



STOCKPORT
METROPOLITAN BOROUGH COUNCIL

Cost of Living update

One Stockport Health & Care Board
24 April 2024



CONFIDENTIAL



Context

The cost of living in the UK has had a significant impact on the lives of residents and increasing demand for council services. In Stockport,

- 22% (63,000) of the total population live in relative poverty (after housing costs) and 17% (49,000) in absolute poverty (AHC)
- 29% (18,000) of children live in relative poverty and 23% (14,000) in absolute poverty.
- Circa 32,928 households are financial vulnerable
- 13% of adults say that they or someone else in their household has lost weight in the last 12 months due to not enough money for food.
- 12% (15,843) households are in fuel poverty but higher in Adswold and Bridgehall (27%).
- 51% finding it 'very' or 'somewhat' difficult to afford energy costs.
- 27% of adults have had to borrow more money or use more credit in the last month. 73% of those adults in debt, are having some difficulty with managing this debt. For those struggling, 44% have not sought help (stigma and embarrassment).

To some extent, Government support has protected vulnerable households. In 2023/24, Stockport residents received circa £27m in Cost of Living Payments plus £4.326m from HSF4.

Despite this Government support, demand for council services has increased over 23/24:

- Demand for debt advice is increasing, together with an increase in support with mortgage and credit card debt from more affluent areas. There is currently a 3 month wait for appointments with the council's Specialist Debt Advice Team.
- Increasing request for support with completing benefits forms (Universal Credit and PIP) plus an increase in requests for benefit decision appeals.
- Most deprived communities account for highest proportion of residents seeking support.
- Increase in people presenting with multiple issues and complex cases.



2023/24 Highlights

- Almost 30,000 residents have accessed help and support from our Resident Advice & Support service offer. Residents supported to access £16m in new income derived (from either benefits, discretionary payments or debt written off).
- The Council's Specialist Debt and Welfare Rights Team have supported 2222 unique residents with either benefit appeals or debt advice. Residents have been supported to access over £1.127m in total cash gains and over £1.315m of debt has been written off.
- The Cost of Living Adviceline has supported 3624 residents with over 4500 issues.
- Over 30,000 households supported by the Household Support Fund – the Family Support Vouchers hit the highest redemption rate of 94%.
- The council's Trusted Partner approach (which targets support at the cohorts most affected by rising cost of living) has been recognised regionally and nationally as best practice.
- Almost 3000 awards of support made by Support Funds through discretionary awards and Discretionary Housing Payments.
- Invested in over 200 voluntary and community-led activities aimed at supporting residents with the cost of living through Spend Well Live grant programme, Warm Spaces and expanding the Holiday Activities & Food programme.
- Supported an additional 1300 pupils with a paid-for school meal for the 23/24 academic year – the School Meal Support Scheme was recognised as national best practice in recent CPAG report.
- Delivered financial information, advice and guidance in localities via attendance at 35 community events, 5 Money Maximising Roadshows and developed financial support-specific sessions in Edgeley and Heaton Norris.
- Developed our approach to increasing DWP benefit uptake through utilising both council-owned and partner-owned data to target communications at potentially eligible households.
- Agreed over £1.1m worth of commitments to pay outstanding social care debts, with over £0.518m of actual monies received.



Anti-Poverty – Governance, Context and Principles

- Anti-Poverty Objectives 2024-27 approved by Cabinet – key pillar to Fair & Inclusive programme (alongside Equalities Objectives)
- Anti-Poverty Steering Group and Anti-Poverty Operational Group established
- Anti-Poverty Workstream within Connected Communities Pillar of Neighbourhoods & Prevention programme
- **Context**
 - Increasing demand across system, increasing complexity of issues
 - Withdrawal of Government Cost of Living Payments (£27,355m), ending of School Meal Support Scheme
 - Reduced capacity within council services
 - HSF5 extension (6 months, £2.163m)
 - Commitment from partner organisations to be part of joined-up approach – development of ‘warm referrals’
- **Principles**
 - Recognise that the council is not always the first choice for residents to access support – work alongside VCFSE partners to target support at individuals/households, deliver financial IAG in neighbourhoods (ensure support is available in settings where residents feel connected to and by organisations that residents trust)
 - Greater emphasis on early help and prevention – proactive in helping people at the earliest opportunity, minimising the escalation to crisis. Maximise awareness of available support, understand the root causes
 - Make best use of council and partner data to target support at vulnerable households i.e. benefit uptake and delivery of financial IAG in neighbourhoods
 - Minimise the need for residents to tell their story more than once – expand system of ‘warm referrals’ amongst support agencies
 - Embed digital inclusion into our approach
 - Ensure that lived experience drives our service delivery – adoption of Socio-Economic Duty



2024/25 Priorities

Objective	2024/25 Priorities
Obj.1: To ensure a strategic and systematic approach to anti-poverty work is in place which is rooted in the lived experience of people experiencing poverty	<ul style="list-style-type: none"> • Adopt Socio-Economic Duty (SED) including delivery of poverty awareness training • Set up an Anti-Poverty Network as part of wider approach to capturing lived experience (plus oversee adoption and implementation of SED) • Encourage collective of lived experience via informal routes incl. Community Reporters, Humans of Stockport, Empathy Museum • Ensure that each TAP Locality Plan has actions focused on financial and digital inclusion
Obj.2: To maximise the income of residents through access to fairly paid, flexible and good quality work	<ul style="list-style-type: none"> • Development of a Stockport Skills and Employment Plan, as a Stockport Economic Plan outcome • Deliver 4 more Inclusive Jobs Fairs, starting with Cheadle (All Hallows Church, Councillor Lane) in April • Delivery of UKSPF People & Skills programmes (NEETs', GM Community Grants, Support to Succeed) • Secure more employers to be engaged with Greater Manchester Good Employment Charter, towards target of 500 by 2030 – Employers event planned for June to promote the Charter and Real Living Wage
Obj.3: To maximise the income of residents through provision of high quality easy to access advice including on benefit entitlements	<ul style="list-style-type: none"> • Recommissioning of the tri-council Citizens Advice commission. • New Standard Operating Procedure for Libraries – incl. resident support. • Alignment to any GM-led benefit uptake campaign. • School Uniform support developed in collaboration with schools, libraries and VCFSE. • Develop digital toolkits to guide residents on completing benefit forms • Increase access to financial support available in communities as well as increasing the skills and awareness of volunteers of support available
Obj.4: To provide support to residents in a financial crisis	<ul style="list-style-type: none"> • Deliver HSF5 and one-off Positive Investments • Stockport Food Network – focus on sustainable income streams and food donations (i.e. Match My Project, monthly Standing Orders) • Warm Space providers registered as referring agent to Fuel Bank Foundation (increase access to energy vouchers for PPM customers)
Obj.5: To prevent next-generation poverty by working with children, young people and their families;	<ul style="list-style-type: none"> • EYFS project starts in the Summer Term (developed in conjunction with Children North East); • 6 schools are committed to start Poverty Proofing in Sept 24 – target additional schools based on FSM and School Meal Support data • Schools that have completed Poverty Proofing will be actively encouraged to take part in the GMCA Start Small, Dream Big programme designed to raise career aspirations
Oj.6: To increase the numbers of people in affordable and stable housing and reduce homelessness.	<ul style="list-style-type: none"> • Ensure that addressing poverty is a core theme across place-based policies such as the Local Plan. • Maximise development opportunities. • Enable access to available options for those most in need (particularly those in private rented accommodation). • Work with partners to provide support for people moving into a tenancy (furniture, carpet, white goods etc). • Promote and support energy efficiency schemes. • Lobby and influence to bring about change in policy and practice at a subregional and national level.