

CABINET MEETING – 8th June 2023

EXECUTIVE SUMMARY SHEET – PART I

Title of Report:

Sunderland Financial Wellbeing Strategy 2023-2026

Author(s):

Executive Director of Health, Housing and Communities

Purpose of Report:

To approve the adoption of the Financial Wellbeing Strategy 2023-2026

Description of Decision:

Cabinet is recommended to:

1. Approve the adoption of the Sunderland Financial Wellbeing Strategy 2023-2026 and
2. Authorise the Executive Director of Health, Housing and Communities, in consultation with the Portfolio Holders for Vibrant City and Healthy City to deliver and review this Strategy annually, making any amendments as deemed required.

Is the decision consistent with the Budget/Policy Framework? *Yes

If not, Council approval is required to change the Budget/Policy Framework

Suggested reason(s) for Decision:

The Sunderland Financial Wellbeing Strategy summarises the ways the cost-of-living crisis impacts on the health and wellbeing of Sunderland's communities, including the long-term income gap exacerbated by the cost-of-living crisis. It sets out our response to mitigate these effects in the short-term. It describes the long-term actions to tackle the underlying causes that are required to address inequalities and improve community health, wellbeing, and resilience.

Alternative options to be considered and recommended to be rejected:

Not to have a Sunderland Financial Wellbeing Strategy

This has been considered and rejected. The cost-of-living crisis is not expected to be a temporary challenge. It is a long-term public health issue affecting many people in the population. It is not sustainable to continue to provide crisis support without developing longer-term actions that support residents and communities to become more resilient to economic pressures.

Impacts analysed;

Equality ☐ Yes Privacy ☐ N/A Sustainability ☐ Yes Crime and Disorder ☐ Yes

Is the Decision consistent with the Council's co-operative values? Yes

Is this a "Key Decision" as defined in the Constitution? **Yes**
Is it included in the 28 day Notice of Decisions? **Yes**

SUNDERLAND FINANCIAL WELLBEING STRATEGY 2023

REPORT OF THE EXECUTIVE DIRECTOR OF HEALTH, HOUSING & COMMUNITIES

1.0 Purpose of the Report

- 1.1 To approve the adoption of the Sunderland Financial Wellbeing Strategy 2023-2026

2.0 Description of Decision (Recommendations)

- 2.1 Cabinet is recommended to:

1. Approve the adoption of the Sunderland Financial Wellbeing Strategy 2023-2026 and
2. Authorise the Executive Director of Health, Housing and Communities, in consultation with the Portfolio Holders for Vibrant City and Healthy City to deliver and review this Strategy annually, making any minor amendments as deemed required.

3.0 Introduction/Background

- 3.1 The Cost-of-Living Crisis is not expected to be a short-term or temporary economic challenge. It will negatively impact the health and wellbeing of Sunderland's residents and widen inequalities.
- 3.2 For many residents the current cost-of-living crisis is an additional pressure on top of existing hardship and inequality.
- 3.3 The Strategy summarises the ways the cost-of-living crisis affects Sunderland's residents. It sets out the Council's actions to; mitigate the impacts in the short-term (Crisis response) as well as longer-term actions to improve health, wellbeing, and financial resilience
- 3.4 The Sunderland Financial Wellbeing Strategy 2023-2026 does not stand alone. Many of its priorities and actions connect with existing strategies and plans, including the Healthy City Plan, as it shares a focus on addressing the social determinants, 'the causes of the causes' of poor health and inequalities.

4.0 Strategic Context

- 4.1 The Strategy is aligned to the wider strategic context both locally and nationally. It aligns with Sunderland City Plan's key theme – A Healthy Smart City and its vision that; "Everyone in Sunderland will have healthy, happy lives, with no-one left behind"

4.2 National Context

- 4.2.1 In its review "Fuel Poverty, Cold Homes and Health Inequalities (2022)", The Institute for Health Equity described the current cost of living pressures as a '*humanitarian crisis*'. Stating that thousands of lives will be lost, and millions of children will suffer as a result.

4.2.2 The review also describes the detrimental effects of very low incomes on both mental and physical health, '*...it puts a strain on our bodies, resulting in increased stress which affects the heart and blood vessels*' also '*in children, the toxic stress can permanently effect brain development*'.

4.2.3 The Strategy has taken account of other national policies and research including,

The National Food Strategy – UK Government; Research by University College London on The Cost-of-Living Crisis and its effect on worsening health inequalities and Fuel Poverty, Cold Homes and Health Inequalities by The Institute of Health Equity (Marmot). It is informed by data from Public Health Profiles – Public Health England and Office for Health Improvement & Disparities - Housing and Health Dashboard for the North East and Yorkshire.

4.3 Local Context

4.3.1 Estimates from data collected by services across the council suggest that approximately 50,000 households across the city receive Means Tested Benefits (DWP). These individuals and families are particularly vulnerable to increased living costs with some experiencing extreme hardship.

4.3.2 As inflationary pressures continue residents who were previously managing are now beginning to experience difficulties in covering their essential costs. These low to moderate income households are presenting to services for support.

4.3.3 Data from the Joint Strategic Needs Assessment has informed the Strategy and helped to focus on areas of need. Community Engagement and conversations with residents will be used to further inform the delivery of the Strategy, including the effects on different population groups and communities.

4.4 Integrated Impact Assessment (IIA)

4.4.1 An IIA (Appendix 2) has been conducted for the Sunderland Financial Wellbeing Strategy. It involved an assessment of the Strategy across all IIA themes but with a particular focus on socio-economic impacts.

4.4.2 The process identified that priorities within the Sunderland Financial Wellbeing Strategy are aligned with those in the Sunderland Healthy City Plan. Under these shared priorities the Strategy describes why financial wellbeing is important to health, what is already working well and what needs to be prioritised next.

4.4.3 The IIA concludes that the Sunderland Financial Wellbeing Strategy should have only beneficial effects for residents and communities as its purpose is to reduce inequalities and improve health and wellbeing in the most equitable way.

5. The Sunderland Financial Wellbeing Strategy 2023-2026

5.1 The proposed Sunderland Financial Wellbeing Strategy 2023-2026 brings together services and activities across the Council that are contributing to reducing the effects of the cost-of-living crisis (Appendix 1).

5.2 The Strategy identifies the detrimental impacts of the cost-of-living crisis on Sunderland's communities. Then sets out key and enabling themes that help the Council to understand and prioritise actions that support residents in the short,

medium and long-term. The key themes are Housing and Homelessness; Digital Inclusion; Financial Inclusion/Welfare Rights; Learning and Skills; Health and Wellbeing; Early Help/Safeguarding Adults and Children; HR; and Lived Experience. The enabling themes are Information, Advice and Guidance; Communications; Data and Intelligence; and Building Community Assets.

- 5.3 The Strategy highlights the significant contribution of core services, such as Welfare Rights and Financial Inclusion, as well as, additional activities that have been necessary because of the Cost-of-Living Crisis, including support to Voluntary and Community Sector (VCS) organisations to provide Warm and welcoming Spaces to reduce isolation, and Information, Advice & Guidance.
- 5.4 The Strategy places emphasis on building resilience as the most sustainable and equitable way to provide support to Sunderland's residents in the longer-term.
- 5.5 The Strategy acknowledges the potential to support and develop Community Assets as an important part of a whole city approach to addressing the current crisis and improving health, wellbeing and resilience.
- 5.6 Actions to support and develop Community Assets include, growing the capacity of communities and VCS organisations, identifying and connecting community assets (especially social prescribing) and ensuring that all communications, information and advice is current, relevant and can be understood by all residents.

6.0 Governance

- 6.1 It is important that the Sunderland Financial Wellbeing Strategy remains current and can adapt to changes in the economic environment. To support this, strong governance arrangements are in place. These involve internal Council services and external city partners. Both groups continually review the Sunderland Financial Wellbeing Delivery Plan associated with the Strategy.
- 6.2 The internal council Financial Wellbeing Delivery Group involves the lead officers for each of the key and enabling themes within the Strategy, including, Housing and Homelessness, Public Health, Area Arrangements, Financial Inclusion, Corporate Communications, both Children's and Adult's Social Care as well as the project team for Financial Wellbeing. It is chaired by the Executive Director of Health, Housing and Communities
- 6.3 The external Financial Wellbeing Partnership Task Force comprises strategic leaders from the Council and senior representatives from key partners, including Gentoo, DWP, Sunderland College, Northumbria Police, Fire and Rescue Service and Sunderland and South Tyneside NHS Trust. It is chaired by the Chief Executive of Sunderland Council and the Executive Director of Health, Housing and Communities is Vice-chair.

7.0 Reasons for the Decision

- 7.1 The Sunderland Financial Wellbeing Strategy 2023-2026 highlights the negative effects of the cost-of-living crisis on the health and wellbeing of Sunderland's residents. It describes the enduring nature of these effects which will place additional demand and pressure on Council and partner's services.

- 7.2 The Strategy brings together a comprehensive set of actions to mitigate the short-term impacts of cost-of-living increases. Many of these are already being delivered through core council services. The Strategy also takes a longer-term view on ways to ensure that support is both equitable and sustainable, based on building and maintaining resilience and utilising community assets.

8.0 Alternative Options

8.1 Not to have a Sunderland Financial Wellbeing Strategy

- 8.2 This has been considered and rejected. The cost-of-living crisis is not expected to be a temporary challenge. It is a long-term public health issue affecting many people in the population. It is not sustainable to continue to provide crisis support without developing longer-term actions that support residents and communities to become more resilient to economic pressures.

9.0 Impact Analysis

(a) Equalities

An Integrated Impact Assessment has been conducted for the Strategy. It considered equalities and is most likely to have a beneficial effect on individuals and communities that have protected characteristics or are vulnerable.

(b) Privacy Impact Assessment (PIA)

There are no anticipated risks to the privacy of the public.

(c) Sustainability

The Strategy is aligned with and supports:

- **Dynamic City**
Through a focus on building digital infrastructure and digital skills (including Council workforce)
- **Healthy City**
By addressing the underlying poverty and inequalities that contribute to poor physical and mental health (wider determinants)
- **Vibrant City**
Understanding 'Lived Experience' and working with communities to develop aspirations, identify and utilise community assets

(d) Reduction of Crime and Disorder – Community Cohesion / Social Inclusion

Section 17 of the Crime and Disorder Act 1998 requires local authorities to consider crime and disorder reduction and community safety when undertaking their duties and responsibilities. Northumbria Police is represented at the Partnership Task group to support wider community actions (see Governance). National Police intelligence demonstrates a strong correlation between financial hardship and numerous types of crime, including thefts, exploitation and domestic violence. The Sunderland Financial

Wellbeing Strategy should have a positive impact as it aims at reducing inequalities.

10. Other Relevant Considerations / Consultations

(i) Co-operative Values

The Sunderland Financial Wellbeing Strategy is based on the Council's ethical and democratic values. It supports the Co-operative Council's priority to deliver Community Wealth Building by encouraging residents to 'take control of their own economic destiny'. It is fundamentally about supporting the most vulnerable residents and communities.

(ii) **Financial Implications** – There are no direct additional financial implications from approving the Strategy. The costs of implementing any actions are being met from current approved resources. Should additional funding be required this will be subject to further consideration and approval by Cabinet.

(iii) **Risk Analysis** – All potential risks have been considered in the Integrated Impact Assessment (Appendix 2)

(iv) **Employee Implications** – The Strategy should have a beneficial effect on employees. It includes specific actions in relation to staff, acknowledging that many employees are also Sunderland residents.

(v) **Legal Implications** – there are no legal implications

(vi) **Policy Implications** – These are outlined in this report

(vii) **Implications for Other Services** – The delivery of the Strategy relies on close working between internal council services, including Welfare Rights/Financial Inclusion, Public Health, Housing, Area Arrangements, Together for Children, Communications, Adult Social Care and potentially any other Council service. Externally it depends on partnership working with other strategic organisations, such as Gentoo, Police, DWP, NHS and the VCS.

(viii) **The Public / External Bodies** – All relevant groups have been considered and have had opportunities to comment on the Strategy.

(ix) **Compatibility with European Convention on Human Rights** – The Sunderland Financial Wellbeing Strategy is compatible with the ECHR.

(xi) **Project Management Methodology** – The Sunderland Financial Wellbeing Strategy and Project have been developed using the Council's Project Management Methodology.

(xii) **Procurement** – There should be no implications for procurement. Any procurement that is necessary will be in line with the Council's procurement policy and systems.

11. Appendices

1. The Financial Wellbeing Strategy 2023
2. The Financial Wellbeing Integrated Impact Assessment

12. Background Papers

1. Sunderland city Plan 2023-2035
[oce22807 CoS Sunderland City Plan 2023-2035.indd](#)
2. [Cost-of-Living crisis threatens to worsen health inequalities | UCL Policy Lab - UCL – University College London](#)
3. [Fuel Poverty, Cold Homes and Health Inequalities in the UK - IHE \(instituteofhealthequity.org\)](#)
4. [Public Health Profiles - PHE](#)
5. OHID Housing and Health Dashboard: North East and Yorkshire Regions; [Microsoft Power BI](#)
6. [The National Food Strategy - The Plan](#)