significant increases in the depths of poverty people are starting to fall into. If people can't even afford the essentials, they are unlikely to be able to afford even low-cost activities. This clearly could also lead to potential further mental health impacts.
- There is a significant need for more work on income maximisation. Income maximisation can help address the root causes of many people's situations, improving not only their financial situation but can also support improved mental health.
- However, there is also a significant issue with negative budgets so there is also a large cohort of people for whom other routes out of poverty will need to be found
- Accessing services and navigating systems for support came through strongly as an issue to be looking at with a wide range of experiences that need to be considered. Related to this, digital exclusion is also an important area due to most services primarily being accessed at least initially online. Ensuring families with children are not digitally excluded is also important for children's education. An impact of the cost-of-living crisis on digital exclusion is that it has led to many people having to give up their broadband access.



# 4. Action Plan Proposals



# Action Plan Proposals

Due to evidence showing certain population groups have been more affected by the cost-of-living crisis and more generally are more likely to be in or at risk of poverty, we propose that particular attention needs to be focused on the following groups where relevant to a specific action.

- Children
- Disability
- Single-adult working age households (with & without children)
- People on low-incomes in social and private rented accommodation.
- Socially isolated people



# Action Plan Proposals

Each year we typically focus work around the most important “themes” according to the need at the time. For 2024/25, the following themes have stood out through the research we reviewed, the consultation work we carried out and the experiences of people living in poverty. Therefore, we will prioritise our energies to work in the following 5 themes.

- **Essential Costs** – Previously we have strongly focused on food poverty and fuel poverty. It is increasingly becoming clear that there are other important “essential” costs that are crucial to good health that also need attention. Therefore, we plan to expand our focus slightly from food and fuel, to also consider other key essential costs such as water bills, hygiene products, cleaning products, beds and bedding, carpets in rented homes. Key essentials those being: food, heating, water, travel costs, hygiene & cleaning products and digital communication.
- **Money & Mental Health**– Significant links between money and mental health and the increasing depth of poverty suggests that work on financial wellbeing and income maximisation is heavily needed. Both were individual themes in 2023/24 but need to be considered together more holistically. Evidence of hardship causing more social isolation which also needs consideration as socialisation would be protective of health whilst in financial hardship whereas social isolation will further exacerbate the mental health impacts.
- **Housing** – Housing is an increasing driver of poverty, so the Tackling Poverty strategy needs to have an increased focus here.
- **Accessing services/navigating systems** – One of the biggest priorities identified by the Tackling Poverty Together project. Lots of responses in surveys as well. Real need to make sure people know what support is available and ensure it's easy to access and in a timely manner.
- **Cross-cutting theme: Stigma** – The impacts of poverty stigma can be seen across all sorts of different experiences of living in financial hardship. This is seen most within the accessing services/navigating systems theme as it acts as a significant barrier to accessing support generally, but it needs consideration in all work as well.



# Action Plan: Priority 1 – Crisis Support

Theme	Action	How it meets identified need
Essential Costs	Review the current model of support to foodbanks provided through the Household Support Fund	To address the expected end of the Household Support Fund in September 2024.
Essential Costs	Trial a pathway of support in partnership with food aid providers to ensure that families with infants experiencing food insecurity can access infant formula	To improve access to infant formula for people struggling to afford essential costs. Infant formula is not typically available through foodbanks.
Housing Essential Costs	Identify opportunities to address the issue of social housing tenants needing to fund new carpeting/flooring when taking up a tenancy, when they are unlikely to be financially able to do so.	To address an identified essential cost issue where people taking up a social housing tenancy are expected to put in carpets when they are unlikely to be able to afford this cost and thus may have to forgo this item, which may lead to health & safety issues as well as contributing to increased heating costs.
Essential Costs Money & Mental Health	Ensure there are regular communication campaigns to promote the awareness of support and the uptake of benefits and social tariffs	A key barrier to people accessing all the financial support they are eligible for is a lack of awareness of support and that they might be eligible for support. Promoting the various types of support regularly is therefore important.
Essential Costs	Suffolk Fire Prevention team will identify vulnerable people in need of fire-retardant bedding and who are experiencing bed poverty to access new bedding.	The Suffolk Fire Prevention team identified an increasing issue where they are helping vulnerable people who have unsuitable bedding and are unable financially to replace bedding.



# Action Plan: Priority 1 – Crisis Support

Theme	Action	How it meets identified need
Essential Costs	East Suffolk Council will continue supporting residents with advice and support through the Community Help Hub	The continued impacts of the cost-of-living crisis evidences the need for advice and support. The Community Help Hub also supports the issue identified regarding how easy it is to access support and navigating the various systems of support.
Essential Costs Money & Mental Health	Babergh & Mid Suffolk Council's will deliver a range of actions to support residents to maximise their income, access advice, reduce fuel poverty, improve food security and safeguard their health.	The continued impacts of the cost-of-living crisis evidences the need for advice and support. Access to advice meets the identified need regarding how easy it is to access support and navigating the various systems of support. Income maximisation support is also an identified need.
Essential Costs	West Suffolk Council's Community Chest grants will be supporting Citizens Advice, foodbanks and other support groups addressing cost-of-living issues	The continued impacts of the cost-of-living crisis evidences the need for advice and support including through support to VCFSE sector providing such services.
Essential Costs	Suffolk Community Foundation will continue to run the Surviving Winter campaign support people experiencing fuel poverty	The Surviving Winter campaign helps people with essential heating costs and provides access to income maximisation support.



# Action Plan: Priority 2 – Increasing Incomes, Reducing Costs

Theme	Action	How it meets identified need
Essential Costs	Develop and deliver year one of the £1.5m Supported Food Networks programme	Aims to reduce the number of people experiencing food poverty as well as prevent others from experiencing it.
Essential Costs Money & Mental Health	Deliver take-up campaigns for Free School Meals and Healthy Start Vouchers	To improve uptake of these two schemes due to underclaiming.
Essential Costs Money & Mental Health Accessing services/ navigating systems	Implementation of the Low-Income Family Tracker system and developing a programme of uptake campaigns for benefits and social tariffs	To improve uptake of a range of benefits and social tariffs which means people are not accessing all of the support they are eligible for.
Money & Mental Health	Improve awareness of and access to credit unions	Increasing access to credit unions will for some people provide more financial resilience
Essential Costs Accessing services/ navigating systems	Suffolk Community Foundation will deliver the Digital Inclusion grant funding programme	Addressing the identified need to ensure people are not digitally excluded.
Essential Costs Money & Mental Health	East Suffolk Council are delivering the third year of the Ease The Squeeze programme which involves 11 projects focused on reducing the impact of the cost-of-living on East Suffolk residents including Warm Welcomes, Field to Fork programmes and Community Pantries.	Addressing the issues around people struggling to afford essential costs.





# Action Priority: Priority 3 – Wellbeing & Life Chances

Theme	Action	How it meets identified need
Money & Mental Health	The County Music Service will implement their Inclusive Music Strategy which aims to make music opportunities more accessible to disadvantaged children and young people.	Addresses the identified issue of increased numbers of children and young people experiencing financial hardship and thus not being able to afford to participate in positive arts, culture and sporting opportunities, which will also help reduce social isolation and support good physical and mental health.
Essential Costs Money & Mental Health	The County & District/Borough Councils will continue delivery of the Holiday Activities & Food programme during 2024,	Addresses the identified issue of increased numbers of children and young people experiencing financial hardship and thus not being able to afford to participate in positive arts, culture and sporting opportunities, which will also help reduce social isolation and support good physical and mental health.
Money & Mental Health	Cascade the learning from the poverty proofing the school day project and look at opportunities to further implement poverty proofing practice	Poverty proofing practice will help to ensure people living in financial hardship have no barriers to accessing support and can help to reduce stigma experienced within health and educational settings.
Money & Mental Health	Build on the learning from the financial education pilot projects and identify further opportunities to improve financial education for children and young people.	Financial capability is an important part of helping to reduce poverty and there are challenges in how financial education is delivered in schools. The pilot projects showed that children enjoy and benefit from this learning.





# Action Priority: Priority 3 – Wellbeing & Life Chances

Theme	Action	How it meets identified need
Housing	Tackling poor housing conditions with the Safe Suffolk Renters programme	Poor housing conditions can affect people's physical and mental health and people on low incomes are more likely to live in poorer housing.
Money & Mental Health	The Suffolk Men's Shed project run by Community Action Suffolk provides support to people running or looking to run a Men's Shed which helps people build social connections and learn new skills	Men's Shed project are known to help address social isolation
Money & Mental Health Accessing Services/ Navigating Systems	Public Health have commissioned Community Dental Services to address gaps in the provision of dental services, particularly in the most disadvantaged communities.	Helps to address challenges in accessing dental services and reduce the negative impacts on physical and mental health of living with dental problems.
Housing Money & Mental Health Accessing Support/ Navigating Systems	Support the Tackling Poverty Together co-production project run by Healthwatch Suffolk to address the priorities and recommendations of those who have lived experience of poverty.	Project recommendations are prioritising action around housing, social isolation and accessing support and navigating systems in order to improve the circumstances of people experiencing financial hardship.



# Action Plan: Priority 4 – Preventing Poverty

Theme	Action	How it meets identified need
Essential Costs	To work towards Suffolk becoming a member of the Sustainable Food Places programme for the May 2025 application period.	Aims to reduce the number of people experiencing food poverty as well as prevent others from experiencing it.
Money & Mental Health	Ensure financial hardship is considered in the Public Mental Health strategy and other related strategies or work such as the Suicide & Self-Harm strategy.	To protect against some of the negative impacts on mental health of living in financial hardship.
Money & Mental Health	Continue to rollout Money Guiders and HENRY training across Suffolk	Aims to upskill frontline professionals so they are better able to support people experiencing or at risk of financial hardship or the knock-on impacts of financial hardship.
Essential Costs Money & Mental Health Accessing support/ navigating systems	<p>Suffolk County Council have commissioned a Good Work &amp; Health programme to engage with and support Suffolk SME employers to help improve the health and wellbeing of working age adults through 'Good Work' principles.</p> <p>The programme will also include a specific workplace financial wellbeing element funded via the Tackling Poverty sub-group.</p>	<p>'Good Work' principles are an important contribution to ensuring that work remains the main route out of poverty for as many people as possible. As the Centre for Social Justice highlight, poor health and low wages are key barriers that hold people back.</p> <p>Employers are well placed to help ensure that employees have good health particularly through considering how they can support the financial wellbeing of their employees.</p>



# Recommendations

The range of evidence seen in previous slides shows there are a number of areas which are becoming more significant and/or have not previously been noted in the Tackling Poverty Strategy.

Therefore, it is proposed that additional work is done during Year 3 on these areas to better understand the issues and identify if there are any potential additional actions that could be taken.

- Depth of poverty
- Negative budgets
- Social isolation
- Activities and opportunities for children & young people (this being both educational opportunities as well as fun, social opportunities)
- Better use of data to reach people earlier and avoid crisis



# Approval of the 2024/25 Tackling Poverty Action Plan

- Proposed plan presented to the Tackling Poverty Sub-group in February.
- Comments taken during meeting and via survey afterwards.
- Action plan approved by Tackling Poverty sub-group on 6<sup>th</sup> March 2024.
- Note: The Tackling Poverty sub-group is a sub-group of the Collaborative Communities Board.

