

# Cost of Living Crisis

**The action taken across Sunderland to support resident financial wellbeing**

**Scrutiny Committee**

**9<sup>th</sup> November 2023**



# Financial wellbeing ... the story so far

## Internal Financial Wellbeing Group - launched June 2022

- Group made up of leads from key areas of the Council
- Staffing capacity resources secured, recruitment completed and staff in post from January 2023
- Scope and governance arrangements in place to manage the Cost-of-Living Crisis
- Internal group meets monthly
- Key themes identified and progress reviewed each month
- Engagement methods agreed - Lived Experience data is collected routinely and used to inform services
- Key activities that support and enable residents were agreed and the Financial Wellbeing Strategy is now live on the Council's website

## Partnership Task Force Group - launched September 2022

- Group made up of leads from key partners of the city
- Terms of Reference and governance arrangements in place
- Partnership group meets bi-monthly
- Agreement to work closely and to share knowledge and best practice, including insight from their own customers
- Partners to share what they already have in place or are planning to put in place to support the crisis



# Financial Wellbeing – Internal themes

## Key Themes

- Housing and Homelessness
- Digital Inclusion
- Learning and Skills
- Health and Wellbeing (food)
- Early Help / Safeguarding (Children)
- Early Help / Safeguarding (Adults)
- Financial Resilience (fuel)
- HR – staff resilience

## Enabling Themes

- Information, Advice and Guidance
- Comms (Internal and External)
- Lived Experience
- Best Practice



# Financial Wellbeing – our current actions and focus

Following Cabinet approval of the Financial Wellbeing Strategy in June 2023 the implementation of the strategic action plan is underway. Actions span services across SCC, TfC and SCAS, including,

- **Housing & Homelessness** - Fuel Poverty Plan - advice, education, support and funding available to eligible households
  - Eviction prevention – advice and support, debt management & referral to specialist services
- **Health & Wellbeing**
  - The Bread and Butter Thing providing low cost groceries, developing ‘Good Food Charter’
  - Swap to Stop programme jointly delivered with Gentoo with their tenants
  - MECC Training on Financial Wellbeing & Emotional Health and Resilience
- **Communications**
  - Financial Wellbeing Support Hub for residents on Council Website & for staff via intranet pages
  - Resident Voice area on The Hub sharing ‘Lived Experience’ insights and resident views
  - Clear Communications review – viewing our communications via Financial Wellbeing lens
- **Financial Wellbeing**
  - First Tier & Specialist advice services in place and ongoing work with Money Wise CU
  - Targeted campaign and comms on money, saving, and scams
  - Re-established Money Advisor Network in SCC, increasing capacity for debt & other advice
- **Community Assets & VCS** - Transition of Warm Spaces to Welcome Spaces and now Links for Life & further funding via UKSPF
- **Lived Experience**
  - Focused conversations are providing insights and presenting the Resident Voice
  - Resident groups being supported in Shiny Row, Hendon and Ryhope with more planned
- **Children’s Early Help**
  - Outreach and HAF activities providing support & contributing insights for young people
  - Development of Family Hubs connected with and aligned with Digital & Health Hubs and Links for Life
- **Adult’s Early Help**
  - Charging policy review connected with HSF 4 support for Carers



# Financial Wellbeing Support Hub

[Financial wellbeing support hub - Sunderland City Council](#)

**Government help available**

**Household Support Fund**

**Help with energy costs**

**Coping with debt and dealing with finances**

**Finding a career**

**Mental health and wellbeing support**

**Housing and homelessness support**

**Family support**

**Get further help and advice**

**WiFi, computers and internet access**

**Help with prescription charges**

**Sunderland Financial Wellbeing Strategy 2023-26**



# Financial Wellbeing – Understanding Lived Experience

- Utilised the brand we already use in Sunderland to engage with residents - “Let’s Talk Cost of Living”
- Continue resident engagement through the SARA and HALO projects
- Continue resident engagement via Links for Life and community spaces
- Build upon the excellent relationships already established with local VCS organisations.
- Established a specific web area capable of sharing information, receiving resident views and detailing local activities
  - Running for approximately 18 months
  - All information gathered to be considered by this group
- Partners to use their own processes and networks to collect insight through their own coordinated activities
- Working with partnership task force group to share knowledge and information



## #Sunderland WarmSpaces

Providing warm and welcoming spaces that are:

 <b>Welcoming</b> You'll always be given a warm welcome from staff and volunteers	 <b>Respectful</b> You'll always be treated with dignity and respect
 <b>Safe</b> You'll know the Warm Space is following safeguarding and other policies	 <b>Non-judgmental</b> You'll be treated the same no matter what your reason for needing a Warm Space



# Financial Wellbeing – Understanding Lived Experience

- Social Isolation, and issues arising from Covid 19, are still ongoing challenges.
- Community groups taking time to rebuild, there is some anxiety about support continuing in community spaces.
- Cost of living / financial wellbeing advice is often framed as individual ‘fixes’, not as a community issue. Welcoming Spaces particularly did help to make problems feel shared – hence move into Links for Life approach.
- There are acute, individual concerns for specific issues that affect people, but there is more a general, chronic sense of the impact on wellbeing due to the cost-of-living crisis
- A stigma around asking for help in community spaces. People accessing warm & welcome spaces were willing to ‘tell their story’, but they report a significant barrier to attending for the first time
- A concern around the ongoing crisis & increased demand this coming winter and uncertainty about capacity to support in the future
- Many community centres struggling to provide care *and* measure the impact they are having by providing feedback – due to low capacity or lack of skills in this area





# Case Studies

## Working Low Income Family

After paying priority household bills and debt repayment left with approximately **£12.15 per day** to buy food and other essentials



## Unemployed Family

After paying mortgage, and priority household bills left with approximately **£10.50 per day** to buy food and other essentials and are unable to make any debt repayments



## Single Unemployed person

After paying fuel they are left with approximately **£7** per day to buy food , essential items and pay all ot



## Single Pensioner

After paying essential household bills they are left with approximately **£15** per day to buy food and other esse



## Single Disabled Person

After priority household bills they are left with **£18** per day to buy food and other essentials





## Grindon Church Community Project – Warm Space

**Issue:** Three generations of one family, Grandmother managing as primary carer for younger family members and struggling with finances as well as concerns for the mental health of family members.

**Support:** On visiting the Warm Space at Grindon Church so the grandchildren could socialise, Grandmother was connected with support for immediate needs – food and warm clothes, as well as benefits advice and counselling for family members

**Benefit:** Two adults now receiving mental health support and on pathways to training or employment. The whole family has improved their social network and know where to seek help.

**The Difference:** Warm Space allowed the family to go at their own pace and provided a safe space, building trust so the family felt able to disclose problems and accept help. **Vital where people have negative experience with ‘authority’.**



# Household Support Fund 4 (HSF 4) [www.sunderland.gov.uk/household-support-fund](http://www.sunderland.gov.uk/household-support-fund)

- The Council, TfC and VCS partners are delivering HSF4 between April 23 and March 24 in line with plans agreed internally and with the DWP
- Council will be spending £5.35 million and making well over 40,000 awards by the end of March 24 ( councils can only claim back money they have spent) .
- Support is staged and is being delivered in many different ways including
  - proactive awards based on data held by council services or TFC for FSM pupils
  - Application based support for September → November / mid December and January → March
  - Additional funding for Council Local Welfare Provision Scheme to help manage increasing demand
  - Additional funding for foodbanks / food aid providers and for advice provision for the same reasons
  - Award values vary – depending on type of support and household size



Department  
for Work &  
Pensions



# Household Support Fund 4 (HSF 4) [www.sunderland.gov.uk/household-support-fund](http://www.sunderland.gov.uk/household-support-fund)

- The majority of HSF spend and awards will be made in the final 2 quarters when
  - the majority of applications will be awarded by the council and 9 contracted VCS providers ( approximately approx. 7000 awards expected using £1.1 Million )
  - Proactive payments to some Pensioner and disabled households are made
- Councils are asked to follow DWP guidance and prioritise households for support that have not / will not receive the major Cost of Living Payments
  - This included the £900 being paid to Universal Credit , Pension Credit and 4 other means tested benefits / tax credits
  - Many households that have received support before will not be eligible this time – but low to moderate income households’ are being targeted instead
- The Portfolio Holder is updated on progress / plans via monthly meetings with the Assistant Director – Housing & Communities



Department  
for Work &  
Pensions



# SCC Schemes under pressure - Local Welfare Provision / Discretionary Housing Payments

- Both schemes aimed at low income households and that may be vulnerable . Pandemic and cost of living pressures have increased demand on both schemes
- **Discretionary Housing Payments** - for people on Universal Credit (Housing Costs) , or Housing Benefit
- Intended to provide short term help while people try to improve their financial , employment or housing situations
- 2200 applications processed last year and 1250 awards made – mainly to help with bedroom tax
- Council spent in excess of its DWP grant allocation of £269K – review underway to ensure support for those most in need from within available funding – Cabinet Report and revised policy due 2024
- Improvements to processes and communications already being made - consistent with current policy / reverting to current policy , and working with key stakeholders such as Gentoo
- **Local Welfare Provision – Crisis Support (CS) & Community Care Support (CCS)**
- **CS** : fuel ( prepayment meters) or with food ( where people unable to attend a foodbank)
- **CCS** : essential goods for home set up ( very vulernable people) -or replacement items to relieve exceptional pressure
- Processed over 1200 CCS applications and made over 800 awards last year
- Council spend in excess of its £250K budget with agreement and to relieve pressures on residents
- Cabinet Agreement (2020) to move to financial contributions rather than goods delayed by pandemic but being built into scheme review and revised report and updated policy. ( as for DHP due 2024)



## Make your money go further

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It doesn't matter how much money you have, in tough times, everyone should think about their budgets and how to make their money stretch further. Below we have outlined key information and advice to help you make your money go further.

Reducing costs

Affordable Credit

Energy Company Obligation  
(ECO) and ECO Flex

Saving

Be informed - everyday  
money

Be prepared

Be safe

School Uniform Support

**Syndicated tools from Moneyhelper website**  
Selfserve option while still able to access information about local support

**Foundation for future activity**

- Targeted campaigns  
e.g. Pension Credit







Providing warm and  
welcoming spaces

#SunderlandWarmSpaces



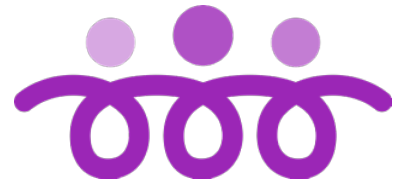
Providing  
welcome spaces

#SunderlandWelcomeSpaces

Links for Life  
Sunderland 

# Learning from Warm & Welcome spaces

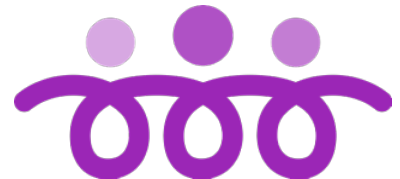
- Cost of living crisis – piling pressure on top of pressure – breaking point
- Working together and extending service offer
- Reaching out to residents – moving to welcoming warm spaces
- Short-term funding – but measuring impact
- Community Buildings – state of repair – looking to maximise funding
- UKSPF Community Digital Health Hubs





# Links for Life – the Sunderland approach to social prescribing

- All organisations working together to ensure best outcome for the ‘resident’
- Making sure access is simple - entry points - service provision – ongoing sustained engagement in community life
- Links for Life identity developed – working on how we formally roll this out
- Digital Platform development in progress to make sure everyone has the information they need
- Charter development in partnership with VCS
- Looking for what works well and what we could do better – talking with VCS
- Working towards full implementation of the model by April 2024



If you're eligible for **Pension Credit** you could get support with housing costs, council tax or heating bills

## Talk Money Weeks in November

- Encouraging money conversations and removing stigma
- Last year - Social media reach - 41,700 Residents' E-Newsletter circulated to 3800 (total)
- Make Your Money Go Further** event **19<sup>th</sup> October** to coincide with the 75<sup>th</sup> International Credit Union Day

The Moneywise Credit Union logo is in the bottom left, with 'Moneywise' in white bold text and 'Credit Union' in white text below it, on a blue background.

## Pension Credit

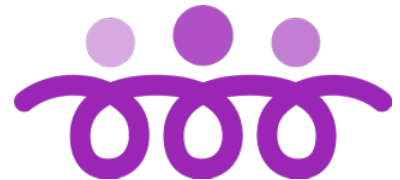
- £ City wide campaign to raise awareness of Pension Credit – social media reach **22,654** plus digital ad, GP and pharmacy screens
- £ Increase of **19.69%** claiming Pension Credit as result of campaign (from potential claimants identified from Council Tax data)

Increase understanding/ confidence of what financial wellbeing and develop skills to have a Financial Wellbeing conversation and signpost

The 'MAKING EVERY CONTACT COUNT' logo is in the bottom right, featuring the text in white inside a blue speech bubble.

# Links for Life – working within communities

<https://youtu.be/h8EizBukS40>



# Ongoing challenges and issues

- As more households find it difficult to manage, many more will approach in crisis / repeated crisis due to low income, **this will get worse over winter**
- Overall, Crisis Support from council and partners may not be able to meet the level of potential need from people due to low and reducing incomes (rather than actual crisis event) - **benefits including help with housing costs has not increased in line with prices especially over the last decade**
- There is increasing pressure on Housing Services driven by the rising cost of living and its effect on all sectors of the housing market



# Cost of Living - Ongoing activities

- Produced a Fuel Poverty Action Plan – covering advice, education, support to funding and other assistance
- Agreed partnerships with Utilita to deliver a boiler replacement “safety net” for those in crisis with no working boiler
- Delivering ECO Flex 4 and associated energy efficiency measures (to be reported to Cabinet in November)
- Creating capacity in the VCS via Links for Life to deliver more activities within communities that support health, wellbeing and resilience (Social Prescribing)
- Arranging a volunteer recruitment campaign
- Supported The Bread-and- Butter Thing to establish five venues across the city
- Provided training to staff across SCC and VCS organisations through the Sunderland Health Champion Programme;
  - Making Every Contact Count – Supporting emotional Health and Resilience
  - Financial Resilience
- Continued to provide a range of housing advice and support, including eviction prevention services
- Collating and using data to help identify the most vulnerable households
- Reinstated a project to review the approach to residents in debt to Sunderland City Council
- Published a strategy & strategic delivery plan to manage all activities that support residents in the short, medium and long-term
- Digital Poverty Strategy and action

# Questions

