



**STOCKPORT**  
METROPOLITAN BOROUGH COUNCIL

# Cost of Living update

One Stockport Health & Care Board  
4 December 2024



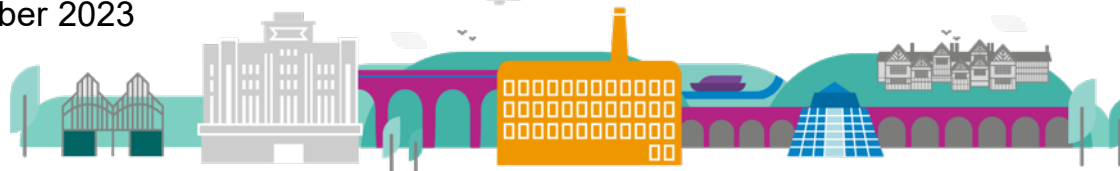
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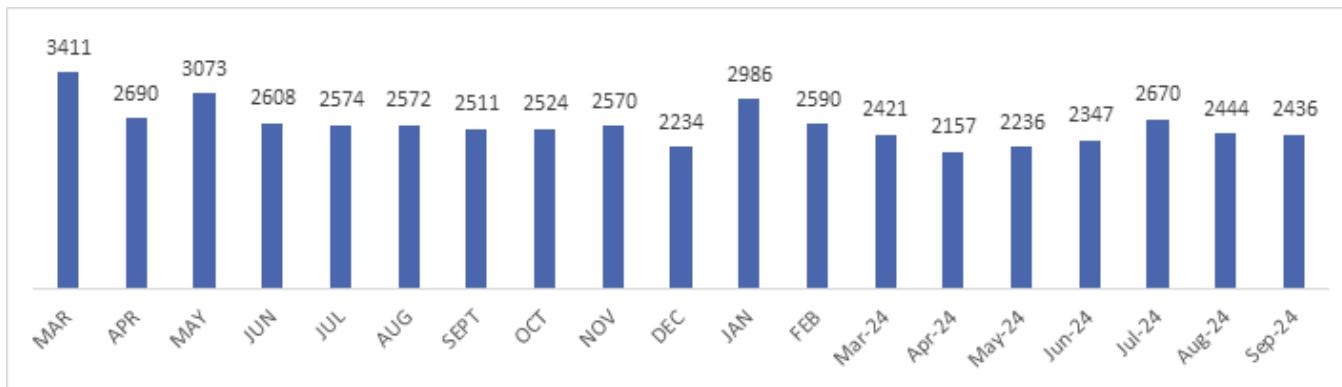
# Context

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,

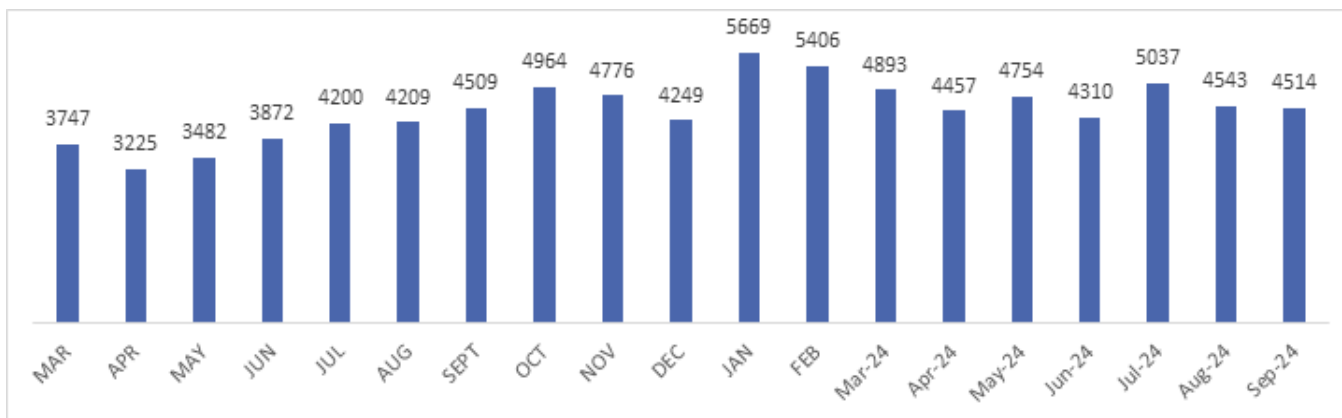
- 26.8% increase in the number of children living in absolute poverty and 14.5% increase in the number of children living in relative poverty
- 26% of households (32,928) are financially vulnerable
- 29% have had to borrow more money or use more credit in the last month (GM: 31%) – slightly higher than May 2024 (24%) but lower than Sept 2022 (32%).
- 46% find it difficult to afford their energy costs (GM: 45%) an increase from Feb 2024 (38%) but inline with previous year (46% in November 2023) (*GM Resident Survey – Wave 14, August 2024*)
- Inflation is easing but increases in Council Tax, water, energy and broadband – affects low-income households the most due to spending a higher proportion of income on food and energy.
- Circa 51,000 households will not receive the Winter Fuel Payment this winter.
- SITREP insight shows:
  - Since June 2024, 23% increase in pensioners contacting RAS
  - Overall fewer residents but more complex need:
    - 14,290 residents between April – Sept 24, down from 16,028 in 2023
    - 27,615 issues between April – Sept 24, up from 23,497 in 2023
  - Despite fewer residents, higher cash gains
    - Residents supported to access £7.881m in new cash gains between April to September 2024 compared to £4.190m in April to September 2023



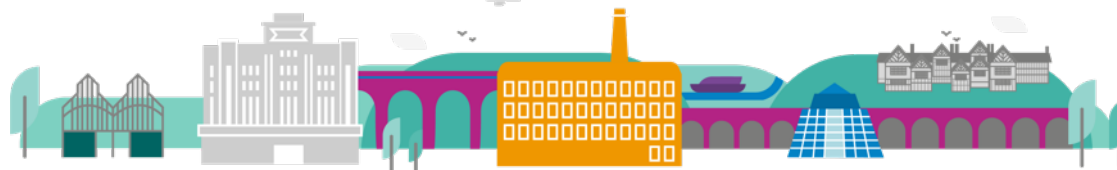
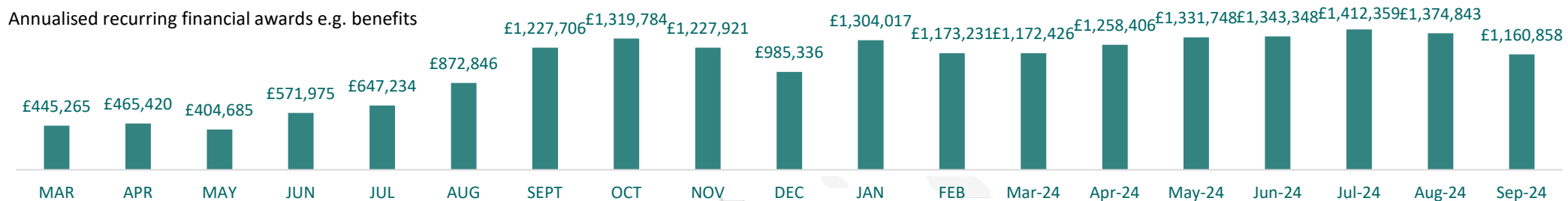
Unique residents – monthly



Issues – monthly

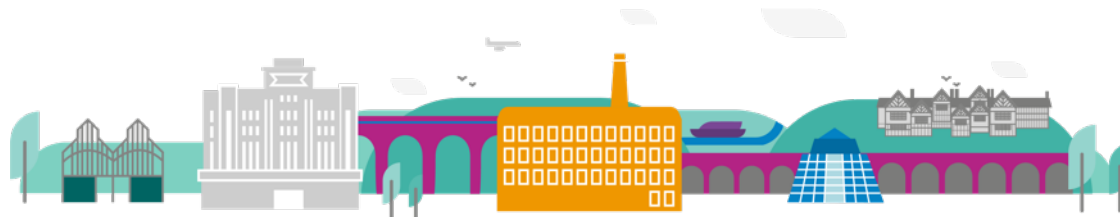


Annualised recurring financial awards e.g. benefits



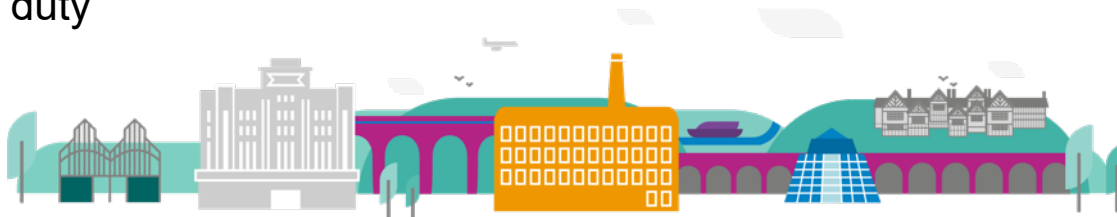
# Objectives and Governance

- [Anti-Poverty Objectives 2024-27](#) approved by Cabinet – key pillar to Fair & Inclusive programme (alongside Equalities Objectives)
  - Objective 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.
  - Objective 2: To maximise the income of residents through access to fairly paid, flexible and good quality work.
  - Objective 3: To maximise the income of residents through provision of high quality easy to access advice including on benefit entitlements.
  - Objective 4: To provide support to residents in a financial crisis.
  - Objective 5: To prevent next-generation poverty by working with children, young people and their families.
  - Objective 6: To increase the numbers of people in affordable and stable housing and reduce homelessness
- Anti-Poverty Steering Group and Anti-Poverty Operational Group established
- Anti-Poverty Workstream within Connected Communities Pillar of Neighbourhoods & Prevention programme



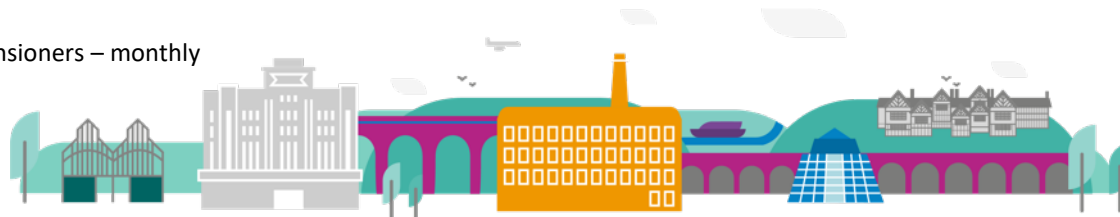
# Principles

- 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 – Make Every Contact Count
- Embed digital inclusion into our approach
- Ensure that lived experience drives our service delivery
  - Poverty Proofing
  - Socio-economic duty



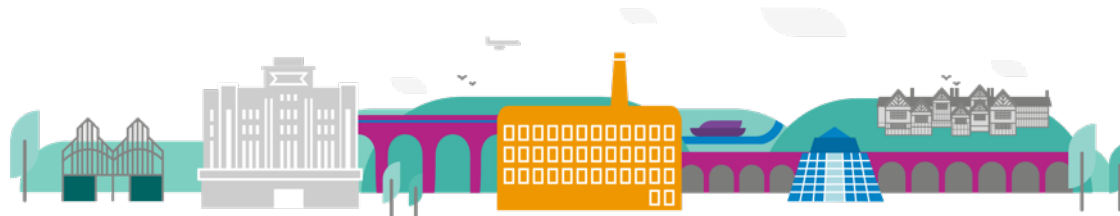
# Highlights 24/25 - Resident Advice & Support (RAS) Alliance

- RAS Alliance includes SMBC Resident Advice and Support Team (Welfare Rights, Debt Advice, Cost of Living Helpline), Stockport Homes Energy & Money Advice Team, Citizens Advice Stockport, Stockport Support Hub)
- Since April 2023, over 59,000 residents have received advice and support with over 76,000 issues.
  - Avg. 2582 unique residents per month
  - Avg. 4464 issues per month
- In total, over £3m of debt has been written off and since August 2023, residents have accessed around £17m through new benefit awards.



# Highlights 24/25 - Household Support Fund

- Household Support Fund Phase 5 was successfully delivered. From 1 April to 30 September 2024:
  - An estimated 20,224 households supported with an estimated 36,999 items of support.
  - £1,714m awarded to households with children (83.7% of total spend).
  - £0.403m distributed by third party organisations (19.7% of total spend) including Trusted Partner model and Food Banks.
- Trusted Partner Model
  - Recognised as regional and national best practice
    - BBC Money Box [interview](#) – ‘support has been life changing’
  - Provides targeted support to specific vulnerable cohorts including disabled people, pensioners and unpaid carers. Expanded to include organisations to specifically support ethnically diverse communities, SEND families and out-of-work households.
- Between 1 April 2023 and 30 September 2024 (incl. HSF4 & 5), £0.928m has been allocated across Trusted Partners to provide discretionary awards to target cohorts.
  - 4624 households received support.
  - Of this 41.3% were to households with a disabled person (1910 households, equating to £0.475m in awards).



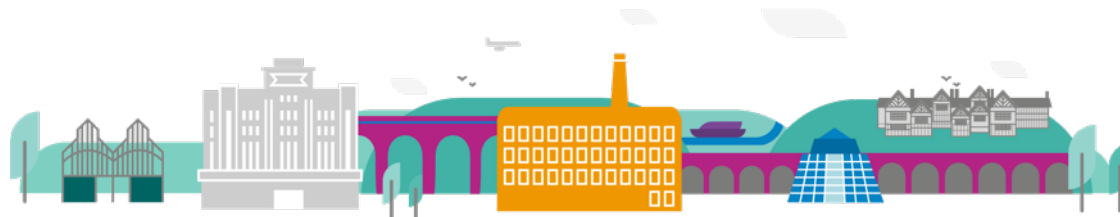
# Awards

## Resolve Poverty 2024

- Winner of ‘maximizing financial resources available to households’ –
  - Resident Advice and Support Alliance
  - Trusted Partner model to HSF delivery
  - Spend Well Live Well
  - Inclusive Jobs Fairs
- More info – <https://www.resolvepoverty.org/awards/>
- Press release – <https://www.stockport.gov.uk/news/stockport-council-and-partners-scoop-national-award-for-anti-poverty-work>
- Video – <https://www.youtube.com/watch?v=weGY58j8DuQ>

## LARIA – Local Government

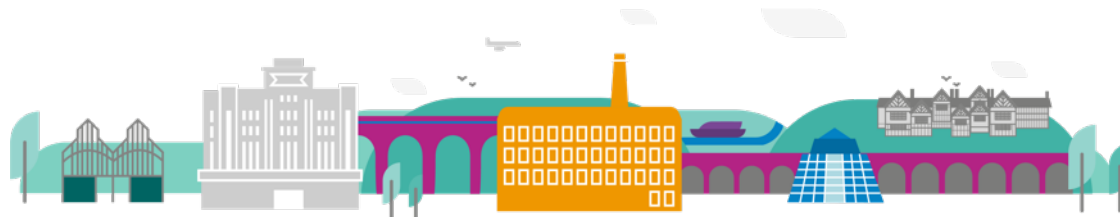
- Highly Commended for ‘Best use of local area research’ award:
  - SITREP and how it informs our anti-poverty approach





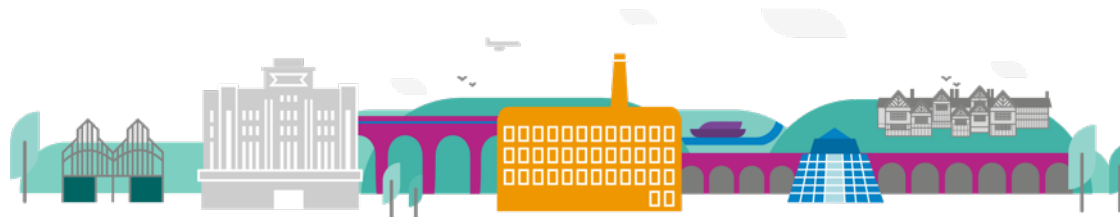
# Highlights 24/25 - Investment into VCFSE sector

- ReDish – used Stockport Local Fund grant to set up ‘Good Stuff Social Supermarket’ – launched in June 24, the scheme is open two days per week and serves the Reddish and Heaton Norris. To date over 150 residents have signed up for membership and on average 40-45 people access the supermarket every week.
- Investment into Early Essentials to widen offer from 0-3 month babies to 0-5 year olds. New premises end of November
- Investment into Cherry Tree Project to set up a pre-loved school uniform scheme. So far, 500kg of donations received via collection points in libraries. 'ReLoved Uniform For All' will operate on a 'click and collect' model whereby residents can choose items and collect from their chosen library.
  - £0.043m spent on Year 6 vouchers distributed via schools
  - Merseyway Shopping Centre delivered 3<sup>rd</sup> annual School Uniform Pop-Up shop – c.6000 pre-loved items were sold.
  - C.100 Back to School bags were distributed to Year 7 pupils starting at Reddish Vale High School via Sedulo Foundation
- Expansion of HAF programme ensuring food and activities delivered at May, October and February half terms.



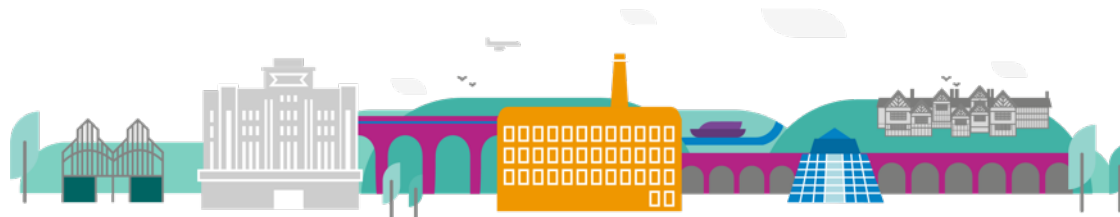
# Highlights 24/25 - Financial support outreach

- Activities driven by SITREP and community insight. Partner organisations are aligned to respond and include Healthy Start, Groundwork Energyworks, Citizens Advice, DWP Family Support Advisors, Credit Union, and United Utilities. Events incl:
  - Monthly financial inclusion drop-in cafés at Heaton Norris Community Centre, the Olive Branch in Edgeley and Lancashire Hill coffee morning; attendance at community events incl. Easter Fun Day at Webb Lane Allotments (April 2024); Edgeley Fun Day at St Matthews Church (June 2024); Stockport Homes Customer Roadshows; and Reddish North Park Fun Day (August 2024).
- DWP Supporting Family Advisors now attend Adswood and Brinnington Family Hub to support staff with parents' queries.
- Spend Well Live Well in Stockport facebook group continues to grow – currently has over 1900 followers.
- Talk Money Week – focus on illegal money lending, gaming and gambling harm
- 4<sup>th</sup> Inclusive Jobs Fair held at All Saints Church, Heaton Norris in October. Over 130 residents attended, 15 signed up to adult learning courses and 7 signed up to computer skills courses delivered by Xyrius.



# Highlights 24/25 - Digital Inclusion

- Since April 2024 – 10,284 people reached with digital support by Digiknow partners; 34 residents trained as Digital Friends/Champions
- Digitober – partnership event between Digiknow, Life Leisure and Brinnington Family Hubs – offered low-cost laptops for sale to residents in receipt of qualifying benefits. 43 laptops sold
- Digital Voice Switchover – Stockport Council are the first local authority to partner with Virgin Media O2 alongside Stockport Homes and the Telecare Services Association (TSA) to support telecare users during the UK's Digital Voice switchover. Telecare services support vulnerable residents who rely on devices connected to landlines for safety and independence. Stockport Council's leadership is setting a national standard to safeguard these essential life-saving services.



# Continued highlights 24/25

## Poverty Proofing in Schools

- 40 schools engaged in programme, 27 Poverty Proofing audits completed

## Libraries

- New Standard Operating Procedure incl. resident support, Make Every Contact Count (MECC), CASORT training

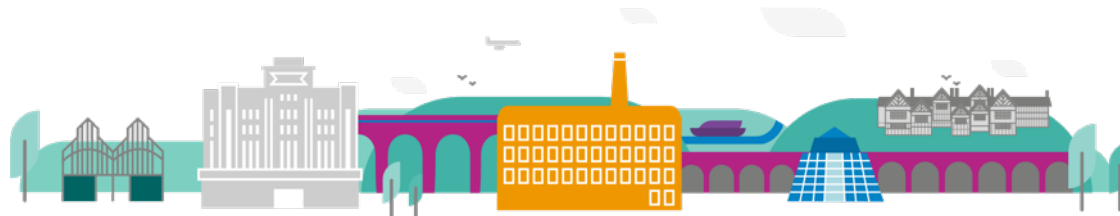
## Voluntary adoption of socio-economic duty

## School Meal Support Scheme

- Scheme provided 1300 low-income pupils with a paid-for school meal for the 2023/24 academic year.

## Citizens Advice Stockport

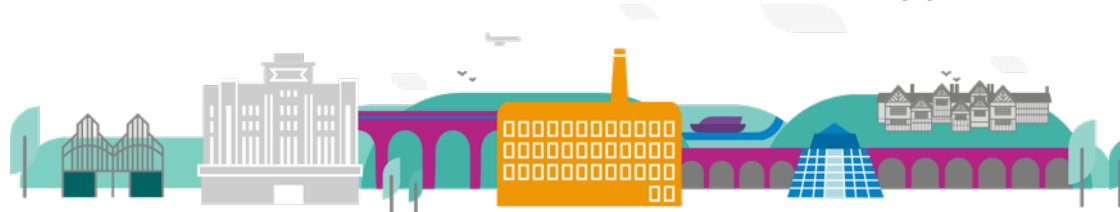
- Recommissioning of the tri-council Citizens Advice commission completed



# One Stockport Warm and Well 2024

Three key themes:

- Looking After Yourself
  - Get Winter Strong campaign encourages all eligible groups to have the flu vaccine or Covid booster
  - Public Health Team – mobile van at key shopping centres and public spaces
- Looking After Your Home
  - **Cost of living hub** – online resource to access financial assistance, including help with energy bills and debt support
  - **Family Support Vouchers** - £90 per eligible child, c.15,000 children
  - **Pensioner Assist Network** – increased advice capacity across Trusted Partners (RAS Team, Disability Stockport, Age UK, Support Hub and Signpost for Carers) to provide targeted support to pensioner households to access sustainable income i.e. Pension Credit, Attendance Allowance, etc. Letters being sent to CTS/HB households offering support. From first batch of letters (c.500), 65 requests for support received. The first call on Monday 18 November was a couple who are now £13K better off per year.
  - **Warm Spaces** – c.40 warm spaces incl. all 16 libraries – warm spaces aimed at older people
- Looking After Each Other
  - Healthy Stockport website has resources for mental health support, including crisis help.



# Next 6 months

Objective	2024/25 Priorities
<b>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</b>	<ul style="list-style-type: none"> <li>• Embed adoption of Socio-Economic Duty (SED) including delivery of poverty awareness training</li> <li>• Set up an Anti-Poverty Network as part of wider approach to capturing lived experience (plus oversee adoption and implementation of SED)</li> <li>• Encourage collective of lived experience via informal routes e.g. Community Reporters, Humans of Stockport, Empathy Museum</li> <li>• Ensure that each TAP Locality Plan has actions focused on financial and digital inclusion</li> <li>• Online digital inclusion <a href="#">survey</a> - results to help further embed digital inclusion within anti-poverty approaches</li> </ul>
<b>Obj.2: To maximise the income of residents through access to fairly paid, flexible and good quality work</b>	<ul style="list-style-type: none"> <li>• Develop 12-month calendar of Inclusive Jobs Fairs</li> <li>• Development of a Stockport Skills and Employment Plan, as a Stockport Economic Plan outcome</li> <li>• Delivery of UKSPF People &amp; Skills programmes (NEETs', GM Community Grants, Support to Succeed)</li> <li>• 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</li> </ul>
<b>Obj.3: To maximise the income of residents through provision of high quality easy to access advice including on benefit entitlements</b>	<ul style="list-style-type: none"> <li>• Deliver Pensioner Assist Network</li> <li>• Develop digital toolkits to guide residents on completing benefit forms</li> <li>• Increase access to financial support available in communities – continue enhanced libraries role to provide warm spaces and help to access support and advice; extra help for form filling; increase appointment sessions by Citizens Advice</li> </ul>
<b>Obj.4: To provide support to residents in a financial crisis</b>	<ul style="list-style-type: none"> <li>• Deliver HSF6</li> <li>• Develop HSF7 delivery plan</li> <li>• Stockport Food Network – focus on sustainable income streams and food donations (i.e. Match My Project, monthly Standing Orders)</li> <li>• Deliver warm spaces</li> </ul>
<b>Obj.5: To prevent next-generation poverty by working with children, young people and their families;</b>	<ul style="list-style-type: none"> <li>• 11 schools are committed to start Poverty Proofing in Sept 24 – Of which, 3 already completed</li> <li>• Establish ReLoved Uniform For All</li> </ul>
<b>Oj.6: To increase the numbers of people in affordable and stable housing and reduce homelessness.</b>	<ul style="list-style-type: none"> <li>• Ensure that addressing poverty is a core theme across place-based policies such as the Local Plan.</li> <li>• Maximise development opportunities.</li> <li>• Enable access to available options for those most in need (particularly those in private rented accommodation).</li> <li>• Work with partners to provide support for people moving into a tenancy (furniture, carpet, white goods etc).</li> <li>• Promote and support energy efficiency schemes.</li> <li>• Lobby and influence to bring about change in policy and practice at a subregional and national level.</li> </ul>

# Discussion

- Raise awareness of Cost of Living Hub and Adviceline to access:
  - Household Support Fund Trusted Partners
  - Pensioner Assist Network

*How to maximise impact of RAS Alliance?*

*How to widen support available across services and organisations?*

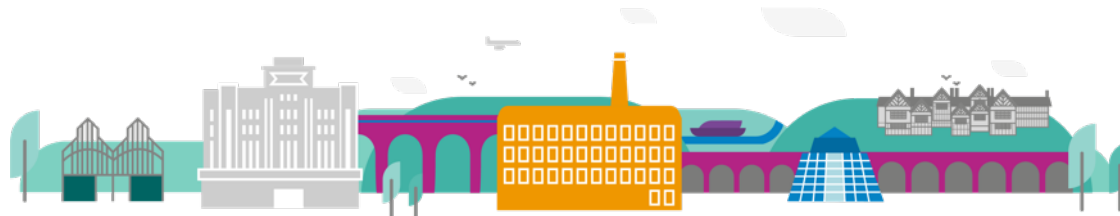
*How to build on MECC and provide financial information and support?*

- Socio-economic duty – proposed intranet-based library of resource incl.
  - Poverty awareness training
  - Stories of lived experience
  - Neighbourhood Profiles
  - GM Residents Survey
  - Anti-Poverty Network

*Commitment within objectives – need to get it right*

*How to embed SED across services and organisations?*

*How to ensure services and organisations access resources?*



# Horizon scanning

- HSF7 – grant extension announced but possible reduction in allocation
  - Longer-term future unknown
  - Need to focus on prevention – limitation of short-term grants
  - Ensure crisis awards are a route to promote access to sustainable income
- Future of RAS Alliance and Trusted Partner Model – dependent on temporary funding

