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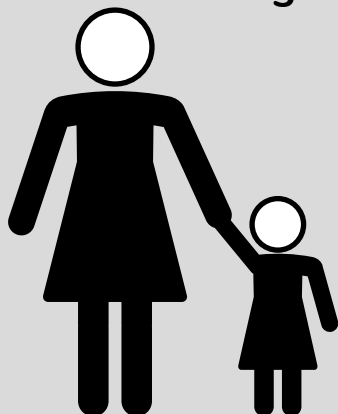
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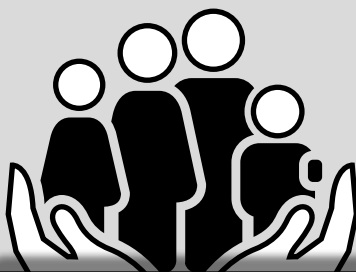
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INTRODUCTION

GO



EVERYONE SHOULD HAVE THE SAME OPPORTUNITY TO LEAD A HEALTHY LIFE, NO MATTER WHERE THEY LIVE OR WHO THEY ARE.

HEALTH INEQUALITIES MEAN POORER HEALTH, REDUCED QUALITY OF LIFE AND EARLY DEATH FOR MANY PEOPLE. REDUCING THESE INEQUALITIES IS AT THE HEART OF PUBLIC HEALTH WAKEFIELD'S MISSION TO IMPROVE THE DISTRICT'S HEALTH BUT IT IS CHALLENGING BECAUSE THEY ARE OFTEN DEEP-ROOTED WITH MULTIPLE CAUSES.



My 2022 Annual Report as Director of Public Health for Wakefield looks at poverty and the part it plays in creating health inequalities and its impact on the lives of our people.

The report makes targeted recommendations about actions to be taken to tackle poverty for those people and communities in need in the district, using the principle of underpinning national policies by working with partners, including communities and individuals themselves.

Building a Fairer Future is Wakefield's plan for making the district an even better place to live. It sets out ambitions around five priority areas, including healthier and better lives, thriving children and families, and an economy that works for everyone.

Many people experience financial difficulties or have worries about money at some point in their lives. For some its relatively short term, and people overcome the challenges experienced, however, for too many people the issues and worries are a prominent feature of their lives and impact on their health and wellbeing.

Poverty as a subject is huge, and one report could in no way do it justice, this report therefore offers a snapshot of the district, and six recommendations to focus on.



Anna Hartley
Director of
Public Health for
Wakefield

RECOMMENDATIONS

The fact that poverty affects some people and places disproportionately more than others is unfair. Furthermore, poverty defines the social context into which some children are born, which means they start life at a disadvantage.

While individual triumphs over adversity are possible, the “rags-to-riches” story tends to be rare and exceptional.

The rise of food banks in recent years indicates a re-emergence of destitution where people lack sufficient income to meet their basic needs.

Data shows that some of those who find themselves needing to rely on the compassion of others are in full-time employment, despite this, they can not make ends meet.

Evidence shows that focusing solely on the most disadvantaged will not reduce health inequalities sufficiently.

Actions need to be universal but with a scale and intensity that is proportionate to the level of disadvantage. National policies are needed to reshape the way the economy works to reduce poverty. However, national policies have to be underpinned by local delivery that is informed by empowered communities and citizens.

These principles inform my recommendations for action.

ACCESS

Improve access and availability to local services in the community for our residents, through knowledge of local infrastructure, such as adult community education and Family Hubs. Promote the availability and access to support, anti-poverty initiatives alongside key partners. Ensure that partners recognise their role in promoting financial wellbeing and taking appropriate action when needed.

EDUCATE

Improve financial literacy including skills and confidence to manage money, through all children and young people receiving meaningful financial education, meaning that they reach adulthood, confident in managing their finances. Enable people to be more confident managing their money and finances and more confident to talk about financial issues, engaging with services when they need them. Build financial inclusion in order to develop appropriate approaches to reduce the number of people in Wakefield District who experience financial hardship and increase the number of people who are financially included.

SIGNPOST

Signpost to Wakefield More Money in Your Pocket campaign, events and webpage

www.wakefield.gov.uk/moremoney



INCLUDE

Create a digitally connected district.

Provide access - not everyone has the ability to connect to the internet and go online.

Provide skills - not everyone has the ability to use the internet and online services.

Provide confidence - some people fear online crime, lack trust, or don't know where to start online.

MAXIMISE

Ensure that people who are entitled to welfare support can access all of the benefits that they are entitled to. Partners and services to ensure that they signpost users to benefits, financial education options and resources. Individuals to have access to affordable credit when they need it. We will proactively identify people who may need support and the supply of services will more closely match need, meaning that more people will receive early advice and support; and more people will be able to take informed decisions about borrowing.

CONVERSE

Reduce stigma by encouraging meaningful conversations around finance. Many of us don't like talking about money, perhaps because of stigma surrounding issues like debt and because financial wellbeing relates to other sensitive issues such as mental wellbeing and absence from work. But building money conversations into our everyday lives helps us build financial confidence and resilience to face whatever life throws at us.

THE COST OF LIVING



1 in 5 of the UK population live in poverty. Over half of these people live in working households.

The Cost of Living

At the time of writing, the public's number one concern is the rising cost of living. And rightly so. Soaring prices in energy, food and fuel have led to the largest squeeze on incomes since the 1970s. This crisis must also prompt us to think hard about how we build the foundations for families' financial stability over the longer term. This is not only about ensuring people have enough money in their pockets, but also about making sure people have the skills to manage their income to maximum benefit.

As the cost of living rises, many people in the country will find less money in their pockets, but it is the most deprived populations who will experience the greatest impacts. The rising rate of inflation and increase in food costs are increasing the level of household food insecurity.

With the cost of other household expenses including energy costs rising again in October 2022, local partners will be planning and preparing now to reduce the impact of financial insecurity within their organisation and communities.

Research shows that people who talk about money are more likely to make less risky financial decisions, have stronger personal relationships, help their children form good lifelong money behaviours, and feel less stressed and more in control.

These conversations also help to build financial confidence and resilience to cope with financial shocks and uncertainty. Reducing stigma means acknowledging that it's common to have money issues. It means normalising conversations about money in a range of settings and across the life course.

Money and Health

There is a strong relationship between money and resources and health outcomes. Financial hardship is a determinant of health. Financial wellbeing is good for people, for communities and the economy. Financial inclusion and financial wellbeing should be considered as mechanisms for protecting health and wellbeing.

The way in which money and resources affects health and wellbeing is complex. We often talk about poverty in broad terms, defined as having inadequate resources to meet basic human needs, but this means that we might not always be able to identify the factors and pathways that may lead to someone not having adequate resources. It also obscures our understanding of the relationship between poverty and poor health, making it difficult to develop informed approaches to reduce the number of people living in poverty.

In recent years we have seen evidence emerge around the effect of low income on health and wellbeing, as well as other factors including debt and financial strain; financial insecurity; the effect of financial exclusion; the differing impacts of episodic and persistent financial hardship; how financial strain can amplify other determinants of health; and how the negative effects of financial hardship and stress can accumulate over the life course.

Poverty increases the risk of mental health problems and can be both a causal factor and a consequence of mental ill health. Mental health is shaped by the wide-ranging characteristics (including inequalities) of the social, economic, and physical environments in which people live.

Similarly, those afflicted with mental illnesses are much more likely to face greater economic challenges due to a related loss of employment and income, leading to poverty.



Living with
day-to-day
stresses of
poverty in early
childhood can
have damaging
consequences
for long term
health.

Financial exclusion is closely associated with poverty and social exclusion and imposes significant costs on individuals.

Financial Inclusion support



Financial inclusion

Financial inclusion is defined as **'a state in which all people have access to appropriate, desired financial products and services in order to manage their money effectively. It is achieved by financial literacy and financial capability on the part of the consumer and access on the part of the financial product, services, and advice suppliers.'** Financial exclusion is the opposite of inclusion, **'a state where individuals cannot access the financial products and services that they need.'**

Financial exclusion is closely associated with poverty and social exclusion and imposes significant costs on individuals. Those who are unable to access basic financial services often pay more to manage their money, find it difficult to plan for the future, and are more likely to become over-indebted. Put simply, poverty is expensive.

Financial wellbeing is defined by the Money & Pensions Service as **'feeling secure and in control. It is knowing that you can pay the bills today, can deal with the unexpected, and are on track for a healthy financial future. In short: confident and empowered.'**

Poor financial wellbeing and financial exclusion contribute to poverty; accordingly, promoting financial inclusion and financial wellbeing is necessary as part of any local strategy to address poverty, however, on their own they are not sufficient. Any strategy to promote financial wellbeing and financial inclusion should, therefore, feed in to overarching anti-poverty plans, recognising the complex nature of poverty.



LOCAL STATISTICS



Around a third of kids across the Wakefield district are living in poverty, worrying new figures have suggested. A Wakefield Council report said that almost 20,000 local children were living in families facing real "financial hardship".

Wakefield Express June 2022

The Wakefield District is the 54th most deprived district in England (out of 317 districts), a change from 2015, when Wakefield District was 65th most deprived. The Index of Multiple Deprivation (2019) shows that 54,200 people in the district are living in neighbourhoods amongst the top 10% most deprived in England. This is 15.7% of the district's population.

Life expectancy in the Wakefield District for both males (78.0 years) and females (81.4 years) are lower than the averages for England (79.4 for males, 83.1 for females).

The life expectancy of children at birth for both males (77.3 years) and females (81.4 years) are also lower than the averages for England. Deprived areas in the Wakefield District show the lowest life expectancies, with males living 8.3 years less and women living 7.8 years less.

Wakefield is the 3rd worst in the region for the proportion of households receiving household benefits, is the 5th worst in the region for households struggling with food insecurity, and the 6th worst in the region for households experiencing hunger.

Those on low income and low energy efficiency suffer from fuel poverty greater compared to regionally and nationally. The Wakefield district has more children in low-income families compared to England as a whole.

Over two thirds of children living in low-income families live in working families. The number of children living in low-income families has increased by 34% over the past five years in the Wakefield District.

Wakefield is above the national average for child poverty income deprivation affecting children index (IDACI) as well as income deprivation English indices of deprivation.

Although Wakefield has similar employment and unemployment rates to the regional and national rates, Wakefield has a higher long-term unemployment rate compared to England's rate. Wakefield has a similar level of older people in poverty compared to the region and England as a whole.

Wakefield has a higher Financial Vulnerability Index compared to regional and national values, from 2017 quarter 3 to 2021 quarter 3. Wakefield has a lower Good Credit Index rank (100.3) compared to the regional value of 103.7 (higher index rank = more good credit) but ranks higher compared to its regional CIPFA neighbours Doncaster (99.1) and Barnsley (99.0).

Over-indebted individuals are defined as those that either: find meeting their monthly bills / commitments a heavy burden; or have missed bill payments in three or more months out of the last six months. Research conducted by the Money & Pensions Service in 2018 found that more than 17.6% of adults in England were over-indebted, equivalent to more than 7 million people. In Wakefield District the proportion was similar to the national at 17%. However, considering the economic impact of the Covid-19 pandemic, and the cost-of-living challenges, it is likely that this number is an underestimate of the actual number of adults over-indebted in Wakefield District.

The overall picture of debt advice in the UK is of high levels of unmet demand. Research conducted in 2018 by The Money Advice Service found that demand for debt advice continues to rise, but supply is not keeping up. Modelled estimates suggest that Wakefield has one of the biggest debt advice gaps in Yorkshire and Humberside. To meet levels of demand, the supply of debt advice/capacity would need to increase by 79%.

Data from Citizen's Advice in Wakefield District shows that debt advice is a common reason for people seeking support from Citizen's Advice with around 17% of those seeking support in 2020/21 highlighting debt as an area for advice. Utility company debt and council tax arrears were the most commonly cited debt problems.

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The number of
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34% over the past
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Wakefield District.



KEY ISSUES AFFECTING CITIZENS

At Citizens Advice, the most common types of issue people sought advice for in 2020/21 were Universal Credit (40% of all problems); other benefits and tax credits (19% of problems); and debt (17% of problems).

The 'Help to Claim' service provides support to people seeking to claim Universal Credit for the first time, and 14,980 of these issues were advised on by Wakefield CAB last year.

Debt problem	2017/18	2018/19	2019/20	2020/21	% of all debt problems (2020/21)
Utility company debt	499	696	601	843	13%
Council Tax arrears	894	1214	966	777	12%
Credit, store and charge card debts	543	651	461	353	5%
Unsecured personal loans	531	569	442	353	5%
Rent arrears	334	457	470	353	5%

In 2021, the median annual gross earnings of the full-time workers resident across the Wakefield district were £28,166.



EARNINGS AND LIVING COSTS

In 2021, the median annual gross earnings of the full-time workers resident across the Wakefield district were £28,166.

The median across the Yorkshire and Humber region was £29,022 and the England median was £31,490. Split by gender, median annual earnings for full-time work for men are £30,036, and for females are £24,736. This gender difference has been narrowing gradually over the past decade.

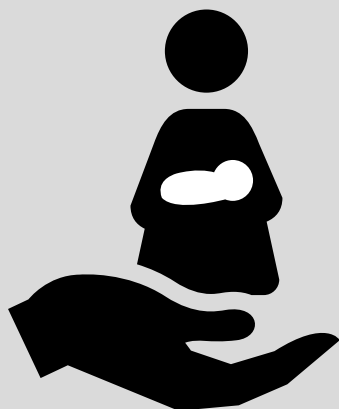
While the headlines appear to show longer-term earnings growth, the effects of inflation have meant the value of median earnings have only increased modestly (+4%) in real terms since 2008. For those people earning less (lower

quartile), growth in hourly wage rates has been stronger. Even so, lower quartile earnings have only grown by 14% in real terms between 2008 and 2021.

Inflationary pressures are set to increase throughout 2022 particularly around rising energy and fuel costs which also impinge on food prices and transported goods. The headline rate of inflation is 6.2%, the highest level in 30 years with predictions of a peak rate of nearly 8% by the end of the year.

	Wakefield	Y&H	England
% with a high level of financial knowledge (2020)	28.4%	31%	30%
% stating a high level of confidence managing money (2020)	40.2%	45.7%	43.5%
% stating a high level of satisfaction with their overall financial circumstances (2019)	29.9%	25.8%	25.8%
% who strongly agree they are comfortable using credit (2020)	17.6%	11.9%	13.6%
% who strongly disagree they would rather think about today than plan for the future (2017)	29.8%	24%	26.8%
% with a low level of financial knowledge (2020)	34.3%	29.4%	30.2%
% stating a low level of confidence handling money (2020)	28.4%	25.7%	27.8%
% of people stating a low level of satisfaction overall with their financial circumstances (2019)	37.7%	38.3%	35.6%
% who strongly disagree that they are comfortable using credit (2020)	19.6%	23.7%	23.3%
% who strongly agree they would rather think about today then plan for the future (2017)	2.6%	8%	9.3%

STARTING WELL



"1.3 million of the 4.2 million children in poverty in the UK are babies and children under the age of 5."

The Joseph Rowntree Foundation 2021.

Early childhood, from birth to age five, is the most critical development stage of a child's life. The early years see rapid developments in a child's cognitive abilities.

Children need quality nurturing care during this period to develop the foundations of their development and for future learning. Early childhood interventions should support children's early learning, their early language and communication, pre-literacy, and pre-numeracy skills, at home, in early years settings and in their communities.

Evidence shows that the gap in attainment between children growing up in poverty and their peers starts early and lasts through school. Yet, there is little evidence that explains the nature and extent to which children are falling behind before they start school.

Recent research has found that young children growing up in poverty are much less developed in early childhood, and this is likely to account for a significant proportion of the gap in educational achievement in primary and post primary school.

This, coupled with the fact that child poverty is set to increase, means it's never been more urgent to redouble efforts to tackle the impact of poverty on children's early learning outcomes.

Creating an education rich environment for children is vital for their life chances. Two Wakefield Council funded programmes that do this are the **Imagination Library** and the **50 Things app**.

- The Imagination Library is a book gifting scheme that provides books for children aged 0-4 years.
- The 50 Things app supports families to access free and low cost activities within the community.

“

WE REALLY ENJOY GETTING OUR IMAGINATION LIBRARY BOOK EVERY MONTH. WE READ EVERY NIGHT AFTER MY SON HAD HIS BOTTLE BEFORE HE GOES TO BED, IT'S IN OUR ROUTINE AND HOPE IT WILL HELP HIS SPEECH. AS HE WILL HAVE TWO LANGUAGES TO LEARN WE TAKE IT IN TURNS ME AND MY HUSBAND AT READING ENGLISH AND HUNGARIAN BOOKS. WE'RE REALLY GLAD TO BE PART OF THE SCHEME.

MUM 24

”



“

THE IMAGINATION LIBRARY IS A BRILLIANT SCHEME. WE ALL GET EXCITED WHEN A NEW BOOK COMES THROUGH THE DOOR, IT ENCOURAGES THEM ALL TO READ, AND IT MAKES ME PROUD OF THEM.

MUM 26

”

“

WE ARE LOVING BEING PART OF 50 THINGS IN OUR SCHOOL AND IT IS GREAT TO SEE THE ENGAGEMENT OF FAMILIES.

RYHILL SCHOOL

”

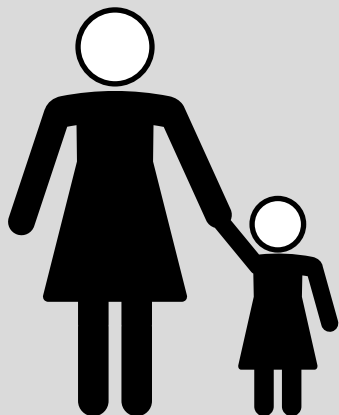
“

THE 50 THINGS APP HAS BEEN A VALUABLE TOOL TO HELP SETTINGS LINK WITH PARENTS TO PROMOTE HOME LEARNING.

EARLY YEARS OFFICER

”

GROWING WELL



At ward level, the proportion of children living in low-income families ranges from 12% in Stanley and Outwood East to 33% of children in Wakefield North and 39% in Wakefield East.

There are many reasons a child may be living in poverty. Soaring rent costs, insecure work and low pay are some of the factors that leave families without the means to get by. Poverty has negative impacts on children's health, social, emotional, and cognitive development, behaviour, and educational outcomes. Children born into poverty are more likely to experience a wide range of health problems, including poor nutrition, chronic disease, and mental health problems.



"Poverty has a significant impact on the educational experience and attainment of many children growing up in the UK. Even before the pandemic, 4.3 million children were living in poverty in the UK, up 200,000 from the previous year - and up 500,000 over the past five years. That is 31% of children.

The End Child Poverty Coalition

EDUCATION

Money habits and behaviours that will stick with children for life are reported to be formed by the age of 7, yet just one in three children receive any education about money at primary school. Education about money makes a difference. The skills, knowledge, attitudes and behaviours that help people to manage money and achieve good financial wellbeing begin to develop from an early age. Too many children and young people are unprepared for the money decisions and challenges that lie ahead.

Schools should be committed to delivering financial education. There are however a number of barriers, including; lack of time in timetables, lack of flexibility in the curriculum, the cost of delivery, and fear of not having the necessary skills or knowledge.

In recent national research only three fifths of schools and colleges reported feeling they have the necessary knowledge and skills to support their learners develop financial skills. Less than half reported having a good understanding of what external agencies provide money advice or financial education.

The local authority should work with all schools (primary and secondary) to encourage and support them to deliver a school-based approach to financial education, using models of best practice for primary and secondary schools. The local authority should consider what District wide resources it can provide to initiate this work in schools, developing and establishing mechanisms to support schools to share best practice, develop templates, lesson plans aligned with the curriculum, support the training of staff.

Across the district in 2019/20, there were 14,150 children living in low-income families. This is around 21% of children aged under 16, slightly higher than the UK average (19%). The number of local children in low-income families has increased by 34% over the past five years, and two-thirds of children in low-income families live in working families.

FREE SCHOOL MEALS

1 in 3 school-age children in England living in poverty (800,000) miss out on free school meals despite cost-of-living struggles of families. Child Poverty Action Group.

All children attending a state funded infant school in reception class, year 1 or year 2 are automatically entitled to a free school meal regardless of income. If a parent receives a qualifying benefit, they are urged to make a formal application as this allows schools to claim additional funding (pupil premium). Once a child moves into Year 3, they will automatically lose their entitlement to free school meals. If they are to continue getting a school meal, they will either have to pay or claim for an income-related free school meal.

HOME TO SCHOOL TRANSPORT

Getting children to school on time and safely can be a challenge. Depending on location, income and the child's age, people may qualify for free home to school transport. If a child has special educational needs (SEN) or a disability, they might also be eligible. The home to school team support over 1000 pupils in a calendar year to get to and from school, without this service many children would struggle to attend.

1 in 3 school-age children in England living in poverty (800,000) miss out on free school meals despite cost-of-living struggles of families.

Child Poverty Action Group

Financial behaviour starts to be shaped between the ages of three and seven.





"It's been good to have something to do other than just stay in bed."

Child Aged 9

HAPPY HEALTHY HOLIDAYS

WF Happy Healthy Holidays aims to keep children and young people active during the school holidays by providing free enriching activities and healthy food for children in reception class to year 11 who receive benefits-related free school meals. Over the course of 2022, the DfE is grant funding Wakefield Council to coordinate free holiday provision which will cover the Easter, Summer, October, and Christmas holidays. Over the 2021 Summer Holidays 3063 children attended clubs, with 12243 meals served.

PERIOD POVERTY

Period poverty is a worldwide issue and affects millions of women and girls who struggle to afford or access safe menstrual protection. The economic, social, and environmental impacts of period poverty are huge, with many of those affected restricted from equal education and job opportunities simply due to their periods.

There are a number of organisations that challenge the stigmas, taboos and gender inequalities associated with menstruation, by providing education, providing period products, promoting product choice and supporting environmentally and financially sustainable options.

Period poverty is the lack of access to sanitary products due to financial constraints; this can be caused by a wide range of life events that negatively impact on a girl or woman's ability to access sanitary products to manage a most intimate and regular occurrence in her life.

C Bagness, 2020



"It is the single mother and child sharing a mattress on the floor, the family with no cooker who can only make hot food that requires hot water from a kettle, the family with no wardrobes or chests of drawers so clothes are stored in black bags on the floor, the family where there is no table for children to eat from or do their homework."

End Furniture Poverty

“

OUR LIBRARIES
ARE GREAT. IT
IS ALL FREE.
CHILDREN
CHURN
THROUGH
BOOKS, AND
WE BORROW
A BIG
STASH AND
SOMETIMES
BORROW THE
SAME ONE
OVER AND
OVER AGAIN.

DAD 28

”

“

THANK YOU FOR LETTING MY KIDS
COME TO THE HAPPY HEALTH
HOLIDAY CLUB FOR THE EXTRA DAYS
- THINGS ARE HARD AT HOME AND
THIS HAS GIVEN THEM A BREAK-
THEY NEEDED THAT.

HAPPY PARENT

”

“

I JUST WANT TO SAY THANK
YOU FOR THE HOLIDAY CLUBS - I
CANNOT BELIEVE HE'S TAKEN PART
LIKE HE HAS - HE'S USUALLY SO
ANXIOUS AND YET HE'S ASKED TO
COME BACK BY HIMSELF TOMORROW.

PARENT

”

“

I WOULD LIKE TO THANK YOU FOR YOUR HELP, SUPPORT, AND ASSISTANCE
OVER THE YEARS REGARDING HOME TO SCHOOL TRANSPORT AT THE
DIFFERENT SCHOOLS HE HAS ATTENDED. I WOULD LIKE TO THANK HIS
ESCORT FOR THE LAST FOUR YEARS SHE HAS WORKED WITH MY SON. SHE
IS A KIND, CARING AND PROFESSIONAL PERSON. SHE IS BRILLIANT AT HER
JOB AND ALWAYS GOES ABOVE AND BEYOND WHAT SHE SHOULD. SHE IS A
POSITIVE ASSET TO WAKEFIELD COUNCIL HOME TO SCHOOL TRANSPORT AND
I HOPE THAT SHE GETS THE RECOGNITION THAT SHE DESERVES.

MUM 36

”

HEALTHIER WEALTHIER WAKEFIELD FAMILIES

The Healthier Wealthier Wakefield Families (HWWF) service (delivered by Wakefield District Housing's 'Cash Wise' service and currently commissioned by Wakefield Council Public Health) works with families in Wakefield living (across all tenure types) in poverty, supporting them to maximise their disposable income (for example by identifying low-cost/ free activities for families, or by accessing low-cost healthy food for families) and improve quality of life.

The HWWF service has a 'family focus', and have expertise both in family and child-related benefits and financial issues, and supports families (with children under the age of 12) via home visits, telephone support, on-line support and via social media.

The Service provide a single point of contact where professionals working with families can obtain advice and support on financial issues including also making a referral into HWWF where required. The HWWF service work in partnership with all key agencies working with children and families in Wakefield including providing direct training so that services and professionals can increase their skills in spotting the signs of financial difficulty, opening up the conversation with families about finances and make appropriate referrals.

The project commenced on 1st February 2020 and is currently funded up to the 31st January 2024 by Public Health Wakefield.

The Service
have received
over 519
referrals in
the first
18 months



“

HELPED ME PUT THINGS IN PLACE,
SPURRED ME ON TO SORT MYSELF OUT.
THE OFFICER WAS KIND, CARING, GENUINE
AND I TRUST HER. I AM GOING TO TRY
FOR PIP AND SHE SAID SHE WOULD EVEN
HELP ME WITH THAT. I WILL CALL AND
ASK FOR HER IF I DECIDE TO GO FOR PIP

”

“

THANKS FOR THE
SUPPORT AND
REASSURANCE THAT
YOU HAVE GIVEN
ME. I FEEL SECURE
AT HOME NOW AND
MUCH HAPPIER FOR
THE KIDS

”

“

YOU WERE GREAT
- YOU HELPED US
WITH OUR BILLS
AND HELPED GET
THINGS FOR OUR
BABY. YOU KNEW
YOUR STUFF AND
WE ARE GRATEFUL
FOR THE SUPPORT

”

“

BEFORE SUPPORT I WASN'T READING MY LETTERS
AND WAS IGNORING MY BILLS. YOU HELPED ME
GET THINGS ON TRACK BEFORE I MOVED INTO MY
NEW HOME. I'M NOW IN MY PROPERTY, IT'S ALL
FURNISHED AND I'M IN CONTROL OF MY BUDGET,
YOU'VE BEEN VERY SUPPORTIVE. YOU LISTENED
TO MY ISSUES AND HELPED ME GET MY MONEY
IN ORDER. YOU LET ME COMMUNICATE FLEXIBLY,
SOMETIMES BY PHONE OR BY TEXT. I DON'T KNOW
WHERE ELSE I COULD HAVE GOT THIS SUPPORT

”

“

YOU HELPED ME SO MUCH, TO
GET MY BENEFITS SET UP AND
A GRANT TO HELP ME BUY
THINGS FOR MY BABY. YOU
ALWAYS CALLED BACK WHEN
SHE SAID SHE WOULD AND
SHE KNEW WHAT TO DO WITH
MY BENEFITS

”

“

YOU EXPLAINED EVERYTHING
TO ME VERY CLEARLY AND
MANAGED TO SORT OUT FREE
SCHOOL MEALS AND REDUCED
MY WATER BILL. YOU HELPED
ME UNDERSTAND THINGS TO
DO WITH MONEY BETTER

”

LIVING WELL



There is much debate about the balance between individual 'lifestyle' choices versus wider structural factors in shaping health. It's true that individuals can make decisions that affect their health, but these decisions can be severely limited by poverty.

While the links between cold, damp housing and poor health are well known, prepaid energy meters can mean people on low incomes need hundreds of pounds more to meet energy costs each year. This can be a challenge for many people who don't earn the living wage.

'Anyone who has ever struggled with poverty knows how extremely expensive it is to be poor.'

James Baldwin
Stanford Center on
Poverty and Inequality



FUEL POVERTY

Fuel poverty is the condition by which a household is unable to afford to heat (or cool) their home to an adequate temperature. It is caused by low income, high fuel prices, poor energy efficiency, unaffordable housing prices and poor quality private rental housing.

In England, the 'Low Income, Low Energy Efficiency' indicator is used to determine fuel poverty. Under this, a household is considered fuel poor if:

- **They are living in a property with a fuel poverty energy efficiency rating of band D or below**
- **When they spend the required amount to heat their home, they are left with a residual income below the official poverty line**
- **The depth of fuel poverty is measured by the fuel poverty gap, which is a measure of the additional fuel costs a fuel poor household faces in order to be determined non-fuel poor.**
- **In general, fuel poverty relates to households that must spend a high proportion of their household income to keep their home at a reasonable temperature. Fuel poverty is affected by three key factors: a household's income, their fuel costs, and their energy consumption (which in turn is affected by the energy efficiency of the dwelling). Fuel poverty may cause unease in children. They may not feel comfortable inviting friends around to their house. This may affect friendships, peer groups or even relationships. In the long term this can have an impact on the child's confidence and personality further lowering their socioeconomic opportunities.**

A household is considered to be 'fuel poor' if it is living in a property with an energy efficiency rating of band D, E, F or G, and its disposable income would be below the poverty line. In 2019, 26,000 households (17.3%) in the Wakefield District were in this position. Within the district, the highest modelled estimates of fuel poverty range from 30-38% of households in parts of Kinsley, Airedale and Ferry Fryston (Castleford) and Lupset, the Peacock estate and Portobello in Wakefield.

TRANSPORT

Essentially, transport poverty limits quality of life as a consequence of being unable to access transport services.

It's not always the entire family within a household affected by transport poverty, but often individuals. Different levels of transport poverty within a family are in particular, found between men and women, and young people. Transport poverty occurs when a household is forced to consume more travel costs than it can reasonably afford, especially costs relating to motor car ownership and usage.



EMPLOYMENT

Fair employment and good work is a protective factor for health and wellbeing. It should also prevent people from experiencing poverty. However, the majority of those living in poverty are in work. Employers have a significant amount of influence over the health & wellbeing of their workforce: through pay and conditions, by ensuring healthy working conditions, and by supporting good physical and mental health. This should also include supporting the financial wellbeing of employees.

Unemployment and underemployment lie at the core of poverty. Labour is often the only asset people can use to improve their well-being. Hence the creation of productive employment opportunities is essential for achieving poverty reduction and sustainable economic and social development. It is crucial to provide decent jobs that both secure income and empowerment.

Financial wellbeing is about feeling secure and in control of your money. It is knowing that you can pay the bills today, can deal with the unexpected, and are on track for a healthy financial future. The role of employers in promoting wellbeing has long been recognised. It has many benefits for businesses and employers including reduced staff turnover, reduced sickness and absence, and improved performance.

Evidence from the What Works Centre for Wellbeing shows that financial wellbeing is one of the key drivers of wellbeing in the workplace. Financial worries are a source of stress and anxiety for many people. Three in ten workers say that financial worries are their biggest issue and younger employees are even more likely to find money a significant form of stress. It is of benefit to employers to consider and take actions to support the financial wellbeing of their employees.



HOUSING

In general, there is stronger evidence that poverty affects housing circumstances, than that housing circumstances affect poverty. People living in poverty generally have worse, and less desirable, housing than those with higher incomes. We partner with WDH [Wakefield District housing] our social housing provider, a not-for-profit organisation that provides low-cost homes for those in housing need.

“

REALLY GOOD AND VERY HELPFUL.
IT WAS VERY COLD BECAUSE
THE BOILER WAS BROKEN AND
THERE WAS NO HEATING. IT'S
FANTASTIC, WE HAVE A WORKING
HEATING SYSTEM, IT HAS BEEN LIFE
CHANGING FOR US.

”

“

THANKS FOR ALL
YOUR HELP WITH
MY UNIVERSAL
CREDIT -
MADE A BIG
DIFFERENCE!

”

“

RE-VALUED CIC HAS HELPED ITS 400TH FAMILY THIS WEEK
FROM WITHIN THE WAKEFIELD DISTRICT. RE-VALUED CIC
HAVE BEEN HONOURED TO HELP THOSE FLEEING DOMESTIC
VIOLENCE, EX-SOLDIERS AND THOSE MADE HOMELESS
THROUGH FIRE OR DIVORCE. WE WISH TO THANK WAKEFIELD
COUNCIL SUPPORT TEAMS FOR BEING A PART OF IDENTIFYING
THOSE MOST IN NEED AND FOR DOING A DIFFICULT JOB UNDER
STRENUOUS CONDITIONS.

”

“

YOU LISTENED
TO MY ISSUES
AND GAVE
ME LOTS OF
GOOD ADVICE,
ESPECIALLY
ABOUT MY
RENT ARREARS

”

“

MY OUTGOINGS WERE HIGHER THAN
WHAT I GOT PAID. IT WAS VERY
OVERWHELMING. XXX WAS SO KIND
AND REASSURING AS I WAS SO
OVERWHELMED WITH EVERYTHING. IT
WAS LIKE A BIG WEIGHT HAD LIFTED
OFF MY SHOULDERS AND I AM SO
GRATEFUL FOR YOUR HELP

”

The average credit score in Wakefield district is 766, which is at the lower end of fair. This is similar to the rest of West Yorkshire but is lower than many parts of the country. Credit scores are highest in the young adults and older adult populations, but lowest in those aged 26-40.

Financial Lives Survey

FINANCIAL INCLUSION

Credit scores are a potential indicator of financial exclusion and can help to identify those who are at risk of experiencing financial difficulties. In part, a consequence of how you have managed credit historically (reflecting missed payments, debts, county court judgements and insolvencies, and other factors).

Too many people who could benefit from debt advice are not receiving it. Debt advice can make a difference to those who are struggling with problem debt, furthermore, evidence suggests that those who access debt advice value it. However, too few people who could benefit from advice and support do not access it. The Financial Lives Survey suggests that some of the main barriers to accessing services include embarrassment discussing debts, not wanting to face the problem, lack of awareness that free support services exist, and not knowing how to access.

Access to financial services, mainly bank accounts is an important element of financial inclusion. It is needed to receive salaries, to pay bills and to make other financial transactions. Those unable to access financial services, including a bank account, are likely to pay more to manage their money, more likely to be over-indebted, and less likely to be able to effectively plan their finances. According to the most recent Financial Lives Survey 2.3% of the adult population in England were unbanked (as of Feb 2020). Population groups most likely to be unbanked include the unemployed (11%), adults with no educational qualifications (7%), those who work in the part time / temporary economy (7%) and those who are digitally excluded (7%). Under a quarter of unbanked adults say that would like to have a current account; 57% do not want one, and a further 20% are unsure whether they want one or not. One in ten (9%) have tried, unsuccessfully to open a current account at some point in the past.

A growing number of people rely on credit not because they overspend, but simply because they cannot meet their basic financial obligations; they have more money going out than coming in each month. Those whose incomes are consistently too low, or whose household costs are too high, might be permanently in the red just to get by. Not all debts are created equal: the most affluent borrow only a fraction of their assets, while the poorest households borrow three times what they own. The type of unsecured credit that these groups can access is quite different. While more affluent households might rely on credit cards or bank loans with low interest rates, poorer households might be forced to turn to High-Cost Short-Term credit (HCSTC) such as payday lenders or rent-to-own shops which often increase their financial troubles.



The proportion of adults who are unbanked in Yorkshire is higher than many parts of the UK, although it is not the highest. There is a strong link to deprivation, as 6% of adults in the most deprived areas are unbanked compared with less than 0.5% in the least deprived.

Financial Lives Survey

FOOD POVERTY

Food poverty is intrinsically linked to inadequate income, poor dietary and lifestyle habits, and health inequalities, placing the “food poor” at higher risk of developing chronic diseases such as hypertension, diabetes and cardiovascular disease. Lower household income has been consistently associated with poorer diet quality. Household food purchases may be an important intervention target to improve diet quality among low-income populations.



Aneita was working in education when a problem with her tax credits meant she was forced to use a food bank.

“I was suddenly plunged into a financial nightmare, not knowing how I was going to pay my bills, feed myself and my daughter, buy things we needed...”

In a proactive approach to tackling poverty, Wakefield district organisations took their services out into community ‘hubs’ in November 2021 and May this year. Advisors from Wakefield Council, Citizens Advice Bureau, Wakefield District Housing, Department for Work and Pensions and others set up in community venues across the district. The 290 households that attended the events were each able to claim an average of £2,474 in unclaimed benefits.

SMOKING

The link between smoking and disadvantage is well established, the impact of smoking on local communities is exacerbated when household incomes are also lower.

Smoking is the leading cause for the gap in life expectancy between the rich and the poor. Nationally, one in five (21%) of smoking households in the UK were living below the poverty line, amounting to a million households. However, when tobacco expenditure was included in the assessment of poverty this increased to nearly a third (32%) equivalent to 1.5 million households.

30.5% of people who smoke live in social housing. When income and smoking expenditure is considered each year in Wakefield it is estimated that 9998 households with a smoker fall below the poverty line. This represents 34.6% of smoking households in Yorkshire and Humber.

Smoking increases a person's chances of needing social care. Current smokers are 2.5 times more likely to require social care support at home and need care on average 10 years earlier than non-smokers.

Smoking has a significant negative effect on individual earnings and employment prospects.

All statistics from ASH - Yorkshire and Humber - Economic and health inequalities dashboard 2022

Current smokers are 5% less likely to be employed than non-smokers and long-term smokers are 7.5% less likely to be employed. Figures show 2412 people are out of work in the Wakefield district due to smoking.



DIGITAL INCLUSION

The link between poverty and digital exclusion is clear: if you are poor, you have less chance of being online. Children living in poverty are already significantly disadvantaged compared to their wealthier peers.

Digital access and skills are essential to enabling people to fully participate in an increasingly digital society. Tackling the digital divide will be crucial to addressing social and economic inequalities and levelling up every community.

“Digital exclusion is inextricably linked to wider inequalities in society and is more likely to be faced by those on low incomes, people over 65 and disabled people. When the pandemic hit in March 2020, only 51 per cent of households

earning between £6,000 to £10,000 had home internet access, compared with 99 per cent of households with an income over £40,000. Even when poorer households had access to equipment and internet, they were less likely to have the skills to utilise it.” Local Gov Association

The Council plays a key role in helping people to get online and learn digital skills. As soon as the pandemic lockdown was announced, the council mobilised to provide pupils with devices and internet connections to allow them to continue their education, and worked in partnership with their local voluntary, community, and social enterprise sectors to help people without digital access stay connected.

2020/21 - £5k
- Digital donations
scheme - 200+
laptops refurbished
and 'gifted' to families
experiencing digital
poverty, large
sibling groups, other
vulnerable families.

Wakefield Council

“

THIS IS GREAT
FOR ME AND MY
CHILDREN, I CAN
CHOOSE WHAT
THEY LIKE TO EAT
AND NOT WHAT
SOMEONE HAS
CHOSEN FOR ME.
I WOULD NEVER
HAVE ASKED FOR
A FOOD PARCEL
OR GONE TO A
FOOD BANK; I
WOULD BE TOO
EMBARRASSED.

”

£154k - to establish
22 internet cafés/
spaces in LA and
community buildings
across the Wakefield
District to offer support
to children, young people
and families with IT
and internet access for
education/digital skills
and employment/training
support.

2021/22 - £255k - Local Authority
Laptops for schools' scheme - 1000 new
laptops purchased and distributed
to all primary schools across the
Wakefield district.

“

IT'S BEEN BRILLIANT FOR ME AN ABSOLUTE
GODSEND WHAT WITH THE PROCESS OF GAS
AND EVERYTHING GOING UP. IT REALLY
HELPS, I CAN BUY MEAT AND STUFF WHICH
I COULDN'T BEFORE I CAME HERE. USED
TO GO TO PAY AS YOU FEEL SHOP TILL IT
CLOSED. YOU ARE DOING A GOOD SERVICE
FOR EASTMOOR.

”

“

WE ARE SO
GRATEFUL FOR THE
PANTRY. BECAUSE
IT TAKES SOME
OF THE STRESS
AWAY AROUND THE
WEEKLY FOOD SHOP
WITH RISING BILLS.
IT'S REDUCED
OUR SHOP BILL
DRAMATICALLY
WHICH HELPS
FINANCIALLY. I
DON'T THINK
PEOPLE
UNDERSTAND HOW
MUCH IT HELPS US
AS A FAMILY.

”

“

MY SITUATION WAS
A CHALLENGING
ONE, BUT IT
WAS DEALT WITH
APPROPRIATELY
WITH EMPATHY
AND ENTHUSIASM.
THANK YOU.

”

“

I AM MORE THAN GRATEFUL FOR THE
PANTRY SERVICE. AS A SINGLE MUM
I CAN'T AFFORD MOST THINGS EACH
WEEK AND THIS IS A HUGE HELP TO ME
AND MY SON. NOT ONLY ARE THE STAFF
FANTASTIC, BUT I WOULD REALLY, REALLY
STRUGGLE EACH WEEK WITHOUT COMING
HERE. MANY THANKS

”

AGING WELL



Although poverty levels are lower than they were 20 years ago, the latest figures show 2.1 million (18 per cent) of pensioners in the UK live in poverty. Rates have risen since 2013-14 when 1.6 million (14 per cent) lived in poverty.

Age UK 2021

All current and future pensioners should have enough money from state and private sources to live comfortably and participate fully in society. However, too many older people in the UK face poverty and financial disadvantage which prevents them from making the most of later life.

Financial disadvantage is not just about income coming in, it is harder to manage on a modest income when people have extra costs, for example due to disability or care needs or if heating bills are high because they live in a cold, poorly insulated home.

In an ideal world, the State Pension system should provide an income sufficient to cover basic needs, and everyone would have opportunities to build up additional private incomes which would allow a comfortable retirement. However, there is a long way to go to achieve this aim and, in the meantime, far more needs to be done to increase the take-up of benefit entitlements.

People's financial position in retirement, is generally linked to their circumstances over the course of their lifetime.

Private pension provision, in particular, is closely related to employment history, both time spent in work and earnings levels.

On average, women have lower individual retirement incomes than men reflecting their lower average earnings and time out of the labour market or working part-time raising children and providing care to older and disabled relatives or friends. Other factors associated with lower income (before and after retirement) are being from a minority ethnic group, disability, caring and being self-employed. The impact of these, overlapping, characteristics are explored in the Pensions Policy Institute's work on the 'underpensioned'. As well as lifetime income, retirement finances are affected by decisions people take about saving. However, even the best financial plans can be thrown off track by life events such as illness, redundancy, bereavement, or relationship breakdown. Once people have reached retirement, they often have little opportunity to increase pension income or savings, however, they may be able to improve their financial

situation by claiming social security entitlements. Worryingly, many miss out on these rights, with the latest estimates showing around £2.2 billion of Pension Credit and Housing Benefit alone are unclaimed by pensioners in a single year in Great Britain. Older people may not know what is available for them, may feel they are not entitled to any help, may be put off by the process of claiming, or struggle on alone reluctant to ask for help.



Some groups are at particular risk. 38 per cent of private tenants and 36 per cent of social rented sector tenants, live in poverty compared to 14 per cent of older people who own their home outright. 33 per cent of Asian or Asian British pensioners and 30 per cent of Black or Black British pensioners, are in poverty compared to 16 per cent of White pensioners.

Age UK 2021

CARE NEEDS ASSESSMENT

If someone needs help to cope day-to-day, the first step is to get a needs assessment from your local council.

You'll need to have this assessment before the council can recommend a service such as:

- equipment like a walking frame or personal alarm
- changes to your home such as a walk-in shower
- practical help from a paid carer
- day care for your child if either you or they are disabled
- access to day centres and lunch clubs
- moving to a care home

The needs assessment is free, someone from the council such as a social worker or occupational therapist will ask how a person is managing everyday tasks like washing, dressing, and cooking.

Receipt of pension credit opens up entitlement to additional benefits that Independent Age estimate could be worth up to £7000 per year. Research by the Centre for Research in Social Policy links the poor uptake in Pension Credit to significant costs to the health and social care system as a result of associated health problems. As of August 2021, 7,907 people in Wakefield District were in receipt of pension credit.

If national statistics are correct, then as many as many as 4,000 people in Wakefield could be missing out on additional financial support in later life.

PENSION PROVISION

Although poverty levels are lower than they were 20 years ago, the latest figures show 2.1 million (18 per cent) of pensioners in the UK live in poverty. Rates have risen since 2013-14 when 1.6 million (14 per cent) lived in poverty.

Financial disadvantage is not just about income coming in - it is harder to manage on a modest income when people have extra costs, for example due to disability or care needs or if heating bills are high because they live in a cold, poorly insulated home.

Age UK June 2021



38% of private tenants and 36% of social rented sector tenants, live in poverty compared to 14 per cent of older people who own their home outright.

“

YOU HAVE HELPED ME TO GET
ATTENDANCE ALLOWANCE
AND I CAN NOW GET A
CLEANER TO HELP WITH THE
HEAVY JOBS

”

“

THANK YOU
FOR HELPING ME
SORT OUT MY
FINANCES. I CAN
SLEEP BETTER
KNOWING I HAVE
THINGS IN ORDER

”

“

OVERWHELMED WITH THE STANDARD OF SUPPORT PROVIDED BY
AGE UK WAKEFIELD DISTRICT. NATALIE COULD NOT HAVE BEEN MORE
HELPFUL AND FRIENDLY, I FELT VERY RELAXED WITH HER. I HAVE
RECOMMENDED YOUR SERVICES TO ALL MY FRIENDS, WE HAVE NOW
RECEIVED OUR BLUE BADGE AND ATTENDANCE ALLOWANCE, THE
MONEY HAS MADE A MASSIVE DIFFERENCE TO OUR QUALITY OF LIFE,
SO I WOULD LIKE TO THANK EVERYONE INVOLVED.

MR N

”

“

I DIDN'T
KNOW
WHERE
TO TURN
TOO, YOU
HAVE BEEN
AMAZING

”

“

FOR THE FIRST
TIME IN A
LONG WHILE I
HAVE A LITTLE
MONEY TO
TREAT MYSELF
OCCASIONALLY

”

“

I HAD NO IDEA
I QUALIFIED
FOR ANY HELP
AS I OWN
MY HOUSE,
THANK YOU
FOR HELPING
ME CLAIM FOR
BENEFIT

”

PROMOTING FINANCIAL WELLBEING AND FINANCIAL INCLUSION IN WAKEFIELD DISTRICT

DATA AND EVIDENCE

General data (reference state of Wakefield District and NEF report)

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Carers allowed claimants

Universal credit claimants in employment

Pension credit claimants

Income support claimants

Housing benefit households

Fuel poverty households

Children living in low income families

Households assessed as threatened with homelessness

Free School Meals

Home to School Transport Dashboard

Age UK Report 2021

Up and Out of Poverty [the Social Marketing Solution]

Philip Kotler and Nancy Lee

Wakefield JSNA

Child of the North report 2021 - NHSA

Health at a Price 2017 - British Medical Association

Reducing Health Inequalities - System, Scale and Sustainability - Public Health England 2017

Liquid Logic and CEMS data

Financial Lives Survey

Money & Pensions Service

Financial Inclusion support

Child Poverty Action Group

Financial Lives Survey

WITH TO THANKS

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Emmajane Hurdiss

Charlotte Jaques

Jenny Lingrell

Melissa Mallaby

Anna Mann

Claire Marsh

Kerry Murphy

Melanie Robinson

Anna Ross

Bobbie Jo Singleton

Amanda Stocks

Nick Sykes

Dave Templeman

Brenda Wardle

Victoria Webb

Denise Wheatman

Karen Wilkinson

Toni Williams





Scan me for advice, support and help, around the cost of living
www.wakefield.gov.uk/more-money-in-my-pocket

wakefieldcouncil