

ANTI POVERTY ACTION, AN UPDATE

1. INTRODUCTION

- 1.1 This paper provides Members with an update about the council's strategic and systematic response to the cost of living (COL) crisis. It also details our developing anti-poverty approach which builds upon many years of supporting residents in need of financial support.
- 1.2 It is recognised that all council services and partners have a fundamental role to play in helping us tackle poverty in Stockport. This is demonstrated through the key priorities identified and our approach outlined in section 2. This report focuses on the following services and projects: Resident Advice and Support (RAS) services, Communities and Inclusion, Libraries Service, Public Health, Employment and Skills, Housing and Homelessness, Poverty Proofing in Schools, Fair and Inclusive, Digital Inclusion, Stockport Homes Group (SHG) Pantry and Money Advice service, Stockport Support Hub and Citizens Advice.
- 1.3 For more information on the contents of this report please contact Soulla Jones; Resident Services Manager soulla.jones@stockport.gov.uk or Emma Handby Head of Resident Services emma.handby@stockport.gov.uk.

2. BACKGROUND

- 2.1 Exacerbated by the pandemic, the war in Ukraine and a long period of local government austerity, the UK has been experiencing a cost of living crisis since late 2021. According to a recent study from the Joseph Rowntree Foundation (JRF), approximately 3.8 million people in the UK experienced destitution in 2022, including around 1 million children. This is almost 2.5 times the number of people in 2017, and nearly triple the number of children. This study emphasised *'the need for urgent action to address the profoundly detrimental impact of living in destitution and prevent more people experiencing this most severe form of material hardship. Destitution impacts on health, mental health and people's prospects. At a societal level, it puts strain on already overstretched services'*¹.
- 2.2 The impact in Stockport is significant and rising. Council and partner services experience unprecedented demand for information, advice and guidance around debt, benefits and income support. The scale of the problem is significant. Stockport Council's Debt Advice and Benefit Appeals team has doubled its caseload from this time last year, due to factors such as food and energy inflation and some households having poor financial resilience including little or no savings².
- 2.3 The number of people claiming Department of Work and Pensions (DWP) benefits in Stockport has risen from 88,594 to 95,863 compared to pre pandemic levels³ across all ages including those in receipt of state pension. There has also been a 22% increase (6,435 people) in working age residents claiming benefits. Additionally, the number of pupils known to be eligible for Free School Meals (FSM) has increased by 41% from 6,221 in 2019/20 to 8,773 in 2022/23.

¹ Destitution in the UK 2023 report, Joseph Rowntree Foundation, Oct 23: <https://www.jrf.org.uk/report/destitution-uk-2023>

² See Appendix One for information about the poverty headlines in Stockport

³ 95,862 people claimed some combination of DWP benefits in February 2023 (of the 17 benefits included in these statistics). Of these: 56,959 were of State Pension Age (including those in receipt of their State Pension), 35,999 were of Working Age, 2904 were under 16 (and in receipt of Disability Living Allowance as a child)

- 2.4 Voluntary, Community, Faith and Social Enterprise (VCFSE) sector partners are also seeing the impact of the rising cost of living. Citizen's Advice and Food Banks for instance are experiencing unprecedented demand for services and support, reporting more families experiencing poverty, greater numbers than ever using food banks, including people who are employed, households using credit to pay for energy bills, choosing between food or fuel (heating or eating) and people facing mortgage arrears not just rent arrears. All of this suggests that residents in more affluent geographical areas are also experiencing financial hardship.
- 2.5 Stockport is amongst the top ten most polarised boroughs in England and has a Lower Super Output Analysis which ranks the 4th most deprived in Greater Manchester. Deprived areas have lower than average education, health and employment outcomes, leading to significant inequalities which damage the life opportunities of our residents. Tellingly, the usual reduction in demand for welfare rights support has not abated over the summer months and remains constant. Each month, c. 2,700⁴ Stockport residents reach out for help with the cost of living. This is likely to be exacerbated in the winter months as households use more energy. Our Resident Advice and Support service has also seen a 100% rise in demand for debt and benefit appeals support, compared to last year.
- 2.6 Given the scale of the problem, our approach needs to focus on immediate support over the winter months alongside a longer-term plan to prevent more residents falling into poverty. We predict an increase in homelessness and the use of bed and breakfast accommodation; increased demand for benefits and debt advice⁵; and a need for warm spaces.
- 2.7 For nearly a decade the council has delivered a variety of support to residents in need of financial support through long standing schemes. This cost-of-living pressure is now recognised nationally by central government in the form of relief by energy supplier caps / discounts, household support fund and more voucher schemes.
- 2.8 As a result of the rising need and our response to it, additional governance arrangements have been established.
- 2.9 The key priorities currently include:
- Ensuring the Anti-Poverty Board (formerly Resident Advice Service Board) continues to give strategic direction to anti poverty issues, using robust data and intelligence to drive our response to tackling and preventing poverty.
 - Further aligning the existing Anti-Poverty Board within all Fair and Inclusive governance and the Neighbourhood work.
 - Ensuring a coordinated, efficient, effective delivery, and closer alignment of services across the Council and with Partners
 - Agreement of a draft anti-poverty approach and objectives
 - Looking at how we balance increasing demand against significant budget pressures caused through the use of temporary funding to bolster our anti poverty work.

⁴ c. 25% of demand are referrals from wider system incl. partners, indicating may have been in touch with more than one provider

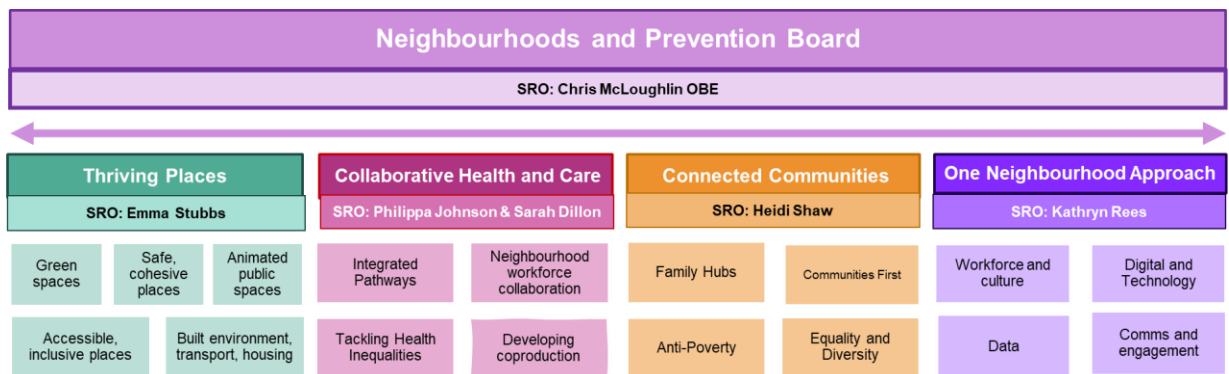
⁵ The demand for the rollout of the managed migration from disability related benefits to universal credit is creating an increased demand on benefit support.

2.10 To achieve this, we must:

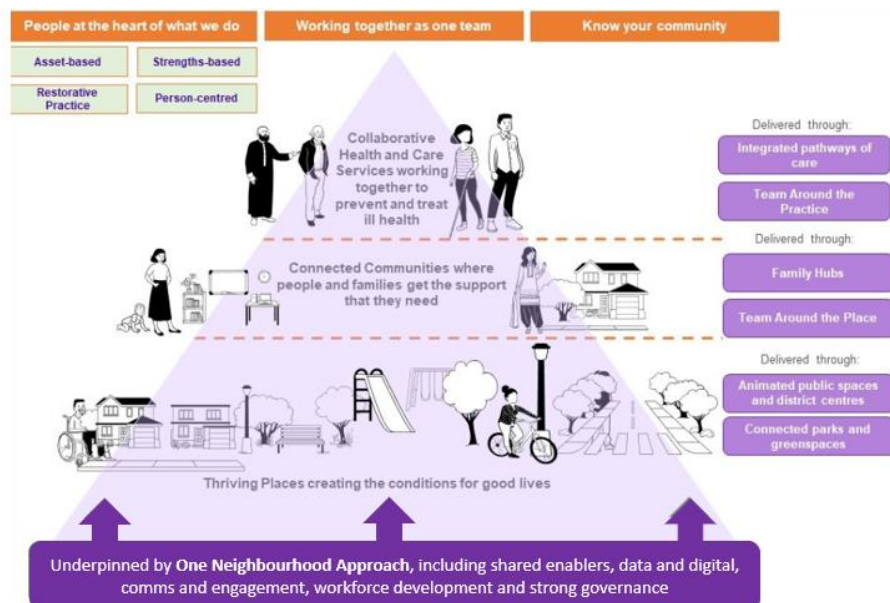
- Ensure that our approach to a fair and inclusive borough is at the heart of everything we do
- Work closely with One Stockport Partners to integrate our response
- Embed anti-poverty principles in all services, particularly those that are resident facing
- Listen to the resident voice and use data, local intelligence, and co-production principles to provide appropriate anti-poverty activity in neighbourhoods
- Provide easy access to the right support, at the right time and in the right place, when people do need help and support
- Promote resilience and self-sufficiency

3. NEIGHBOURHOODS AND PREVENTION

3.1 Anti-Poverty is a significant thematic priority in the Neighbourhoods and Prevention Programme, which sits in the Connected Communities work pillar.



3.2 The programme puts people at the heart of everything we do and will ensure that all our communities have access to help and support when and where they need it:



- The Neighbourhoods and Prevention programme will bring One Stockport Partners together, around the same (wherever possible) geographical footprint, so that we can better meet the needs of our communities. It recognises that communities have unique needs and live their lives in local neighbourhoods.
- As a polarised borough, this is even more important if we are to address the inequalities to health and wellbeing which exist because of poverty, financial, digital, and social exclusion.

4. COUNCIL GOVERNANCE SUPPORTING ANTI POVERTY

- 4.1 The anti poverty work is multi-faceted and delivered by a number of different teams across multiple directorates.
- 4.2 There are areas of oversight such the previous cross party working group on Inequalities which specifically focussed on the Fair and Inclusive programme. At an officer level, the Anti Poverty Board (formerly RAS Board) looks specifically at cost of living data (including a SITREP⁶), and case studies with a view to informing policies. Relevant portfolio holders from Executive Cabinet continue to meet with senior members of the Anti Poverty Board on a monthly basis so they receive regular updates on demand for services and can help direct resources.
- 4.3 Information and advice networking with the VCFSE is strong especially through the longstanding and newly invigorated Stockport Community Advice and Information Network (SCAIN). This council and partner group meets quarterly to share best practice and relevant initiatives of use to the network. The latest meeting focussed on Winter preparedness and was of great benefit to the colleagues attending.
- 4.4 The issues of inequality and poverty are deep seated and need long term solutions, and the neighbourhood and prevention work being delivered as part of our ICB Locality also provide an opportunity to create a single linked agreed overarching governance structure to bring together all of the work.

5. ANTI POVERTY HEADLINES

- 5.1 Stockport Council has a long standing commitment to support residents in need of cost of living support and for nearly a decade the council has delivered a variety of support to residents in need of financial support.
- 5.2 As part of our anti poverty activity, our residents have benefited from a range of provision and targeted interventions that have enabled them to improve their financial security and receive support when in crisis for example access to food banks and crisis payments.
- 5.3 Across the council and our partners, on average each month residents gain £600k⁷ of additional annual income from benefits, £127k from one off back payments and £167k debt is written off.
- 5.4 We know that improving peoples access to benefits, debt management, digital services, employment and training improves their immediate well being, but also it is a significant preventative measure that will reduce future pressures on our support systems including Adults and Childrens health and social care. It is recognised that prevention is important part of any anti- poverty activity.

⁶ See Appendix Two for the latest SITREP

⁷ This figure is annualised

- 5.5 With growing demand across the system for COL issues, council and partners are reporting the number of residents seeking help and the complexity of issues is increasing. An example is the growing demand with RAS reporting nearly a doubling⁸ of debt issues and benefit appeals this year; many services are struggling to meet this growing demand and work is progressing to ensure there is a better balance between basic advice and tailored advice across the system. By using Library, COL team and other front facing staff to provide basic information, signposting and preventative activities, this can assist the specialists to focus on case work.

Case Study – Cost of Living

Background

Resident A is a single parent with three teenage children. She was previously self employed and during the covid pandemic her business ceased trading. Post pandemic Resident A has been struggling financially whilst trying to restart her own business. Because of this, she has been struggling to put food on the table, had growing debts, council tax arrears and was using her credit card to pay for household bills to get by each month. Resident A knew she needed help but didn't know what was available until she saw the COL line advertised in a School Meal Support letter and decided to call.

What we did

Immediately, resident A was issued with food bank voucher and details of the Pantry membership to help feed her teenage children. This was followed with support to complete a support funds and council tax discretionary support application. To make sure she was being awarded the right amount from the benefits system, an appointment was made via a warm referral to the Citizens Advice for a thorough benefits review. Resident A was also provided with links to contact her energy supplier for help with paying her gas / electricity bills.

What happened

Support Funds awarded an amount to help with energy bill arrears and a warm referral for pantry membership. The discretionary application was successful to help with her arrears. Citizens Advice checked her benefit entitlements and is helping with her benefits application and credit card debt; all of the children are now on free school meals and her daughter who started college in September receives a £20pw award which has made a huge difference to their family. Resident A said the additional support has really helped her to get back on her feet.

6. ANTI POVERTY APPROACH AND OBJECTIVES

- 6.1 The Fair and Inclusive agenda is a key part of our Council Plan and Neighbourhoods and Prevention programme. Fair and Inclusive is about tackling poverty and inequality and making sure Stockport is a great, diverse place to live where everyone can thrive. Part of this agenda is the Council's strategy around dealing with the cost of living crisis and thus tackling poverty in the Borough. Draft anti poverty objectives have been developed and are included in appendix four⁹. Poverty causes ill health, drives inequality in health outcomes and increases use of health and care services. The draft objectives have a close read across to the recommendations of the GM Independent Inequalities Commission and the Marmot report: *Build Back Fairer in Greater Manchester – Health Equity and Dignified Lives*.
- 6.2 **Maximising income** – A key element of addressing poverty is to maximise income either through work or benefits. We are working with the economic alliance and some key allies to achieve the targets in the Economic plan. This would include the need for more jobs paying the Real Living Wage (RLW) and increasing the sign up across Stockport to jobs fairs (including those for over 50's). There is also the need to encourage more employers to sign up to the Greater Manchester Good Employment Charter (MGEC) and offering more apprenticeships, targeting those furthest from the job market. Promoting

⁸ Jan-Aug 2022 252 debt cases / 240 benefit appeals compared to Jan-Aug 2023 500 debt cases / 470 benefit appeals

⁹ See Appendix four - Stockport Council Anti-Poverty Objectives 2024-27

opportunities for benefit checks and debt advice such as the ones offered by the Council's resident advice team is crucial to help residents maximise their income. Community outreach is important and using data to drive targeted uptakes e.g. using our own Civica data to target those who are eligible for pension credit and other benefit take up campaigns.

- 6.3 **Minimising outgoings** – Another essential element of addressing poverty is to minimise outgoings. This would include budget management skills; services which support individuals to write off debt; advice on claiming reductions in expenses such as fuel and phone tariffs. There is a close link between digital exclusion and poverty. Digital inclusion gives access to lots of information and services for example online comparison to energy suppliers; online banking, car insurance etc.
- 6.4 **Prevention** – Schemes are pivotal to preventing poverty and we currently track attainment levels for children on free school meals and school readiness. Our Education team deliver a poverty proofing programme in schools which is seen as national best practice and has had a significant impact on Education practice. Our Children Services provide support to families who are under stress and work to maintain relationships between young people and their family in order to prevent homelessness. Things can escalate quickly from an adolescent getting thrown out of their home, to sofa surfing, to being homeless. It is recognised that prevention is important for all demographics and age groups and that any activity should have a broad reach e.g. better adult qualifications, labour market opportunities, improved mental health etc.
- 6.5 **Dealing with crisis** – A critical element of anti poverty work is to support residents in crisis. When this emerges putting in place preventative and supportive services. For example significant life events such as divorce, bereavement, or becoming disabled are times of significant vulnerability where residents would benefit from interventions such as income maximisation, debt management, living well interventions, social proscripting and access to support from VCFSE. The council already provides a responsive service who are in a crisis including emergency discretionary payments, foodbank referrals, fuel vouchers, and social care support for families in crisis.
- 6.6 **Power and Voice** – A lack of access to influence and feeling disempowered are important elements of the experience of poverty. The stress this causes is particularly acute in a polarised borough such as Stockport due to the additional impact of social comparison and feeling unable to participate fully in society. In order to address poverty we know that we need to share power with those most affected by poverty and inequality, and that building a fairer and more equal borough means creating processes where everyone can have a stake and a say in the things that affect their daily lives. We are developing strong community relationships and partnerships with the people who access our services through our engagement and coproduction of this work. We are aware of the needs to be particularly proactive on reaching people who are excluded or more marginalised and we do this through our investment in community based equity networks and our VCFSE strategy to help with reach.

7. ANTI POVERTY ACTIVITY

7.1 For nearly a decade the council has delivered a variety of support to residents in need of financial support. Long standard schemes include:-

- **Council Tax** – a wide range of discounts and exemptions are available and identifying eligibility continues to be an important part of our COL response. Stockport's Council Tax Support Scheme has been in place for nearly a decade, providing means tested assistance to more than 19k residents (14.6% of households). It is the only scheme within Greater Manchester (GM) that offers support up to 100% of a Band B property for those on the lowest of incomes. The

number and level of exemptions and discounts impacts on the Council Tax Base and ultimately the resources received by the Council to deliver services

- **Adult Social Care** – financial assistance is also available to help residents meet the costs of their care. This is a means tested approach ensuring that no-one pays more than what they can reasonably be expected to. The Council takes a very fair and flexible approach to Disability Related Expenditure, which is considered when determining how much should be paid towards care costs
- **Discretionary Awards** – help towards council tax and rent where a need for financial assistance can be demonstrated. These are intended to be temporary awards to give residents time to adjust and access wider support such as help with finding a job or seeking cheaper rented accommodation. From April to September this year, 168 residents have received a discretionary payment towards their council tax arrears, totalling £137k. Similarly, 132 tenants have received additional help towards their rent, amounting to £129k. Help is also available for residents presenting in crisis with discretionary awards (previously known as Stockport Local Assistance scheme)

7.2 The pandemic and cost of living crisis has provided a number of challenges particularly the need to meet rising immediate crisis support whilst developing a model that promotes financial resilience. Following a Cost of Living Roundtable held in October 2022, the Cost of Living Taskforce was set up to deliver a cost of living response programme that focused on ensuring access to immediate crisis support; maximising income and minimising expenditure; and collaborating and investing within VCFSE organisations as part of developing a One Stockport response.

7.3 The Covid pandemic and cost of living crisis has significantly increased demand on support available. To some extent, vulnerable households have been protected by the roll out of Government grants. Since 2020, the council has received and distributed £19m including the Department for Environment Food and Rural Affairs (DEFRA) funded Coronavirus Emergency Assistance Grant for Food and Essential Supplies; Test and Trace payments; Department for Work and Pensions (DWP) funded Covid Winter Package, Local Support Grant and HSF and Department for Education (DfE) funded Holiday Activities and Food (HAF) programme.

7.4 The Government Cost of Living Support has helped to mitigate some of the challenges faced by low income households. The removal of the Universal Credit (UC) £20 uplift in Stockport meant a collective loss of £22.9m for recipient households¹⁰. However, this was offset by the £900 Cost of Living Payment - worth £19.8m to Stockport UC claimants. The £3.1m shortfall is addressed somewhat by the £4.326m HSF4 allocation. However, despite receiving Government support, due to rising energy and food costs, single benefit-recipient households are £1,155 per year worse off. Single households are £625 worse off, whilst a couple with two children fall are £1,391 worse off¹¹.

Additionally, around nine in ten (87%) UC households report going without at least one essential¹². As an average, Stockport's 17,137 UC recipient households are £19.8m worse off. Meaning that there is a shortfall of £15.5m in support to these households

7.5 The ability of the council to continue to deliver its response to cost of living, is hindered by the reliance upon one-off grants from central government to support this work. Since 2020, Support Funds have received c.£600k in grants from DWP Local Support Grant and HSF. Additionally, COMF funding for the council's Fair and Inclusion Team is set to

¹⁰ As of July 2023, 22,023 people on Universal Credit in Stockport. Multiplied by £20 per week, equals £22.9m per year

¹¹ (source: Enough to get through the winter (jpit.uk))

¹² (source: unable_to_escape_persistent_hardship_-_jrfs_cost_of_living_tracker_summer_2023_0.pdf).

end in March 2024. There is also uncertainty about the future funding of the HSF because Government have not confirmed whether HSF will continue beyond March 2023. This places considerable pressure on the Council's budget situation not least as demand is rising due to the cost of living issues residents are experiencing. To mitigate, the council has begun to review existing resources, commissions and the wider ecosystem to better utilise existing resources e.g. library staff, family hubs.

- 7.6 Grant guidance and short-term delivery timescales have meant that the grants have been used as short-term offers of support instead of fostering longer-term resilience. Unfortunately, there has been a degree of dependency and expectation created, particularly amongst eligible families who have been receiving vouchers since December 2020.

Appendix Three provides a summary of approaches undertaken since 2013.

8. ANTI POVERTY ACTIVITY – PREVENTION AND INCLUSION

- 8.1 **Communities and Inclusion Service** has a series of priorities that includes a focus on financial inclusion, digital inclusion, neighbourhoods and prevention and community investment. Programmes of work and activities are informed by community needs and our emerging One Neighbourhood model.

- 8.2 **Financial Inclusion** team are supporting Stockport's Cost of Living response in a number of ways, whilst also developing activities which focus on Financial Resilience for our communities. Income maximisation activities which are tailored to meet the needs of our communities of geography and identity are a priority and this is informed by data from the RAS Situation Report (SITREP), Team Around the Place (TAP) groups and local intelligence. Financial inclusion outreach activity includes:-

- Spend Well Live Well events and campaigns across all of our neighbourhoods, informed by local intelligence and targeted to suit community needs
- Brokering the attendance of services at a number of community-led drop in sessions based on the needs of clients
- DWP Family Outreach Advisors now attend sessions in Edgeley (Olive Branch), Lancashire Hill, Brinnington (Food Bank) and Romiley (Food Bank)
- Monthly financial inclusion session alongside a community café in Heaton Norris
- 6 pop-up events held across the borough
- 43 Holiday Activity Fund (HAF) half term and Easter activities; nearly 23k spaces were made available for children on income based free meals
- Mental Health Awareness Day for Carers
- 9 Money Max Roadshows
- Stockport Food Bank running their Summer Holiday Help Scheme
- School Uniform Pop-up shop in Merseyway Shopping Centre; 800 families supported and £1.2k raised in donations to support Chelwood Foodbank and Great Ormond Street Hospital

- 8.3 **Digital inclusion** focuses on improving the access and ability of our residents with digital technologies. There is a growing importance for digital inclusion, specifically access to data, devices and skills, as a wider determinant of financial resilience. Digital inclusion activity includes:-

- Digital inclusion sessions available in every TAP area and pathways embedded in the RAS offer with action plans; community champions, digital ambassadors and friends
- SKY Hub launched in Edgeley

- Delivering digital inclusion sessions with a focus on cost of living and money maximisation, at venues such as food banks and community cafes, so as to maximise access by communities in most need
- Training Digital Champions around financial inclusion and cost of living web site
- Digital partnership with One Stockport Local Fund (OSLF), COL and VCFSE partners such as Disability Stockport, Age UK, Pure; improving digital capacity

8.4 **Team Around the Place (TAP)** is the community capacity strand of the One Neighbourhood model. There are 7 TAPs which are broadly aligned with Area Committees. TAPs are both a core team of community connectors, including IAG, library, public health and others and a wider network of cross sector organisations who are working in our communities. Each TAP is led by a TAP Captain whose role involves bringing together professionals, data and intelligence to identify local priorities. Each TAP has a focus on cost of living priorities and helps to co-ordinate COL and financial inclusion activities in their area.

TAP uses insights and experience of residents and communities to improve life in every neighbourhood with thematic projects. TAP teams collaborate with statutory professionals, individuals, groups, and VCFSE partners to understand priorities, harness strengths, coordinate services, and empower people and communities in each neighbourhood. TAP activities to support anti poverty include:

- Localised Spend Well Live Well grants
- Developing partnership action plans with a focus on joint work around COL
- Targeted Spend Well Live Well activities in local communities
- Collating and analysing local data to inform future work
- Test and Learn projects such as the attendance allowance maximisation project delivered in partnership with Great Moor Surgery

8.5 **HSF** is funded by the DWP and Stockport's allocation for the period 1 April 2023 to 31 March 2024 is £4.326m.

8.6 As with previous HSF extensions, the DWP stipulated that HSF4 is a new grant subject to its own grant conditions. HSF4 should be used to support households in the most need; particularly those who may not be eligible for Government Cost of Living payments and energy support but who are nevertheless in need and who require crisis support. Support should be prioritised for people who:

- Are entitled to but not claiming qualifying benefits;
- Rare claiming Housing Benefit (HB) only;
- Began a claim or return to payment of a benefit after the relevant qualifying date;
- Are ordinarily eligible for benefits but who had a nil award in the qualifying period due to, for example, a fluctuation in income.

8.7 As with HSF3, the intended key cohorts remain unchanged in that the grant should be used to support: large families; single-income families; families with children of all ages; pensioners; unpaid carers; care leavers; and disabled people.

8.8 The programme is delivered across five pillars:

Pillar 1 – Immediate crisis support

106k	Bolster budgets of both Support Funds (the council's local welfare assistance scheme) and Out of Hours Social Care to be able to provide support to households in crisis
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Pillar 2 – Support to households with children (prevention and targeted grants)

92k	Care Leaving Team and Fostering Service to provide discretionary support to care leavers and those with Special Guardianship Orders
2.650m	Centrally administered vouchers – Distributed to all eligible families (i.e. those in receipt of means-tested Free School Meals or early years equivalent, or households with a dependent in receipt of Local Council Tax Support and/or Housing Benefit). Eligible families received vouchers worth £195 per child over two voucher rounds, both worth £97.50. The first voucher was distributed in mid July and achieved a redemption rate of 94%. The second voucher will be distributed in time for the Christmas holidays. It is anticipated that some 15,000 children will be supported by these vouchers and will account for c.£2.650m.
175k	Expand the DfE funded HAF programme. As the DfE funding only covers Easter, Summer and Christmas holidays, the council uses the HSF grant to provide activities and food during May, October and February half terms. For the recent May Half Term, 17 providers ran 22 clubs for 4 days, providing 556 places per day. A range of activities were available including SEND-specific, primary and secondary provision.

Pillar 3 – Investment to Voluntary, Community, Faith and Social Enterprise (VCFSE)

90k	Grants to food bank organisations
100k	OSLF Spend Well Live Well grant programme that allowed VCFSE organisations to apply for grants between £5k and £20k to deliver projects over the 12 month grant period
100k	Launched in the autumn that will fund warm spaces activities
80k	TAP networks to help develop local solutions to cost of living challenges

Pillar 4 – Trusted Partners

805k	Trusted Partners to target discretionary support to specific cohorts including those with a disability, pensioners and unpaid carers
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Pillar 5 – Advice support and scheme administration

140k	RAS Team to provide cost of living and crisis advice and support to residents
196K	Administration costs across Trusted Partners and council and Post Office fees

8.9 **Community Investment and Capacity Building** focuses on sustainable investment and funding for the VCFSE sector as well as, maximising social value. The community investment team are focussing on securing:-

- Sustainable funding for Sector 3 and Starting Point
- Warm spaces and digital inclusion
- Income generation for One Stockport Local Fund

- 8.10 **Poverty proofing in schools** - Living in a family with limited income can have significant implications for the way in which children are able to function during the school day. Little slights/difficulties if experienced daily can have a significant impact upon the emotional well-being of children. This in turn can have a significant impact upon children's ability to learn and their attainment of national standards in education. In Stockport we know that our children who are eligible for free school meals perform less well in terms of academic ability than their peers.

Given the way in which educational performance data is collated we currently have no clear information about the hidden impact on those children who are living in poverty but who are not counted in this group. However we can surmise that the likelihood is a negative impact for these children too. To this end, the following activities have taken place:-

- 35 schools have engaged with school based learning delivered by Nicki White, validated by the University of Manchester; to better understand the 'barriers to learning' experienced by children and families living in poverty.
- 25 schools are engaging in a Children North East Poverty Proofing audit where children, parents/ carers and school staff share where school make life easier for families living in poverty and where they make it harder;
- School leaders will then use the audit plan to review and make adaptations to school policy and practice to 'remove the barriers to learning' often experienced by those living in or on the edges of poverty.
- Provided Key Note Speaker at the School Governors` Association (GOVAS) conference March 23 and delivering similar learning at the early years foundation stage (EYFS) Conference Friday 20th Oct. 23 with the view to develop the work across the private, voluntary and independent sector of Nursery and Early Years provision.
- Reviewing and developing leaders knowledge and understanding of poverty across the UK and Stockport
- Children North East 'Poverty Proofing the School Day'

- 8.11 **Employment and Skills** Work and Skills activity locally is predominantly commissioned / funded through the DWP and Greater Manchester Combined Authority (GMCA). Employment support such as the Working Well Programmes (including the Work & Health Programme), as well as specialist provision for people with disabilities) is generally commissioned by GMCA as devolved funding, as is skills provision for adults funded under the devolved Adult Education Budget. Activity commissioned locally in Stockport seeks to address gaps, and ensure that as much as possible there is access to employment support for anyone locally needing it. Key provision includes:-

- Stockport Council Stockport Family Team - Provides Careers & Participation Support for young people 16-18 that are Not in Education, Employment, or Training (NEET); including as part of the Careers Connect delivery of Skills for Growth delivery;
- Stockport Steps to Work – Provides wage support over the first 6 months of employment to employers recruiting young people (16-24) from Stockport that either have special educational needs and disabilities (SEND) needs, are care experienced or are NEET. SHG are commissioned by the Council to provide a matching service between young people referred to SHG from partners and with recruiting employers. They also provide six months of in-work support for the young person and the employer. There is funding for just over 20 employers to be supported to recruit;
- Stockport Jobs Match – The Council commissioned Stockport Jobs Match to provide a digital one stop service for jobseekers and employers, including vacancies and recruitment, a training providers directory, and in-depth sector focused careers guides. There is dedicated focused provision on the website for young people and

Jobs Match have hosted a number of online events, including the Post-16 Careers Week. Jobs Match provides a key service for local employers to have a real reach into local jobseekers. Some of the key impact from Jobs Match includes:

- Over 480 local employers signed up with an account to advertise jobs
- 200-300 jobseekers a month signing up for a Jobs Match account
- Approx 6,000 website visitors a month

8.12 **Good employment charter (GEC) and real living wage (RLW)** - The council is now a full member of the good employment charter and accredited as a real living wage employer. A campaign was launched to support Stockport business to sign up to the GEC/RLW on the 23rd June and we are working with the economic alliance and some key allies such as One and All to achieve the targets in the economic plan of 500 local businesses signed up by 2030.

9. ANTI POVERTY ACTIVITY – INTERVENTION AND CRISIS SUPPORT

9.1 **Citizens Advice** are commissioned by the council to provide information, advice and guidance across a range of topics for our residents; and cost of living support that includes benefit maximisation, benefit application support e.g. universal credit, debt and help with utilities bills. From April – September 23 the Citizens Advice report:-

- 4.4k calls to the adviceline answered – includes the entire range of issues in the commission (average 726 per month)
- 2.5k residents presented at community locations across Stockport (incl. other commissions)
- £203k of resident debt written off
- £1.9m cash gains (annualised) from successful benefit applications
- £138k from one off payments for our residents

9.2 **Library Service** with over 500k visitors to our 16 libraries each year, libraries provide a vital face to face connection between our residents and council services as well as helping our residents with accessing anti poverty support. These local settings enable our residents to access advice and support without travelling into the town centre. The Library offer includes:-

- Freephone to contact the council services or citizens advice; free public computers and wi-fi
- National databank offer for residents to access free sim cards and minutes for the following mobile networks O2, Three and Vodaphone at Central library with plan to rollout to all libraries Key hub of the warm spaces network
- Preparing to be Family Hub bridges to offer residents support with children 0 - 17 and to 25 for children with SEND
- Location for Citizens Advice to undertake face to face drop-ins and appointments across five libraries over five days, at Brinnington, Bridgehall, Bredbury, Reddish and Offerton
- Cost of living signposting and warm handovers to other vital COL services
- Stockport Foodbank vouchers issued at Brinnington, Bridgehall and Offerton
- Staff trained in 5 libraries to offer pensions credit advice
- Digital support volunteers for residents at five libraries; Bramhall, Bredbury, Cheadle, Hazel Grove and Marple

9.3 **Housing and Homelessness** with few good quality, affordable and settled homes available for people on the lowest incomes alongside, the rising cost of living pressures for our residents, there are record levels of homelessness within Stockport. The average Stockport Housing price is £300k and the cost of rental homes in some areas are

unaffordable for some residents. For the first time, hotels and B&B's are being used to help accommodate our residents who are in need of a place to live and to help alleviate this situation the following are being prioritised:-

- Lobby and influence to bring about change
- Maximise development opportunities
- Intervene in the private rented sector to offer affordable, stable homes
- Enable access to available options for those most in need
- Minimise the impact of sub-optimal housing conditions on households and properties

9.4 **Stockport Homes Money Advice Team** - This service is based within SHG and supports their tenants with money and benefits advice. For debt advice, tenants are referred to RAS. From April - September 23, c.1039 residents received money advice and universal credit support:-

- 563 tenants received money advice
- 476 tenants received help with universal credit
- c. £70K per month on average from one off payments for our residents
- c. £490K per month from successful benefit applications (annualised)

Case Study – Money Advice Team

Background

When a Stockport Homes Rent officer spoke with one of our young tenants about her missing rent payment, she took the time to understand why the payment had been missed and to understand the tenant's household circumstances. It transpired that the customer had been struggling financially for a long time but had been prioritising paying her bills. She was working full time as well as being a single parent to a young baby, but was struggling to make ends meet and this had a negative impact on her mental health.

What we did

The rent officer quickly realised that she had been missing out on benefits for her child, and as such it was no wonder she was struggling so much! The Money Advice team did a benefits check to help the resident to maximise her income and realised that the resident had missed out on almost two years of Child Benefit, UC Child Element, and hadn't been benefitting from the UC work allowance.

What happened

The Money Advice Team and an arrangement on her rent and helped to apply for the benefits that the resident was entitled to. This has meant the world of difference to this tenant.

9.5 **Stockport Support Services Hub** - This is a commissioned prevention and early help service to provide residents aged 18 and over a wide range of advice and support. It is commissioned as part of the statutory obligation of the Council's Adult Social Care service. From April - September 23, c.2106 residents received support for financial issues and of these:-

- 1418 residents received money advice
- 789 residents received a food voucher
- 253 residents received help with benefit entitlement and form filling

Case Study – Stockport Support Hub

Background

A resident was referred to The Stockport Support Hub by our partners at Home Support workers following concerns that he had switched off his heating due to the rises in energy bills and rent increases. When our Key Workers from Your Support met with the resident, he was sat under a blanket in a cold room, his home had become unmanageable and was not in a good condition. He could not afford to pay the rent to his private landlord. He was in arrears with British Gas who would not allow him to set up a direct debit until the debt was cleared. Together, we completed a benefits check to ensure the resident was in receipt of all available benefits and there was a dispute over his Local Housing Allowance, Attendance Allowance and Pension Credit which we resolved through working with Welfare Rights and DWP.

What we did

The Support Hub helped the resident to access the Household Support Fund, and he received support with his financial circumstances. They then applied for a Discretionary Housing Payment; also completed a claim for energy support through the British Gas Trust fund to help with his arrears which enabled him to arrange an affordable Direct Debit.

What happened

The Resident also engaged with Home Support who carried out a deep clean of his home, and Handy Help from Age UK completed repairs to his lighting. The resident feels more motivated and has contacted British Gas independently to address his debts. He felt able to meet up with old colleagues that he contacted through the Soldiers, Sailors, Airmen and Families Association. (SSAFA) widening his social network improving his wellbeing and support from others.

Feedback from the resident *'My Key Worker has done a lot to support me, I am very thankful for all the work we completed. My Key Worker did more for me than any other service has and I would not have had the same support if I had contacted anyone else.'*

9.6 **Debt Collection & Enforcement Agencies** Debt collection agencies are sometimes used by the council for businesses, with outstanding non-domestic rates and residents, who do not pay their council tax bills and other debts such as social care charges. Where we are made aware of a resident's vulnerability to managing their council tax affairs, and the debt has already been passed to an Enforcement Agent, it will be handled by one of their trained welfare officers who also signpost to Stockport Council's offer of wider support. However, debts will be returned to the Council to pursue, in the appropriate circumstances.

9.7 This method of collection is used as a last resort where all other alternatives have been exhausted, such as affordable payment plans and direct attachments from income. Debt recovery practices are reviewed on a continuous basis, ensuring that the council collects money owed to fund essential services efficiently, whilst providing appropriate advisory and financial support. Additional measures have been put in place to minimise their use and to support residents with income maximisation to help them increase their household income:

- **Council Tax** - This includes RAS working with Finance to ensure those who are unable to pay are identified early and an appropriate outcome reached. All correspondence promotes support for residents in debt. The Council Tax team proactively contact residents and businesses who have fallen behind with payments prior to falling in to recovery processes to avoid further costs being added and signposted to wider assistance.
- **Long standing Adult Social Care debts** - The outreach team in RAS has been undertaking a pilot bespoke project to contact a selected cohort of residents (or their advocates) with tailored and sensitive interventions to understand why they have

accrued debt and offer assistance. This cohort are carefully selected and include residents: with long standing debts nearing write off; suffering from bereavement; having disputes over bills/ care hours; having incorrect addresses on invoices; being unsure who to contact at the Council; and having disability or mental health issues. It is believed by taking this tailored and new approach that £300k of unpaid debts and £800K commitments to pay may not have been recovered without this intervention. By communicating with residents, their families and/or advocates this has assisted the Council in understanding why payments were outstanding working with the resident to tackle the root cause and support their financial hardship. The scheme directly supported residents by helping them to maximise their income and to explore alternative discretionary support schemes that they may be entitled, which in turn helps make social care charges more affordable.

- **Accredited and qualified council Debt Advisors in RAS** - ensure that when residents present with debt issues, they will provide independent advice which can include applications for 'breathing space' to pause enforcement, insolvency and court representation to help residents' manage their debts in the most appropriate and proportionate manner, whilst debt collection activity is suspended.

9.8 **Stockport Homes – Your Local Pantry** offers access to low cost food to Stockport resident who are struggling financially, offering dignity and choice. There are currently five pantry stores across Stockport, each of which opens twice weekly in Brinnington, Bridgehall, Lancashire Hill, Mottram Street (town centre) and Woodley. For £4.50 per week, pantry members can choose up to 10 items from the stock at a fraction of the supermarket price. In 2023, this was estimated to be a saving of £21 per visit, with most of the stock sourced from the food redistribution charity FareShare. As well as providing affordable food, each pantry is run by trained volunteers and signposts members to other support services as well as offering cookery sessions.

- 8,530 visits in 2022/23, increase of 51% compared to previous year
- 326 new members joined in 2022/23
- 117 care leavers supported with free six week memberships
- 5,244 volunteer hours have been given to the five pantries across 2022/23 with a social value of c.£201k
- 30 volunteers support the pantries
- 100 pantries in national network
- In the 2023 pantry survey:-
 - 83% said Pantry membership had been good for their mental health
 - Two thirds of members are enjoying access to more fresh fruit and vegetables
 - More than half are eating less processed food
 - Three quarters of members said they felt more connected to their local community after joining a Pantry, and almost two thirds have made new friends

9.9 **The Resident Advice and Support** service has enabled a significant improvement in this area; the formation of the RAS board provides better oversight and joins up the work sitting behind our cost of living response being delivered jointly with key partners including Stockport Support Hub, Citizens Advice and Stockport Homes. By bringing together data and activity across the One Borough partnership, there is better oversight to jointly target services where they are needed. The key trends emerging are:-

- Debt advice is on the rise across the system; a rise in mortgage and credit card debt and more cases emerging from more affluent areas
- Increasing numbers of people seeking help with completing benefits forms such as universal credit possibly because of the managed migration to universal credit
- More people having to make difficult choices between food, fuel and other household essentials; in many cases using credit cards to pay for these items and in turn increasing their debt burden

- Still the case that less affluent Wards account for majority of cases
- More people presenting with multiple issues and complex cases
- Circa 15% of households applied for discretionary crisis support more than once. The majority are not regularly returning implying that we are providing a level of support that has in many cases prevented the issue from escalating. This gives residents time to adjust in the short term by assisting them to pay urgent household bills such as energy and food to whilst accessing wider support with money maximisation and benefits, help with finding a job or seeking cheaper rented accommodation
- More people are receiving adverse decisions on their benefits that need to be taken to appeal more than ever before; this process can take up to a year and during this time, their household income is affected whilst the process is in progress
- Basic means tested benefits have not kept up with inflation and is resulting in more households leading to financial difficulty and crisis¹³
- Significant preference of residents for using the phone for advice rather than online
- Some foodbanks have removed the 3 voucher limit per month to meet the increase in demand

9.10 **RAS Operations** have greatly improved with the formation of RAS in April 23 which brought together not only some of our council teams but also key advice-giving stakeholders to work as one alliance and within existing systems. The core pillars to this team are sustainable help; being accessible; one front door, warm handovers; proactive outreach; benefit uptake campaigns; digital inclusion and early intervention with people who are heading into debt. The drive for a ‘warm handover’ approach ensures people are not passed from organisation to organisation or team to team, they only need to tell their story once to get help regardless of where they first reach out for help. There is a cost of living web site for our residents that is a ‘one stop’ internet page and phone line for our residents to access a range of information and support and on average, this page gets 1,500 hits per month. The RAS service has used temporary funding to bolster its offer to support the COL crisis and the existing operations are being reviewed in order to optimise the services for residents with the available resources in 23/24. This requires an increase in the capacity of mainstream services to understand and provide basic welfare advice as well as effectively sign-posting.

9.11 **RAS Cost of Living Helpline** pilot began in April 2023 and complements our existing offer. The service listens and helps residents navigate the complicated benefits, debt crisis support ecosystem; since April, residents with a total of £478k debt has been identified and were referred to our Debt Advice team covering mostly household debt and bills. The typical issues raised relate to help with food, bills, support funds, vouchers, benefits, debt and council tax reductions. Since its introduction in April to September 23 there have been:-

- 2600 inbound calls answered (answer rate average 93%) and 2151 outbound calls
- 1032 residents supported with tailored interventions plus a further 300 provided with one off advice for support vouchers such as food vouchers, accessing crisis funds, school meal support and school uniform advice
- 1311 issues resolved
- 413 warm handovers out & 165 warm handovers in
- 73 outreach events across Stockport supporting residents with COL

¹³ Source: Joseph Rowntree Foundation, Minimum Income Standards (2023)

9.12 **RAS Benefit Appeals and Debt Advice team** provides support for residents in complex debt, home visits, DWP benefit appeals and mental health welfare rights. Over the past year we have seen nearly a doubling of residents asking for help with debt and benefit appeals when compared to the previous year. From April to September 23, c.1286 residents received help or have open cases for debt and benefit appeals; and of these:-

- £757k debt written off
- £1.4m cash gains (annualised) from benefit appeals and welfare rights home visits
- £374k from one off back payments for our resident

Case Study – Mental Health Welfare Rights

Background

Resident B has a serious long-term mental health condition and had claimed for a Personal Independence Payment (PIP) in February 22. Sadly the application was rejected and the resident did not ask for a mandatory reconsideration because he was hospitalised not long after.

What we did

RAS were able to ask for a very late reconsideration as we were just within the absolute deadline of 13 months. Even though, there was evidence from the Consultant Psychiatrist for this application, the reconsideration was turned down. Following this, RAS lodged an appeal to the DWP.

What happened

DWP looked at the appeal and contacted us to say she was going to supersede the appeal without the need for a hearing and awarded the enhanced rate daily living and enhanced rate mobility components. This resulted in a weekly cash gain of £172.75 and a one off payment of £12,737. Without the intervention of a Benefits Appeal Advisor who requested a Mandatory Reconsideration for the original decision – this money – which the resident had been entitled to all along – would have been lost.

Cast Study – Debt Advice

Background

Resident C is self employed, owns his property and was going through the divorce process. Unfortunately, his earnings from self-employment were very low - he had earned less than £2,000 in a 6 months period. When he came to see the RAS team he had almost no income and had debt problems and was selling his personal belongings to survive. His brother was helping but the resident felt this was a blow to his self-esteem. He told the RAS team that he was unable to pay his council tax and other household bills. He had never claimed any state benefits in his life and didn't know how the welfare system worked. He was reluctant to go the foodbank and said he would 'rather starve'.

What we did

RAS helped him to apply for Universal Credit, Council Tax Support and a grant from HSF fund to help with immediate needs whilst the benefit applications were being processed. He was also supported by a qualified Debt Advisor to help negotiate affordable payment arrangements with his creditors.

What happened

The resident commented by saying "Finally, my life is much more balanced than when we met and I would like to repeat my gratitude for all the help, advice and support that you provided - you established the platform enabling me to move forward with my life for which I am eternally grateful. Thanking you for your time".

9.13 **RAS Support Funds** – formally known as Stockport Local Assistance scheme (SLAS) has been in place for many years and provides residents with crisis payments for energy, daily essentials and rent. These are intended to be temporary awards and gives residents time to adjust and access wider support such as help with maximising income via the benefit system, debt advice, finding a job or seeking cheaper rented accommodation. There is significant pressure on the budget available for residents in crisis given the rise in demand for support funds by those experiencing the cost of living crisis. Controls are in place to limit individual support in order that the available resources can support more individual households

- On average each month 240 residents apply for assistance
- c. 25% of items applied for are awarded
- Typically 15% of residents return with a new issue
- Increase in applications year on year since 2020/21¹⁴

9.14 **RAS Voucher Scheme processing** with this service sitting within RAS, this has improved the oversight of the operations, enabled economies of scale and the ability to bolster resources from the wider RAS team during peak demand. Again, financial pressures are being experienced in this budget given the growth seen in the scale of voucher applications achieved. This process has enabled:-

- Over 900 children received school meal support
- 2056 applications received with c.1222 children awarded school uniform vouchers (269 extra applications compared to last year) total value c.£70k
- 374 alternative fuel payments processed on behalf of the Department of Business, Energy and Industrial Strategy (BEIS)

Cast study – Wrap around support

Background

Resident D (Mrs D), aged 80 is very ill and disabled and is cared for full time by her husband, aged 84 and they had recently celebrated 60 years of marriage. Mr D was dedicated to his wife however, he had prostate cancer and blood/bone cancer and was receiving treatment. Given Mrs D's condition they have to use a lot of water for washing clothes and showering because Mrs D had a catheter and was housebound. The couple were very worried about keeping the house warm given both of their health issues. They were also concerned because the nurse who used to visit had stopped around last September because of staffing pressures. Mr D felt alone and was uncertain about who to contact for help. Mr D was at a loss until a chance conversation with his local Councillor. From this, the Councillor contacted the council to see if we could help. On hearing this news, the COL team mobilised immediately and began a wraparound service for the resident.

What we did

The COL team made a warm referral to Adult Social Care for additional support and as a result of this, the couple were assessed; then contacted Age UK on behalf of Mr and Mrs D for help with a new boiler to better heat the house; the COL team also visited Mr and Mrs D in person, at their own home to see if they could help improve their income by supporting them to complete a Pension Credit and Council Tax Discretionary Support application. They also referred the couple to Disability Stockport for help towards new bedding - theirs were perishing from all the washing.

What happened

Age UK helped towards the cost of the new boiler which is being fitted in October, just in time for the winter; Adult Social Care visited the couple to assess their needs and are going to fit a handrail at the front of the property as well as a new step because their step is too low for Mrs D to use safely. They also received a lamp to help with reading. Council Tax Support have reviewed their application for support and the Pension Credit application is in progress.

¹⁴ Applications for Discretionary awards 20/21 -1178, 21/22 – 2317, 22/23 - 3202

10. RECOMMENDATIONS

10.1 Scrutiny is asked to note and comment on this report.

11. BACKGROUND PAPERS

11.1 See Appendix and footnotes

12. APPENDIX ONE - STOCKPORT POVERTY HEADLINES

12.1 Stockport is amongst the top ten most polarised boroughs nationally

12.2 Food support

- GM Resident Survey: 25% of Stockport respondents say someone in their household has cut the size of or skipped meals because there wasn't enough money for food (lower than GM, 33%)¹⁵
- University of Sheffield: In 2020/21, 3.48% of adults in Stockport were experiencing hunger, 12.26% struggling with food insecurity, and 9.07% worried about food insecurity¹⁶
- Estimate that c.615 households per week are being supported to access free food via Stockport's network of food banks and community organisations that support people to access free food¹⁷.

12.3 Circa 30,000 low income households (c.22%), incl. c.34,000 people

- 10,864 children living in relative low-income (defined as a family in low income Before Housing Costs)¹⁸
- 15,843 households are in fuel poverty (12.2% although lower than national average, 13.1%) with 9 LSOAs above 20%¹⁹

12.4 Welfare Support

- 19,305 households in receipt of Council Tax Support, 8977 in receipt of Housing Benefit
- 21,780 people on Universal Credit, 5782 people in receipt of Pension Credit²⁰
- 8798 children in receipt of means-tested FSM²¹

12.5 26% of households identified as being financial vulnerable²²

12.6 Energy

- 51% finding it 'very' or 'somewhat' difficult to afford energy costs (GM Residents Survey)

12.7 Housing

- 46% finding it 'very' or 'somewhat' difficult to afford rent (GM Residents Survey)

12.8 In 2021/22 before housing costs:

- 17% of the total population live in relative poverty and 13% in absolute poverty (this would be 49,000 or 39,000 people)
- 20% of children live in relative poverty and 16% in absolute poverty (this would be 12,500 or 10,000 children)
- 15% of working age adults live in relative poverty and 12% in absolute poverty (this would be 26,000 or 21,000 working age adults)
- 18% of pensioners live in relative poverty and 14% in absolute poverty (this would be 10,500 or 8,000 pensioners)
- So in total 36,500 or 29,000 adults depending on the measure

12.9 In 2021/22 after housing costs:

¹⁵ <https://greatermanchester-ca.gov.uk/what-we-do/research/resident-surveys/>

¹⁶ <https://shefuni.maps.arcgis.com/apps/instant/interactivelegend/index.html?appid=8be0cd9e18904c258afd3c959d6fc4d7>

¹⁷ Council analysis of Stockport Food Network data, Aug 2023

¹⁸ <https://www.gov.uk/government/statistics/children-in-low-income-families-local-area-statistics-2014-to-2022>

¹⁹ <https://www.gov.uk/government/statistics/sub-regional-fuel-poverty-data-2023-2021-data>

²⁰ DWP StatXplore

²¹ <https://explore-education-statistics.service.gov.uk/find-statistics/school-pupils-and-their-characteristics>

²² GMCA analysis of ONS measure of financial vulnerability, Sept 2023







- 22% of the total population live in relative poverty and 17% in absolute poverty (this would be 63,000 or 49,000 people)
- 29% of children live in relative poverty and 23% in absolute poverty (this would be 18,000 or 14,000 children)
- 20% of working age adults live in relative poverty and 16% in absolute poverty (this would be 34,500 or 28,000 working age adults)
- 18% of pensioners live in relative poverty and 12% in absolute poverty (this would be 10,500 or 7,000 pensioners)
- So in total 46,000 or 35,000 adults depending on the measure

13. APPENDIX TWO - RAS BOARD SITUATION REPORT

13.1 This is a collection of powerful data from a number of organisations that provides a system overview of how the wider Resident and Advice Support services are performing for Stockport residents. The organisations that provided data for the SITREP are RAS, Citizens Advice Stockport, Stockport Support Services Hub and SHG

13.2 SITREP for September is attached.

September Headlines

 <p>2363 residents presented for help; slightly lower than previous 3 months</p> <p>the number of issues that required support and guidance was c. 4331; highest since March</p> <p>Most popular way residents have contacted for help in September was telephone then online web forms and in person</p> <p>650 in person appointments with residents for support and guidance with benefits, debt and other arrears such as energy; highest since March</p>	 <p>at least £219K income found for residents from 'one off' cash gains (DWP Benefit Appeal back payment, discretionary payments, benefit uptake campaigns); highest since March</p> <p>at least £157K of resident debt was written off</p> <p>at least £99K new monthly income found for residents (DWP monthly benefit increase) when annualised this is £1.18M ; highest since March</p>
 <p>Still seeing a high number of residents seeking support with universal credit and other benefit applications at the Citizens Advice and Stockport Homes</p> <p>Once again fewer people presented with more issues:-</p> <p>April May June 8K residents and 10.4K issues. July August September 7.2K residents and 12.5K issues</p>	 <p>awarded £11K in crisis payments:-</p> <p>224 discretionary crisis support fund applications awarded; 43 fewer than previous month</p> <p>25% award rate for discretionary applications; gas, electric and food were the most applied for items</p> <p>fewer applications for crisis rent applications (47 to 31) and the majority were from private rented accommodation</p>
 <p>Demand remains high for help with benefit support; September saw fewer residents contacting CASORT for benefits / universal credit and debt with a small increase for utility support.</p> <p>RAS saw a high number of residents seeking and/or requesting appeals for their current level of benefit claims; Debt cases – remains high</p> <p>COL line saw an increase in food poverty</p>	 <p>Brinnington and Central residents sought help the most for money advice and crisis support.</p> <p>Davenport and Cale Green, Manor & Edgeley and Cheadle Heath recorded high demand; with Offerton nearly doubling</p> <p>Redish North saw a reduction with residents seeking help</p>

14. APPENDIX THREE– ANTI-POVERTY ACTIVITY FROM 2013 ONWARDS

14.1 Pre-Covid

- 2013 – SLAS was established as a result of a central government decision to transfer responsibility for Crisis Loans and Community Care Grants, two key elements of the Social Fund, from the DWP to local authorities
- 2017 – Stockport Poverty Monitor developed to quantify poverty at local, locality and borough-wide level. Identifies those most at risk of experiencing poverty as: Low Income Families/Benefit Dependent Families; Lone Parents; Private Renters; People with Disabilities; Single Pensioners; and Unemployed single, working-age adults
- 2017 – Cross-partner Financial Inclusion Working Group set up – shift from focus on child poverty to more holistic focus on financial inclusion
- 2018 – Community Reporters-led Poverty Insight investigation carried out. Over 100 stories of lived experience collected and reporters involved in coproducing a series of recommendations
- 2019 – Implementation of recommendations including the focus on increasing awareness of support available. Money Maximisation Roadshows held in Brinnington and Adswold & Bridgehall

14.2 2020 onwards – Covid Response

- Dedicated Coronavirus Helpline and Support Hub set up to provide support to vulnerable residents to access food and shopping support
- Financial Inclusion Working Group developed programme of support to meet crisis support as well as strengthen financial resilience through focus on clear communications, improved pathway between services and promotion of self-service. Initiatives included:
 - SLAS was rebranded as Support Funds
 - Delivery of £2.163m of Government grants including DEFRA Coronavirus Emergency Assistance Grant for Food and Essential Supplies (£322k) via Support Funds and strategic investments (support for Care Leavers; Youth Employment Hub; investment in Credit Union; and grants to food banks); £1.121m in Test & Trace Support Payments delivered; DWP-funded Covid Winter Package (£1.170m) across: £878k distributed in Holiday Support Vouchers, £40k via colleges for Post 16 eligible young people, £170k via schools to support those not in receipt of means-tested FSM, £45k awarded in fuel vouchers via partnership between Age UK Stockport, Stockport Food Bank, Citizens Advice and SMBC Welfare Rights, £20k awarded to those living in temporary accommodation with support including: energy vouchers, household items and white goods, and £3k awarded to care leavers and those with Special Guardianship Orders
 - Delivery on £115k from Cabinet Reserves to provide supermarket vouchers to eligible children in receipt of means-tested FSM for October Half Term

14.3 2021/22

- End of UC uplift (£20 per week) led to c.£400k per week less for vulnerable households, or c.£20.8m over 12 months
- Financial Inclusion Working Group oversaw delivery of range of initiatives including:
 - Establishment of the Stockport Food Partnership in collaboration with Sector3
 - £1.020m distributed via DWP funded Local Support Grant including: £725k distributed in Holiday Support Vouchers; £295k grants allocated to SHG Your Local Pantry; SHG to provide fuel assistance to households in temporary accommodation; food banks; Citizens Advice Stockport; and Age UK
 - Delivery of DfE funded HAF programme

- £2.125m distributed via Covid19 Hardship Grant including: £1.631m awarded in £150 Council Tax Rebate payments; 1141 households received Council Tax Discretionary Hardship Fund; £80k allocated in Discretionary Housing Payments; £50k allocated by Support Funds to award Humanitarian Aid Grant; £0.020m allocated to extend Leisure Keys scheme
- £2.163m distributed via DWP funded Household Support Fund Phase 1 including: £875k distributed in Holiday Support Vouchers; £42k distributed via colleges to support Post 16 eligible young people; £30k allocated to care leavers; £0.010m allocated to families with children under 2; £62k allocated to Support Funds; £626k distributed via £45 Winter Fuel Voucher; £199k allocated to Third Party Organisations including Citizens Advice Stockport, Age UK Stockport, Stockport Homes, Food Banks; £244k spent on administration and salaries
- Delivery of £869k DfE funded HAF programme

14.4 2022/23

- COL Round Table held in October 2022. Chaired by Cabinet Member for Resources and Governance, the Roundtable brought together a range of partner organisations to discuss challenges and formally commit to working together to support residents during cost of living crisis
- COL Taskforce set up to ensure strategic governance of cost of living response programme. Agreed action plan focused on ensuring access to immediate crisis support; maximising income and minimising expenditure; and developing a One Stockport response. Initiatives including the following projects:
 - Communications – dedicated cost of living webpage; financial support flyers distributed; Stockport Money Advice & Referral Toolkit (SMART) collated and widely circulate amongst partner organisations
 - Spend Well Live Well campaign – Money Max roadshows held in Woodley and two primary schools; events held alongside HAF activities; relevant services brokered to attend community-led drop in sessions
 - Pension Credit uptake campaign
 - Adult Social Care supporting households pilot
 - Stockport Community Advice & Information Network (SCAIN) re-established
 - Sector3 led COL donation appeal raised £63k
 - Merseyway-led School Uniform Shop launched and Giving Tree launched in partnership with Age UK Stockport
 - £4.326m distributed via DWP-funded Household Support Fund Phase 1 and 2 including: £165k awarded to Support Funds; £92k awarded to Care Leavers Team; £75k awarded to Start Well Team; £174k awarded to VCFSE organisations including food banks; £100k awarded to VCFSE organisations to deliver Warm Spaces; £175k allocated to HAF programme expansion; £756k awarded to Trusted Partners; £1.273m awarded in Holiday Support Vouchers; £1.161m awarded in Energy Voucher to eligible households (those in receipt of Local Council Tax Support and/or Housing Benefit)
 - Delivery of £873k DfE funded HAF programme
- Council joined Greater Manchester Poverty Action as a Principal Partner

14.5 2023/24

- Launched RAS Team including COL Adviceline
- (RAS Board established to provide strategic governance for anti poverty approach. Initiatives include:
 - Merseyway-led School Uniform Shop re-launched following success pilot in Summer 2022
 - £4.326m HSF Phase 4 – ongoing delivery including £1.335m awarded in Family Support Vouchers; £103k awarded via Spend Well Live Well grant for 13 organisations to deliver cost of living projects across the borough

- £1.5m allocated to School Meal Support Scheme. Launched in May 2023, the scheme will provide a paid for school meal to eligible children and young people. Currently 945 will benefit from this over the 23/24 academic year
- Delivery of £873k DfE funded HAF programme

15. APPENDIX FOUR – STOCKPORT COUNCIL ANTI-POVERTY OBJECTIVES 2024-27

Introduction

- 15.1 Stockport has an estimated 36,400 adults living in poverty around 12% of the population (JSNA 2015 – figures need updating). 26.6% of children in Stockport are living in poverty according to figures for 21/22 from the End Child Poverty Coalition. The borough is still recovering from the negative economic impact of Covid and is now facing a cost of living crisis being driven by high inflation especially of essentials such as food and energy. National research from the Resolution Foundation in Nov 22 found that 23% of adults said they couldn't afford to replace or repair major electrical goods up from 8% pre-pandemic, and 11% said that they were hungry but didn't eat because of a lack of money in the past month compared with 5% pre-pandemic.
- 15.2 Stockport is amongst the top ten most polarised boroughs in England, with deprived areas having lower than average education, health and employment outcomes, leading to significant inequalities which damage the life opportunities of our residents. There is a gap of almost 12 years in life expectancy between those living in the most deprived and least deprived wards in Stockport. People in deprived areas spend more years in fair or poor health compared to those in other areas, and the average healthy life expectancy in the most deprived areas is 55 years.
- 15.3 Our borough has inequalities that reach beyond economic disadvantage, covering the protected characteristics of age, gender, pregnancy and maternity, disability, race, religion or belief, sex and sexual orientation, as well as other characteristics such as the experience of care, and past or current military service. These factors interact with each other. We know that experiences of poverty, where people live, and other factors intersect to deepen disadvantage and impact on wellbeing and quality of life.
- 15.4 These anti-poverty objectives do not stand alone from other Council objectives but seek to provide a focus and overview of the Council's commitment to reducing poverty. In particular they go hand in hand with our Equality Objectives <https://www.stockport.gov.uk/equality-and-diversity/overview-equality-and-diversity>. Delivering these objectives can only be done effectively if this focus is embedded across the organisation and wider partners.
- 15.5 In 2020, a range of individuals and organisations came together to develop our One Stockport Borough Plan. This ambitious plan is based on listening to local people and understanding what is important to them. Our vision is that:

Stockport is a great place to live, where no one is left behind

- 15.6 We want a borough where everyone is free from poverty. To achieve the ambitions in the plan, the council is working together in partnership: public sector bodies, businesses, voluntary and community organisations and local people working together as One Stockport.
- 15.7 These anti-poverty objectives are informed and underpinned by our values: thinking Stockport, Team work, Ambition and Respect (STAR), which are at the heart of everything we do and describe the way we work in Stockport Council. They influence our choices and our behaviours - they are the thread running through all our work.

- 15.8 **Intersectionality** - Our approach to poverty recognises the impact of intersectionality where people who experience more than one protected characteristic or socio-economic risk factor, are at risk of a multiplied disadvantage and are more likely to be in poverty. Our Equality Impact Assessments consider socio-economic status and disadvantaged groups alongside the nine protected characteristics when we make significant decisions. Through their effective use we ensure that the council systematically thinks through the impact of its decisions on both residents and staff so that Stockport's commitment to fairness is translated into practice.
- 15.9 **Poverty and climate** - Climate change is a key issue facing all of our communities. The impacts of climate change will affect us all, but we recognise the impact will be different on different people and communities especially those who are the most socially vulnerable including experiencing social and economic deprivation. The 'green thread' that runs through our work as a council aligns closely with the actions underpinning these Anti-Poverty Objectives, because climate action can help to address issues of fuel and food insecurity, accessibility, a changing economy, air quality, and thereby help reduce inequalities in health and wellbeing.

Anti-Poverty Objectives 2024-27

15.10 Anti-Poverty Objective 1: To ensure a strategic, systematic and preventative approach to anti-poverty work is in place.

We know that some groups of people experience poorer life chances than others and that poverty can be a significant factor in determining outcomes, opportunities and wellbeing. Across the Council individual services already take this into account. We are committed to building on this and ensuring we take a strategic and systematic approach to considering the impact of our decisions and service delivery on socio-economic inequality. Well paid jobs are a route out of poverty but are out of reach for many of our communities.

The action we will take:

- Adopt the socio-economic duty on a voluntary basis
- Use the 2021 census data to understand the socio-economic demographics of our communities
- Use quantitative data from our services to understand who is not using our services or is over-represented and seek ways to understand why
- Ensure all our front line employees make referrals as appropriate to our advice service as a preventative measure for example all service users of Adult Social Care should receive financial inclusion advice
- Enhance our Equality Impact Assessment process to consider the impact on socio-economic inequalities of major decisions we make
- We will pay particular attention to data which identifies an overlap between poverty and protected characteristic groups

How we will measure success:

- The socio-economic duty in place by 2027
- Implications of the 2021 census for our baseline data on poverty are well understood and taken into consideration across the council and our partners
- Services regularly consider socio-economic inequality in designing and delivering their services, and we work closely with partners on this.
- An increase in people living in deprived neighbourhoods accessing key services in health, education and employment

15.11 Anti-Poverty Objective 2: To ensure the voice of Stockport residents is integral to our service design and delivery, and that our anti-poverty work is rooted in the lived experience of people in poverty.

A lack of access to influence and feeling disempowered are important elements of the experience of poverty. The stress this causes is particularly acute in a polarised borough such as Stockport due to the additional impact of social comparison and feeling unable to participate fully in society. In order to address poverty we know that we need to share power with those most affected by poverty and inequality, and that building a fairer and more equal borough means creating processes where everyone can have a stake and a say in the things that affect their daily lives. We want to develop strong community relationships and have equal partnerships with the people who access our services, and in particular to be alert to people who are excluded or more marginalised from our engagement processes.

The action we will take:

- Develop a strategy and coherent cross-Council approach to resident engagement including core principles which will put residents at the heart of what we do
- Listen to people with experience of poverty and involve them in designing and delivering services including being
- Develop an anti-poverty network to ensure the voice of residents guides our anti-poverty priorities and supports us to ensure we are delivering in the most effective way possible
- Be responsive to resident created groups on their terms as well as inviting them to contribute to our policy, design and delivery processes
- Work closely with partners across the Borough to align our approach to engagement and ensure we all consider poverty when developing our services

How we will measure success:

- An engagement strategy and principles of participation are in place and well understood across the Council
- Our consultation and engagement processes regularly include the lived experience of our residents
- An anti-poverty network is vibrant and active and we have examples of how they have made a difference to our services

15.12 Anti-Poverty Objective 3: To maximise the income of residents through access to fairly paid, flexible and good quality work.

We know that some residents are distanced from the labour market because of where they live, their experience, or their caring responsibilities. Work is an important route out of poverty but good work with fair terms and conditions, and sufficient flexibility to support, for example, carers and people with a disability who need reasonable adjustments. The minimum wage is insufficient to prevent poverty: 68% of families in poverty have at least one working adult (DWP 19/20). We want to create opportunities for all residents to reach their full potential in work.

The action we will take:

- Promote the Good Employment Charter and Real Living Wage to businesses and employers in Stockport
- Promote and provide apprenticeship opportunities for young people at a distance from the labour market

- Hold inclusive jobs fairs in low-income communities with proactive local outreach and local jobs available
- Provide benefits advice to those who are moving into work including 'better off' calculations and information about access to work
- Promote the benefits to employers and businesses of providing flexible work including part time and job share offers
- Promote and encourage 'Green' jobs and businesses in Stockport

How we will measure success:

- 500 more businesses will be signed up to the Good Employment Charter and Real Living Wage
- More apprenticeships are targeted at those who are at a distance from the labour market, and are included as part of social value commitments in the Council's procurement contracts
- The numbers of people attending inclusive job fairs and the numbers who go on to employment or training
- The numbers of households with no one in work will reduce

15.13 Anti-Poverty Objective 4: To maximise the income of residents through provision of high quality easy to access advice including on benefit entitlements

Stockport residents do not access their full entitlement to state support which undermines their financial security and increases levels of poverty in the borough. For example we estimate over £4m per annum goes unclaimed in Pension Credit. The financial inclusion and advice service in Stockport was fragmented and hard for residents to navigate. We have put a more coherent and easily accessible Residents' Advice Service (RAS) in place but we know there is more to do to consolidate access to advice.

The action we will take:

- Build on the Council's Residents Advice Service to provide easily accessible advice through on line resources and a dedicated phone line with 'warm' handovers to relevant internal and partner advice agencies with face to face advice available
- Proactive outreach on financial inclusion into communities through money max roadshows
- Run benefit uptake campaigns for example on pension credit and attendance allowance
- Provide residents who are struggling or have a vulnerability with financial advice and support for any services the Council provides which have charges for example social care and council tax
- Disseminate the financial inclusion offer through Council services such as Stockport Family and Adult Social Care, and externally for example through food banks, and ensure referral routes are well understood and utilised

How we will measure success:

- Numbers of people accessing the RAS and externally provided advice services
- Amount of additional benefits claimed (broken down by one-off back payments and regular ongoing increase to income)
- Numbers of people accessing advice services with more than one issue will reduce
- A process agreed and in place for social workers in Stockport Family and Adult Social Care to refer to the Resident Advice and Support service

15.14 **Anti-Poverty Objective 5: To provide support to residents in a financial crisis**

Low income households rarely have savings to fall back on when they hit a crisis such as developing a significant illness, losing a job, or a cooker breaking. The cost of living crisis has led to increasing levels of food and fuel poverty. More residents than ever are struggling to make ends meet and are hitting a financial crisis. We know that bereavement and a new child in the family are significant events which impact on livelihoods and can trigger poverty.

The action we will take:

- Provide advice on debt and negotiate affordable debt settlement arrangements
- Provide support to residents in a financial crisis through crisis grants, fuel and food vouchers and referrals to food banks
- Review our debt recovery policy on the use of enforcement agents and ensure it is in line with national best practice in relation to support for low income and vulnerable residents.
- Pilot sustainable models of affordable food provision such as community shops and pantries as an alternative to food banks
- Disseminate information about crisis support and our advice service through our registrars service
- Promote and support energy efficiency schemes

How we will measure success:

- Amount of debt written off
- Numbers of people supported with crisis grants, fuel and food vouchers
- Reduction in numbers of residents presenting to our Residents Advice and Support Service with issues relating to our use of enforcement agents
- Reduction in the use of food banks

15.15 **Anti-Poverty Objective 6: To prevent poverty by working with children and young people**

This objective is to be confirmed

Actions we will take:

- School readiness
- Poverty proofing in all schools
- Youth Alliance
- Support attainment levels of children on free school meals
- Prevent youth homelessness by supporting families under pressure