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2023

NO ONE GETS LEFT BEHIND



Introduction

Collectively, we have recognised the importance of working together to address poverty in Sandwell for some time. The current cost of living crisis is highlighting the vulnerability of Sandwell residents and the need for additional actions to build resilience in a long term, sustainable way.

We convened a Cost of Living Summit in March 2023, bringing together more than sixty public, private and voluntary sector partners to coordinate our efforts to support our community through this crisis. This plan has been developed in response, seeking to further build resilience in Sandwell and address the underlying causes of poverty in our communities.

Why we need a Tackling Poverty Plan

- Building on the energy from the Summit and our continued commitment to working together
- Collective agreement to the priorities and to communicate these with each other and externally
- > Joining up services and signpost to each other's services effectively
- > Influencing and shaping service delivery to address identified needs

This is a shared, partnership document, underpinned by a commitment from all parties to continue our joint working. It is not intended to capture and describe the entirety of our work together as the broad and ever-changing nature of partnership and service provision makes this impossible. Rather, this plan highlights some areas where our partnership is working well and identifies areas where we need to do more to meet challenges, seize opportunities and to develop and grow our working relationship in the coming years.

This plan is a living document that can flex to respond to need and opportunities that arise.



Providing Welcoming Spaces in community venues



Advising on 20 million problem debt

s\$s

Supported over 39,000 people



Supporting Sandwell website

Building on existing support

Underlying poverty in Sandwell is a long-standing issue and over time we have developed strong local networks with a focus on building resilience. We have been working closely together to respond in this crisis, as we did during the COVID pandemic. We have geared up our joint activity to support the most vulnerable. Below gives a flavour of the activity that has been taking place:

- Sandwell Advice Providers Network of 18+ organisations, including the council's Welfare Rights team, in 2022/23 the Network supported over 39,000 people, helping them to access £31m in benefits and advising on £20m problem debt
- Getting critical information out fast has been a priority and the <u>Supporting Sandwell</u> webpages have been well used by residents and partners
- Opening Warm Spaces across Sandwell, providing warm spaces in 59 community venues
- Sandwell has a strong network of food banks, food pantries and other communitybased food provision such as the Holiday Activities and Food programme
- The voluntary sector has also provided support around financial literacy, energy advice, digital support, healthy food and job/training support
- The council has widened the eligibility of Local Welfare Provision and Discretionary Housing Payments
- Creatively used the Household Support Fund to provide support to the most vulnerable – additional support to foodbanks, Free School Meal support in the holidays, support to low-income households not eligible for energy rebate payment, support to council and PRS tenants who are struggling to pay their on-going rent and or repayment of rent arrears
- Continuing to provide 100% discount on Council Tax for lowest income households
- Training 80 Cost of Living Champions to give advice and guidance
- Poverty Proofing initiative in schools underway
- Hundreds of Winter Warmth gift packs distributed to the most in need

OUTCOMES

What we want to achieve



In addition to dealing with the immediate issues facing residents we want to achieve real change in their financial circumstances through increases in household income and reductions in household expenditure.



We will also focus on preventing people who are just about managing, falling into serious poverty through proactive work to support working people.

Overall approach

- Benefits, Budgeting, Debt, Employment support- delivered by Sandwell Advice Providers Network, including the council's welfare rights team, and the Sandwell Employment Advisers Network
- Visible services information on where to get help all in one place Tackling Poverty Support / Resilient Residents <u>Supporting Sandwell</u>
- Building <u>Resilient Residents</u> helping residents to do more for themselves by providing clear information on-line
- Taking services into the community advice in community settings
- Help getting on-line
- On-going support: stable advice services (SAPN) and employment support (Think Sandwell)
- Help in an emergency Local Welfare Provision and food banks working together

Dovetailing in with other activities

This plan is not seeking to encapsulate all the activity taking place to address the underlying causes of poverty. It is designed to dovetail and build upon other activity taking place across our Borough such as:

- Emerging Skills and Employment Strategy
- Emerging Digital Strategy
- Youth Employment Taskforce
- Equality Diversity and Inclusion Strategic Roadmap and Action Plan 2022 2024

PROGRAMME OF ACTIONS

Communication

The issue:

• The Summit in March 2023 identified the need for support to be better joined up and communicated to both residents and across partner organisations.

Actions:

2023 / 2024	 Continue to use <u>Supporting Sandwell</u> site to promote services and further develop content Use a range of social media to spread message widely, particularly Tik Tok and Instagram to reach young people Signpost and refer to each other's services effectively Poverty proofing in schools, tailored contact list
Beyond	 Ensuring service delivery is integrated and clearly communicated
2024	across Sandwell

Benefits Advice

The issue:

- Maximising residents' income ensuring they receive the benefits they are entitled to.
- Importance of making every contact count so that residents are referred to the support available.

Actions:

2023 / 2024	 Delivery of Cost of Living Support Programme Council commitment to administer government grants efficiently Maximise the use of LWP to support residents in an emergency Explore potential of a joint customer referral form with partners to join up support that can be accessed. Support the development of Family Hubs with a strong offer around improving household income 	
Beyond 2024	 Integrate benefits advice into development of customer journey model 	

Food

The issue:

- Food poverty is not new in Sandwell West Bromwich food bank was established 15 years ago. The cost of living crisis has pushed more people into food poverty – families who were just about managing are now really struggling, and rising costs have impacted on families who are just above the threshold for free school meals.
- Food banks have seen a decrease in donations as households feel the pinch.

Actions:

2023 / 2024

- Collaborate through the strategic food network to coordinate food provision in Sandwell
 - Pilot project to break down, process and re-distribute bulk food
 - Increase community food provision including possibly two new food pantries
 - Support Brushstrokes to establish a community garden at Smethwick Council House
 - Review LWP food voucher process to ensure that residents engage with other support in order receive further food vouchers
- Expand programme of food provision / food projects 2024

Housing and Warmth

The issue:

- Increasingly more difficult to access the Private Rented Sector.
- Private Sector Rental rates are significantly higher than Local Housing Allowance rates.
- Demand for private rented accommodation significantly outstrips capacity.
- Smaller Private Rented Sector landlords are leaving the market.
- Evictions are increasing in the Private Rented Sector.
- Cost of living pressures leading to increased homelessness presentations.
- Turnover of social housing has reduced by almost 30%, reducing availability of affordable housing.
- Insufficient availability of suitably sized accommodation both in Private Rented Sector and Council stock, especially for single people receiving benefits.
- Many homes are poorly insulated and have outdated heating systems.
- Very high energy costs.
- Learning from Warm Spaces dealing with social isolation/loneliness as much as need for warmth.

Actions:

2023 / 2024

- Lobbying government about raising the level of Local Housing Allowance
 - Increasing engagement with landlords to ensure use "call before you serve"
 - Tenancy support, including home checks for council tenants and "Secure and Sustain" scheme
 - Helping residents downsize from properties (best use of stock initiative)
 - Lobbying government about revising the way that it calculates the Homelessness Prevention Grant so that it does not penalise effective homelessness prevention work
- Lobbying government about the housing crisis, including the impact of right to buy
- Establish Welcoming Spaces initiative as a development of Warm Spaces
- Work together to prepare a winter plan, holding Summit in October 2023, drawing on learning from delivery last winter
- Explore the potential of developing modular housing in Sandwell
- Hardship Fund for council tenants to access if they are experiencing financial hardship and unable to access any other sources of financial support

Beyond 2024

- Retrofitting homes to make more efficient and cheaper to run
- · Work with landlords in the PRS to improve standards
 - Develop modular housing pilot
 - Conclude Warm Space Evaluation to inform future provision and Winter Plan
 - Maintain network of Welcoming Spaces that provide warm spaces in the winter
 - Jointly deliver winter plan and celebrate successes
 - Extend welcome space concept to provide space for young people to study outside school
 - Pilot use of thermal cameras to produce heat map of a property to identify poor insulation
 - Explore how to make it easier for landlords to replace pre-payment meters and provide step by step guide

Debt

The issue:

- Low levels of financial literacy/education.
- Households with difficultly budgeting and do not know where or how they can cut down any further. People see their rents increasing, particularly rent in the private sector and they cannot afford to meet the shortfall because Local Housing Allowance rates have not increased.
- People don't seek help early enough.
- People don't prioritise rent and council tax.
- External pressures (consumer society).
- Link between money worries and poor mental health.

Actions:

2023 /	•	Rai
2024		hel

- ise awareness of debt and the support available, including on-line lp (Help with Debt)
 - Partner organisations to refer residents to Citizens Advice debt advice service
 - Cross council approach to create a single view of debt controlled pilot 6-12 months

- Explore potential to involve VCS partners in support provided to residents indebted to council
- Work experience day on finance, budgeting, interview preparation

Beyond 2024

- Develop programme of money management advice for schools
 (potentially run through schools or in libraries as part of after school offer) / food projects
 - Work with large employers to promote available support to their staff

Budgeting

The issue:

- Many households now living with deficit budgets
- Many households don't have an up to date budget. Budgets are needed:
 o to make a Local Welfare Provision application
 - to sort out problem debt
 - to understand and demonstrate the need for financial help
 - to be able to make changes to spending when circumstances change

Actions:

2023 /	• Expand and accelerate the programme of training staff who already
2024	have contact with vulnerable residents so that they are confident
	about providing 1:1 budgeting support as part of their work. This will
	include the network of social prescribers and community navigators
	Drevention build budgeting skills of evenuence through an line

 Prevention – build budgeting skills of everyone through on-line training for groups of staff in every organisation

Beyond 2024

- Develop structured campaign to reinforce importance of budgeting, tools and resources to support households
 - Develop programme of money management advice for schools (potentially run through schools or in libraries as part of after school offer)
 - Work with large employers to promote available support to their staff
 - Work with HAF providers to promote available support to families

Employment and Skills

The issue:

- Many residents are in low paid and or part time work.
- Insecure employment such as zero hours contracts.
- Number of economically inactive in Sandwell increasing.
- EU funded employment support schemes for the most vulnerable have come to an end.
- Need to raise aspirations and employability of young people.

Actions:

2023	
2024	

- Promote employment support to young people available in Sandwell via Route2Wellbeing etc
 - Support work of Youth Unemployment Taskforce
 - Maximise the opportunities to deliver additional employment support alongside Tackling Poverty Support Programme, including programmes that deliver volunteering as a route to work
 - Review model of delivery to explore group activity and peer support
 - Make improvements to work experience
 - Progress employment and skills activity via Anchor Network
 - Focused work to understand economic inactivity

Beyond 2024

- Pilot projects to support economically inactive
- Equipping young people with skills for the future
 - Reducing youth unemployment design programme of activity post ESF
 - Sandwell Guarantee v2- targeted at care leavers / SEND / geographically
 - Tailor support to local need based on town level analysis

Digital Inclusion

The issue:

- The need to support residents for whom English is not their first language with language skills as an enabler to digital engagement.
- Digital support required: help with skills and confidence.
- Low literacy levels of residents
- Older generation being left behind

Actions:

2023 / 2024

- Develop joint understanding of what support is needed, sharing SCVO research findings
- Improving free digital access in all our buildings
- Develop more local databanks in Sandwell to help tackle data poverty
- Promote and expand the Sandwell Digital Donation Programme
- Identify resources to improve digital confidence
- Digital Den
- Promote homework spaces in libraries and in other community spaces
- Promote the take up of social tariffs for broadband services
- Digital inclusion activities in schools
- Provide more 1:1 activities to build up digital experience and confidence, and skills training for getting online
- Include digital confidence (setting up an email/using MySandwell) in induction training and annual training for all council staff

Beyond 2024

- Targeted digital inclusion activity once need is established
 - Explore the issue of borough-wide wifi and the cost-benefits of implementing
 - Develop a Digital Sandwell website a dedicated site incorporating digital inclusion skills and training
 - Develop a network of locally based digital centres
 - Digital Champions Network developing local support for residents

Health and Wellbeing

The issue:

- Maximising the opportunity to support residents through the network of social prescribers and community navigators.
- Enabling residents to access low cost or free sport and leisure activities to maintain or improve their physical and mental health (including social activities to reduce isolation).

Actions:

2023 / 2024	 Integrate money matters (budgeting, tackling poverty support and helping residents to access benefits advice and employment support) into the comprehensive training programme for the network of social prescribers/community navigators Establish Welcoming Spaces initiative as a development of Warm Spaces to address social isolation Work with partners to ensure provision of free, easy access to a range of leisure, sport and arts activities Partners to promote awareness of the range of free activities available with all the people they support Promote active travel Promote our bike offer and scope out a pilot to broaden it out Targeting higher risk groups for advice via social prescribing initiatives Further collaboration with Black Country ICS to tackle health inequalities
Beyond 2024	 Investment in local parks to encourage them to be actively used for a range of purposes, for example good seating, play equipment Build on training and support for social prescribers to expand this to health visitors/district nurses, to embed money matters into their assessment process

sandwell.gov.uk/ supportingsandwell

MEASURES FOR **SUCCESS**

Our overall approach (ongoing work)

The advice and support provided to residents delivers:

- Numbers of residents supported
- Confirmed benefit gains for households
- Problem debt dealt with
- Budgeting support provided
- Number of residents moving into training or employment
- Hits on Supporting Sandwell webpages

The Tackling Poverty Plan

The actions and initiatives linked to this plan will deliver:

- - Number of community food initiatives



- Tonnes of bulk food redistributed
- Take up of support services particularly budgeting support, benefits and debt advice and employment support



- Better working together to solve problems
- Number of Welcoming Spaces

Overall outcomes we will track

We will be tracking outcomes that indicate how the big picture is evolving and how residents are faring:

- Youth unemployment
- Economic inactivity
- Skill levels
- Number of new affordable council homes being built

Resources

A budget of £ 1.5 million has been set aside for initiatives linked to this plan.

Examples of potential projects under development:

- Bulk food project
- Welcoming Spaces coordinator
- Pilot use of thermal cameras to identify poor insulation

Outline allocation by end October/ early November 2023, aiming to spend the majority of the funding by 31st March 2025.

We will work together to access any additional funding opportunities to expand our activities and meet unmet need.



CREATING A FAIRER SANDWELL

Appendix – Evidence Base

Sandwell Council declared a Cost of Living emergency in recognition of the scale of the impact that the current crisis is having on the borough.

The combination of widespread deprivation and structural weaknesses across Sandwell means that our residents and economy are especially vulnerable to the worst effects of the cost of living crisis:

- Sandwell is ranked second out of 333 local authorities on the Centre for Progressive Policy's Cost of Living Vulnerability Index;
- the borough ranks eighth across in the Index of Multiple Deprivation and second specifically on income deprivation;
- 31,000 households (23% of all households) receive help with Council Tax;
- a fifth of Sandwell households experience fuel poverty and nearly a quarter report food insecurity

We are seeing increasing evidence that residents are struggling significantly. For example, there has been a 127% increase in the number of Local Welfare Provision emergency food vouchers awarded in the first nine months of the current financial year alone, compared to the whole of 2020/21. Our foodbanks also saw a big increase in demand in 2020/21 and demand has stayed high and continued to increase in 2022/23.

Citizen's Advice Sandwell reports that their debt advisers are seeing a significant increase in the number of people who are unable to pay household bills and basic living costs. People are now borrowing to get by day to day and using credit cards and payday loans to pay bills and buy food which is putting them deeper into debt. Those who relied on the financial support of family members no longer have that safety net, as their family's finances are also affected by the rising costs of living. The causes of this range from high amounts of energy debt, council tax and rent arrears leading to an increase in eviction notices, and those struggling to get by on reduced Universal Credit payments.

Town Level Analysis of need and priority setting

Ward/town level analysis of need has been developed to inform local priority setting.

Sandwell Profile of Need

Food

Impact of welfare reform – households running out of money for food in the week before Universal Credit is paid.

	Number of parcels provided 2022/23 (2021/22)	Comparison to 2022/23	Number of residents supported 2022/23 (2021/22)	Comparison to 2022/23
Smethwick	5,039 (5,222)	- 3.5%	13,405 (16,852)	-20%
Breaking Bread, Wednesbury	1,447 (1,070)	+35%	4,061 (2,866)	+42%
West Bromwich	2,833 (2,554)	+11%	5,869 (4,872)	+20%
Gt Barr Food Bank	2,277 (1,608)	+41%	6,378 (4,326)	+47%
Community Link	741 (434)	+71%	1, 847 (1,157)	+60%
Fountain of Life	310 (190)	+63%	759 (514)	+48%
Holy Trinity (opened April 20)	368 (203)	+81%	864 (401)	+115%
Restore	153 (54)	+183%	372 (137)	+172%
The Well	917 (614)	+49%	2,370 (1,660)	+43%
Brickhouse (opened Oct 21)	276 (47)	+487%	798 (151)	+428%
Holy Cross	43		130	
Total	14,404 (11,996)	+20%	36,853 (32,936)	+12%

Information from 2022/23 Community Food Provision Annual Report

Food Pantry	Number of members March 2023 (March 2022)	Total number of visits 2022/23 (2021/22)
Manna House	217 (218)	5,146 (3,847)
Smethwick	67 (132)	1,953 (2,270)
Brasshouse, Smethwick	49 (76)	2,483 (2,333)
Open Heaven, Wednesbury	73 (246)	1,151 (2,196)
Murray Hall, Tipton	133 (236)	2,719 (1,707)
Brandhall (opened December 2022)	107	516
J's Pantry Hateley Heath (opened late March 2023)	124	58
Total	770 (908)	14,026 (12,353)

In 2022/23, 2,852 food vouchers were issued. This was an increase of 247% when compared to the 1,151 vouchers issued in 2021/22. In 2020/21 a total of 980 food vouchers were issued. The huge increase is directly linked to the cost of living crisis, with the main reason for the application given as "low income" (36%).

Nature of crisis	Number 2022/23
Benefit changes	167 - 6%
Benefit delay	64 - 2%
Benefit sanction	48 - 1.7%
Benefit suspended	2
Wage delay	9
School holiday	14
Universal Credit delay	2
Debt	222 - 8%
Homeless	14
Low income	1,035 - 36%
Unemployed	84 - 3%
Domestic violence	5
Sickness	69 - 2%
Refused LWP	1
Other	1,103 - 39%
No information	13
Total	2,852

Warmth

- Steep increase in the number of Local Welfare Provision fuel vouchers awarded each month, from 100+ in April and May 2022, to 200+ October and November 2022, rising to 412 in December 2022 and 337 in January 2023.
- Small decrease in home ownership.
- Higher % of social rented properties compared to rest of Black Country and UK.
- High % of households in private rented or rent free accommodation, (19%) compared to Dudley and Walsall similar to Wolverhampton.
- Residents in rented properties have less control over energy provision and heat saving measures.
- Increase in overcrowded households.

Debt

Citizens Advice Sandwell report (June 2023):

- Demand for debt continues to increase now at least a 2 week wait to speak to a debt advisor.
- The issues of clients having a deficit budget continues to increase, due to cost of living, rises in food cost, household bills and rises in mortgage and rental costs. Support from the wider family continues to be limited due to the financial crisis affecting them too.
- Council tax arrears and fuel debt arrears have increased from the same period last year with the demand for fuel vouchers increasing.
- 60 day Breathing space applications are still high and comparable to the same time period last year.
- The number of clients advised on <u>Individual Voluntary Arrangements</u> (IVAs) is now quite low because debt advisers are seeing far more clients with deficit incomes and very few clients with disposable income. (IVAs are only suitable for people with disposable income).
- More and more clients who are seeking help are arriving in crisis and are struggling with their mental health and wellbeing.

Council tenants in arrears:

- No significant changes since the cost of living crisis.
- 16-25 year olds are more likely to be in arrears when compared to other age groups.
- Those living in houses are more likely to be in arrears when compared to other property types.
- Ethnic groups are more likely to be in arrears than White British.
- 46.50% of tenants are currently in arrears compared to 43.74% at same point last year.
- Average arrears have increased slightly (£191.55 currently compared to £181.68 at same point last year).
- 20% HB customers in arrears.
- 88% of Universal Credit customers are in arrears (arrears greater than £10.00).
- 19% of self-payers are in arrears.

Private Rented Sector

- Rents are increasing exponentially, way above most people's affordability, especially in the West Midlands which has seen a higher % increase than even London.
- Demand for housing is increasing with many people enquiring after 1 void in the PRS, so the landlords have their pick and obviously take the most risk-free tenants (in work, good references, fewer kids etc).

• Smaller landlords are leaving the market, due to increased mortgage rates, red tape and the fear of loss of s21. These landlords are not being replaced.

Employment and Skills

- Increasing levels of unemployment amongst those aged 50-64.
- There are currently nearly 71,000 people aged over 50 receiving Employment and Support Allowance (ESA) in the West Midlands Group, well over half of all ESA claimants.
- The employment rate for men of working age in West Midlands Group is 77% compared to one of 68% for women. This is a gap of 9.4%, compared to 12 months ago when the gap was just 6.3%.
- Over a fifth of the working age population in the West Midlands region are economically inactive, i.e., neither in work nor looking for work (22.0%).
- Youth unemployment had fallen since the pandemic but has now started to grow slowly.
- The proportion of ESA claimants with mental and behavioural disorders is increasing – up from 35% in 2010 to 50% (Jan 23). This is particularly prevalent among younger claimants: 70% of ESA claimants aged 18-24 are presenting with mental and behavioural disorders.

Digital

(based upon SCVO's survey 2023)

- The need to support residents for whom English is not their first language with language skills as an enabler to digital engagement.
- Type of digital support required: help with skills and confidence.
- Contact with family or friends, using email, text services or video calling apps, was the opportunity of greatest interest, with very many respondents saying they would value this.
- Respondents' clear support preference was for the support around digital to be offered to them by other people: taking the form of someone available to help and guide when needed, activities to build up digital experience and confidence, and skills training for getting online.
- Helpful personal guide.