

Report to: EXECUTIVE CABINET

Date: 23 March 2022

Executive Member: Brenda Warrington – Executive Leader (Tameside Council)
Dr Ashwin Ramachandra – Co-chair (Tameside & Glossop Clinical Commissioning Group)
Dr Asad Ali – Co-chair (Tameside & Glossop Clinical Commissioning Group)

Reporting Officer: Sarah Threlfall – Director of Transformation, Policy, Performance and Communication

Subject: **POVERTY STRATEGY AND APPROACH RESPONSE TO THE COST OF LIVING**

Report Summary: The report proposes that work commences to review the current response to poverty and develops a refreshed approach including a long-term poverty strategy and a financial vulnerability plan to provide timely assistance to residents while also addressing the long-term roots causes of poverty. The strategy and plan will be informed by extensive analysis of data, benchmarking with best practice and engagement with affected by poverty and those working with people living in poverty

Recommendations: The Strategic Commissioning Board and Executive Cabinet are recommended to note the contents of the report and agree that:

- 1) A refreshed long-term strategy to tackle poverty is developed alongside the Corporate Plan as a place based response to the systemic issues of deprivation;
- 2) A refreshed operational approach to financial vulnerability is developed in particularly in light of the cost of living crisis and the socio-economic and wellbeing impacts of the Covid-19 on families and communities;
- 3) That work required to deliver recommendations (1) and (2) will include a detailed needs assessment underpinned by data, feedback from people with lived experience of poverty, mapping of existing pathways; benchmarking of best practice within and without Tameside and feedback from the Tameside Poverty Truth Commission;
- 4) That Tameside Council will consult with local partners in the public, private and third sectors in order to work together on the development of the long term poverty strategy and financial vulnerability response to ensure both are holistic place based approaches and address systemic challenges;
- 5) Tameside Council notes that the socio-economic duty part of the draft Equality Act 2010 has yet to be enacted by parliament and commits to continuing to have due regard to the need to reduce the inequalities of outcome resulting from socio-economic disadvantage and wherever possible addressing transparently in all decision making.
- 6) It is proposed that the Discretionary Energy Rebate Scheme (announced in addition to the mandatory energy rebate scheme) will provide support as part of the overarching response to the cost of living crisis. The funding in Tameside is £530k, and guidance suggests that this funding should be used

to provide payments to other households who are energy bill payers but not covered by the Council Tax Rebate as set out in section 5.20. Specific provision and support will be put in place Care Leavers struggling with the cost of living crisis.

- 7) That where possible and subject to sufficient funding being identified the existing approach to crisis grants and holiday hunger post (currently supported by the Household Support Fund) be continued post 31 March 2022;

Corporate Plan:

Achieving many of the objectives and priorities of the Corporate Plan is dependent on meeting the needs of local residents, including tackling inequality, increasing well-being and improving outcomes. The proposals in this report aim to achieve those objectives.

Policy Implications:

Council policies relating to welfare assistance and other support mechanisms (e.g. Council Tax Support Scheme) will need reviewing collectively as will existing pathways and support services

Financial Implications:

(Authorised by the statutory Section 151 Officer & Chief Finance Officer)

The review of the Council's approach to poverty and financial vulnerability will need to include an assessment of current budget provision across the Council for related services with a view to consolidating and prioritising budgets, to ensure the most effective use of limited resources.

In relation to 2022/23, it may be possible to utilise the balance of existing one-off grant funding streams which the Council has received in relation to the cost of living and economic impacts of the Covid pandemic. There may be up to £800k of unspent grant funding available, but this is subject to the finalisation of the 2021/22 expenditure and this funding is one-off.

The cost of extending Free School Meal vouchers to cover May and October half term and summer holidays is estimated to be in the region of £1,680k based on previous schemes. Assuming that £800k of unspent grant funding is available, there is a shortfall of £880k for free school meals, plus any other funding required for other additional support, which would need to be identified. There is currently no provision within the Medium Term Financial Plan beyond this financial year.

The full financial implications therefore cannot be properly quantified at this stage until a full assessment of the current position and future priorities has been undertaken.

Legal Implications:

(Authorised by the Borough Solicitor)

The Council has a statutory duty to reduce inequality. The approach set out in the report aims, through working in partnership, to promote an early intervention approach as part of the Council's role to prevent poverty. The aim of the Anti-Poverty Strategy is to lessen the effects of poverty, enable people to overcome the barriers linked to poverty and prevent more people falling into poverty in the first place using the Council's limited resources as effectively as possible. The approach outlines an evidenced based approach to refreshing all current strategic and operational arrangements.

Risk Management:

Failure to address long-term systemic issues of deprivation and short term issues of immediate financial crisis have the potential to create significant wellbeing risks for individuals and families as well as organisational risks in terms of additional demands in other high

cost specialist services

Background Information:

The background papers relating to this report can be inspected by contacting Simon Brunet, Head of Policy and Performance.



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1. POVERTY IN TAMESIDE

- 1.1 According to data from the ONS, 17.5% of the population in Tameside was income-deprived in 2019. Of the 316 local authorities in England, Tameside is ranked 37th most income-deprived,¹ falling within the 20% most income deprived local authorities nationally. Of the 141 areas in Tameside, 54 were among the 20% most income-deprived in England,² latest available data from End Child Poverty estimate that 33.4% of children in Tameside are living in poverty.³ Poverty is a growing public health issue,⁴ which has been exacerbated over the last decade by welfare reforms and austerity measures
- 1.2 Reflecting increasing financial hardship within Tameside, 12,976 food parcels were distributed by the Trussell Trust from April 2020-May 2021, marking an increase of 31% or 3059 parcels on the previous year.⁵ The Trussell Trust have also reported that demand has increased by 128% over the past five years, with a 33% increase over the last year
- 1.3 Within Tameside, latest figures on homelessness show 225 people are currently housed in temporary accommodation. Latest estimates suggest that 22.8% of residents in Tameside are economically inactive.⁶ In December 2021, there were 25,103 people on Universal Credit in Tameside,⁷ around 11% of residents. Due to rising inflation, Child Poverty Action Group estimates that the value of Universal Credit for families with children will fall by £570 a year,⁸ increasing financial pressure faced by residents
- 1.4 Over the last decade, Tameside Council has faced over £200 million pounds worth of cuts,⁹ reflecting the trend identified by the Joseph Rowntree Foundation that the most deprived areas have borne the brunt of cuts.¹⁰ The Coronavirus pandemic has also further compounded pre-existing inequalities. During the pandemic, people in the most deprived socioeconomic groups have experienced greater adverse health impacts, mortality rates for the most deprived are twice as high when compared to the least deprived.¹¹ The North West was the region with the highest coronavirus (COVID-19) death rate in 2020.¹² The pandemic has also had a significant financial impact on the poorest,¹³ a report by the Joseph Rowntree Foundation found that workers on insecure contracts were four times more likely to lose their job than workers on permanent contracts, and that workers who had less income were also more likely to lose their jobs than those on higher incomes.¹⁴

¹ Office for National Statistics <https://www.ons.gov.uk/visualisations/dvc1371/#/E08000008>

² Ibid.

³ [Child poverty in your area 2014/15 – 2019/20 – End Child Poverty](#)

⁴ [Health Equity in England: The Marmot Review 10 Years On - The Health Foundation](#) page 13.

⁵ [Financial-Year-2020_21-End-of-Year-statistics_FOR-PUBLIC-USE.xlsx \(live.com\)](#)

⁶ [Nomis - Official Labour Market Statistics \(nomisweb.co.uk\)](#)

⁷ [Stat-Xplore - Table View \(dwp.gov.uk\)](#)

⁸ Child Poverty Action Group 'Nothing Left to Cut Back: Rising Living Costs and Universal Credit' (15th February 2022) [Nothing left to cut back: rising living costs and universal credit | CPAG](#)

⁹ [Budget 2021 - 2022 \(tameside.gov.uk\)](#)

¹⁰ Joseph Rowntree Foundation, 'THE COST OF THE CUTS: THE IMPACT ON LOCAL GOVERNMENT AND POORER COMMUNITIES' (2015) [CostofCuts-Full.pdf \(jrf.org.uk\)](#)

¹¹ Department of Health and Social Care (DHSC) and the Office of National Statistics (ONS) 'Direct and Indirect Health Impacts of COVID 19 in England' (17th September 2021) [S1373 Direct and Indirect Health Impacts of C19 Detailed Paper .pdf \(publishing.service.gov.uk\)](#), page 2.

¹² Office for National Statistics (09th July 2021) [Coronavirus \(COVID-19\) roundup - Office for National Statistics \(ons.gov.uk\)](#)

¹³ Sumit Dey-Chowdhury, Office for National Statistics, 'Coronavirus and the Impact on UK Households and Businesses' [Coronavirus and the Impact on UK households and businesses - Office for National Statistics \(ons.gov.uk\)](#)

¹⁴ Joseph Rowntree Foundation, 'What the First Covid-19 Lockdown meant for People in Insecure, Poor Quality Work' (31st March 2021) [What the first COVID-19 lockdown meant for people in insecure, poor-quality work | JRF](#)

- 1.5 Poor job quality was identified as a particularly pressing issue in the north of England, 21.5% – 1.3 million jobs – are paid less than the real living wage.¹⁵ On average, gross weekly wages in Tameside were around 10% lower than average for the North West and 16% lower than average for Great Britain.¹⁶ Coupled with this, households across Tameside are facing many challenges, including the end of the £20/week Universal Credit uplift, inflation peaking at 7.25%¹⁷, energy bills increasing by 54%¹⁸ and the national insurance hike. The End Fuel Poverty Coalition estimates that the recent rise in energy costs will plunge an additional 1.1m homes into fuel poverty, meaning that 22% of all households in England are in fuel poverty.¹⁹
- 1.6 In light of the rise, the Government has announced a package of support, providing all domestic electricity customers in Great Britain with an upfront discount on their bills worth £200 and introducing a £150 non-repayable council tax rebate for bands A to D.²⁰ Local authorities are also due to be allocated £144million of discretionary funding to support those who need help with energy bills but are not eligible for the council tax rebate.

2.0 RESPONSES TO POVERTY

National Response

- 2.1 The government has recently introduced a number of measures including the 'Levelling Up White Paper', the Household Support Fund and the Universal Credit Uplift which may contribute towards poverty reduction. The levelling up framework incorporates an acknowledgment that there is regional disparity within the UK and aims to reverse the widening gap between geographical regions. Part of this includes the Levelling up Fund, which aims to tackle economic differences between different parts of the UK by investing in local infrastructure projects. Through the fund, the UK Government committed £4 billion for England with funding to be delivered through local authorities, Tameside council secured £19,870,000 to regenerate Ashton Town Centre.
- 2.2 In October 2021, the Government introduced the Household Support fund, allocating £2,224,686.33 to Tameside Council to help those most in need to cover the cost of every day essentials such as food, energy and water bills. In March 2020, in response to the impact of the COVID 19 pandemic, the Government announced the equivalent of a £20/week increase to Universal Credit standard allowance. An extension to the Universal Credit uplift was announced during the spring 2021 budget and the uplift ended October 2021. Figures suggest 25,317 people in Tameside were affected by the end of the uplift

Tameside Council's Response to Poverty

- 2.3 Tameside Council have already taken several steps towards tackling poverty, including supporting the Poverty Truth Commission, delivering the Early Help and Neighbourhood Offer, providing financial assistance through the Council Tax Hardship Fund, Discretionary Housing Payments, Household Resettlement Scheme, Coronavirus Self-Isolation Payment and the Household Support Fund. The council also provide support services to enable residents to resolve ongoing issues and to maximise household incomes through the Welfare Rights and Debt Advice Service, Housing Advice, Advice Tameside and Money Advice Tameside Referral Tool

¹⁵IPPR North 'State of the North 2021/22: Powering Northern Excellence' (January 2022) [State of the North 2021/22: Powering northern excellence | IPPR](#), page 17.

¹⁶ [Labour Market Profile - Nomis - Official Labour Market Statistics \(nomisweb.co.uk\)](#)

¹⁷ Bank of England, Monetary Policy Report, (2022) [Bank of England Monetary Policy Report February 2022](#)

¹⁸Ofgem 'Price Cap to Increase by £693' (03rd February 2022) [Price cap to increase by £693 from April | Ofgem](#)

¹⁹ End Fuel Poverty Coalition 'Catastrophic rise in energy prices will not be offset by government plans' (03rd February 2022) [Catastrophic rise in energy prices will not be offset by Government plans – End Fuel Poverty Coalition](#)

²⁰ Becky Mawhood, Paul Bolton, House of Commons Library Research Briefing 'Energy Prices and the Energy Bills Rebate' (11th February 2022) [CBP-9461.pdf \(parliament.uk\)](#) page 13.

- 2.4 To amplify the voices of people living in poverty, Tameside Council have supported the Poverty Truth Commission, which is being delivered by Greater Manchester Poverty Action. The commission which launched in November 2021, brings together grassroots commissioners, people with lived experience of poverty and senior civic, political and business leaders, known as civic commissioners, on an equal footing to inform decision making within Tameside. To contribute towards preventative action, the Early help and Neighbourhood Offer involves the coordination of timely advice and support to children and families in Tameside to improve resilience, outcomes and to reduce the risk of problems worsening. As part of the fulfilment of the vision that every child and young person in Tameside has the best start in life, early help brings together universal services, community support and acute and targeted services, to proactively resolve issues
- 2.5 Through the provision of Discretionary Housing Payments, the Council awarded £693,061 in the previous financial year towards housing costs.²¹ Tameside Council also provides the Household Support Fund, which has awarded over £325, 835 to low income households so far. The scheme is due to close on 31 March 2022 as prescribed by the government
- 2.6 Tameside also currently offers the Household Resettlement Scheme to residents of Tameside, who are aged over sixteen, are on a low income and who need help to move out of an institutional or an unsettled way of life, including homelessness and who without the help would suffer serious harm to themselves and or their family. The number of successful applications was 358 and total spent was £213,326. 36% of those applying to the scheme were leaving temporary accommodation
- 2.7 The Welfare Rights Service provides support for low-income households across Tameside, forming an important part of poverty reduction and alleviation. The service advises residents on benefits and tax credit entitlements. Indicating the need for emergency assistance, from April 2021-18 February 2022, Tameside Welfare Rights had 930 enquiries relating to food provision and 164 enquiries relating to energy top ups. In addition, over the last year, the service made actual financial gains for residents of £4,240,155.00, increasing household incomes across Tameside. Tameside Housing Advice offers a single point of access for housing advice and homelessness prevention. From 28 September 2020, the £500 Test and Trace Support Payment has been available to people on low incomes who have to self-isolate, from October 2020 to 7 February 2022, 2830 coronavirus self-isolation support payments were made by Tameside Council. The Coronavirus Self-Isolation Support Payment Scheme ended on 24 February 2022.

3.0 LINKS TO OTHER STRATEGIES

- 3.1 A long-term poverty strategy would support the delivery of some of the below strategies and should also aim to encourage the delivery of others to ensure that addressing poverty is a central feature. A brief summary of some of these strategies is provided below:

<p>Tameside & Glossop Strategic Commission: Our People – Our Plan – Our Plan. The Corporate Plan.</p>	<p>Provides the strategic vision for Tameside Council and Tameside and Glossop CCG. This is structured following the life course – Starting Well, Living Well and Ageing Well, underpinned by the aim of ensuring Tameside and Glossop is a Great Place and has a Vibrant Economy. A number of the priorities identified align closely with the goal of poverty reduction for instance increasing median resident earnings and improving wellbeing and resilience.</p>
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²¹ Ibid.

<p>Tameside and Glossop CCG: One Equality Strategy 2018-2022</p>	<p>This is the joint equality strategy of the Tameside and Glossop Strategic Commission, comprised of Tameside Council and NHS Tameside and Glossop Clinical Commissioning Group. Objectives of the Strategy include:</p> <ul style="list-style-type: none"> a) Reducing inequality and improving outcomes b) Meeting our obligations under the Equality Act 2010 c) Equality training, development and awareness d) Consultation and engagement e) Understanding service use and access. <p>The 2021 report identified the need to address key priority quality of life issues such as health inequalities, educational attainment, access to skills, training and employment opportunities, income levels, and health and wellbeing, across equality groups and the vulnerable and disadvantaged with a view to narrowing the gap. Furthermore, the strategy also highlights the CCG's role in helping people to continue to live independent lives and assisting the most vulnerable in our communities to access support and services.</p>
<p>Tameside Inclusive Growth Strategy 2021-2026</p>	<p>Central to our Inclusive Growth Strategy is ensuring that the quality of life, health and happiness of our people is improved by good employment, with greater security and better pay. Aims of the strategy include:</p> <ul style="list-style-type: none"> - Attracting investment and supporting businesses to increase the number of good jobs in the borough - Increasing aspirations, employment, pay, skills and health across the population of Tameside. - Ensuring transport system links residents to jobs and services - Increasing quality, affordability and choice in the borough's housing offer. <p>This will address poverty by increasing the number of good jobs available to residents and facilitating residents to access these jobs both through up-skilling and improving transport infrastructure.</p>
<p>Tameside Preventing Homelessness Strategy</p>	<p>This strategy advocates for a holistic and integrated response to preventing homelessness. Integral to the strategy is a commitment to preventing homelessness and early intervention. As poverty is a driver of homelessness, a comprehensive poverty reduction strategy will complement and enhance the council's approach to homeless prevention. Priorities for Tameside's Preventing Homelessness Strategy include:</p> <ul style="list-style-type: none"> - A holistic and integrated response to preventing homelessness - Proactive information management - Raised awareness of the causes of homelessness and services , and a shared understanding that preventing homelessness is everyone's business - Early intervention before a crisis - Increased resilience and targeted support - Access to a wide range of affordable, permanent accommodation options - Identifying, cultivating and empowering untapped resources in the community
<p>Early Help Strategy: Smarter, Stronger, Sooner, Safer</p>	<p>This outlines a series of key priorities that the Tameside Children's Improvement Board is committed to delivering. Underpinning the strategy are the following principles:</p> <ul style="list-style-type: none"> - Early Help is everyone's responsibility – partnership approach not provision - A commitment to prevention – wherever possible all children and family's needs will be met by universal services, families and communities

	<ul style="list-style-type: none"> - We will listen to children and families and treat them as partners - We will understand the needs of children and families in Tameside an Early Help resources will be commissioned based on this understanding - We will ensure that children and families are safe. <p>The strategy emphasises taking a well-connected multi-agency approach to early help and preventative action across Tameside.</p>
Digital Inclusion Strategy 2020-2025	<p>With the roll-out of Universal Credit which is predominantly accessed via the online journal, it is increasingly necessary for all residents to have digital literacy to prevent digital exclusion and to prevent the negative financial implications and poor health outcomes associated. During the Coronavirus pandemic, there has also been a trend for local authorities to provide online services and to encourage residents to access key council services through online channels such as the Household Support Fund. This can present significant challenges for residents who struggle to access online services, which is why Tameside Council's Digital Inclusion Strategy aims to improve digital skills and to ensure that every resident has free access to high quality internet services through libraries and SWIFT public Wi-Fi. By enabling residents to access digital services, this strategy may help to prevent residents falling into financial hardship as a result of digital exclusion.</p>

4.0 LONG TERM POVERTY REDUCTION STRATEGY

- 4.1 In the context of the cost of living crisis, it is necessary to review our offer to the residents of Tameside by developing a long-term strategy for reducing poverty. Poverty has a range of causes, which is why we intend to develop a poverty strategy, setting out both long-term goals in areas such as housing, education and employment, as well as the provision of immediate support through a financial vulnerability response. Due to the range of VCSE organisations, which support residents experiencing poverty in Tameside, it is envisioned that the strategy will be developed in collaboration with relevant organisations across the local authority. Moreover, as poverty is a cross-cutting issue, affecting a range of services under the council's remit, the development of the strategy will require a partnership approach with lead members and service leads
- 4.2 A crucial part of the financial vulnerability response will be the implementation of a new Local Welfare Assistance Scheme (LWAS), which enables residents to access emergency financial assistance, please see **Appendix 1**. Alongside this, the financial vulnerability response will focus on increasing household incomes and incorporating financial inclusion
- 4.3 Emphasising the benefits of early support, the Local Government Association considers that pro-active, preventative, approaches may be more cost effective than dealing with people at crisis point and could reduce the considerable costs arising from high cost statutory interventions.²² We recommend undertaking a review of our current approach to poverty and working to create a comprehensive, joined up approach to poverty prevention, coordinating pre-existing strategies and evaluating the effectiveness of support currently on offer.
- 4.4 Key principles include;
- Offering a joined up strategy
 - Bench marking against other authorities
 - Adopting the socio- economic duty

²² Local Government Association, 'Reshaping Financial Support: Executive Summary' (2019) [Reshaping financial support: executive summary | Local Government Association](#)

Joined Up Approach

- 4.5 The need for a coherent, joined up approach to poverty has been highlighted by numerous external reports, internal strategies and interviews with frontline services. As indicated above, poverty reduction involves a range of long-term and short term factors, encompassing a variety of areas from education, good quality employment and suitable housing to accessible welfare support, which fits in to a number of pre-existing strategies.
- 4.6 CLES²³ highlighted how mechanisms at local government level such as budget setting and procurement practices have significant potential for addressing poverty, however a common constraint identified was the absence of a joined up strategy or commitment to addressing poverty.²⁴
- 4.7 CLES recommendations included
- Ensuring addressing poverty is embedded across services and partners
 - Undertaking poverty assessments
 - Adopting addressing poverty as a corporate objective
 - Training staff in embedding poverty considerations
 - Undertake reviews of actions of public, commercial and social sector partners in addressing poverty
 - Embedding poverty considerations into tender criteria for public procurement
- 4.8 Having a coordinated approach to poverty can ensure the provision of early, effective support to low income household and improve outcomes. A practical requirement of a joined up approach is an effective referrals process and enhanced data sharing between council departments and trusted partners including local charities, food banks and schools. To ensure residents receive the wrap around support needed in a crisis, there must be a close connection between frontline services including council tax collections, welfare rights, mental health, Department for Work and Pensions, housing advice, adults and children's services. This will require data sharing agreements between services
- 4.9 Integrated into this approach should be an effective use of data to identify households at risk of debt and financial hardship. One proposed option could be utilising the council tax collection database to provide targeted support to households falling into council tax arrears. Proactive referrals to local debt and benefits advice services are another option for providing targeted support

Benchmarking

- 4.10 To ensure that best practice is followed, it is proposed that Tameside Council undertake a benchmarking exercise against other local authorities, focusing especially on approaches in Greater Manchester. As recognised by the OECD, benchmarking can be used to
- assess performance objectively,
 - expose areas where improvement is needed,
 - identify other organisations with processes resulting in superior performance, with a view to their adoption
 - test whether improvement programmes have been successful.²⁵
- 4.11 Assessing local approaches will inform the development of Tameside's poverty strategy by identifying effective and innovative approaches that may enrich Tameside's strategy. This will include engaging with other local authorities to identify approaches to LWAS funding

²³ The Centre for Local Economic Strategies and Joseph Rowntree Foundation [Addressing poverty through local governance \(jrf.org.uk\)](#) (2013)

²⁴ Ibid.

²⁵ OECD, Jeremy Cowper and Dr. Martin Samuels Next Steps Team, Office of Public Services Cabinet Office, 'Performance Benchmarking in the Public Sector: The United Kingdom' (1997) [1902895.pdf \(oecd.org\)](#), 1.

Adopting a Socio- Economic Duty

- 4.12 Section 1 of the Equality Act 2010 introduces a socioeconomic duty on public bodies that requires them: “*when making decisions of a strategic nature about how to exercise its functions*” to “have due regard to the desirability of exercising them in a way that is designed to reduce the inequalities of outcome, which result from socio-economic disadvantage”.
- 4.13 This provision has not yet been implemented by the UK government meaning it is not legally binding, however, Scotland recently brought this duty into force through the Fairer Scotland Duty. Similarly the duty has also been incorporated in Wales. The need to reduce inequality is widely recognised under several current Tameside council strategies including the One Tameside Equality Strategy, therefore incorporating this duty and actively considering socio-economic disadvantage through the course of decision making and service delivery may coordinate a number of our current priorities.
- 4.14 Key principles for implementing the socio-economic duty include:
- Incorporating socio-economic disadvantage as a protected characteristic in equality impact assessments, equality plans, and the broader decision-making process and strategies.
 - Using data to inform the implementation of the socio-economic duty and develop success criteria to measure impact of implementation.
 - Ensuring the implementation enjoys strong, visible support from senior leaders.
 - Engaging with people with lived experience of socio-economic disadvantage, relevant organisations, and committing to finding new and sustainable ways to use this experience in policymaking.
 - Identifying what works through monitoring, evaluation, skill-sharing, introducing mechanisms that can ensure accountability for the implementation of the socio-economic duty.²⁶
- 4.15 As part of Tameside’s long-term vision for poverty reduction, we propose the voluntary implementation of s.1 Equality Act 2010, in order to reinforce the council’s commitment to tackling inequality and providing a fairer local offer. The adoption of the duty offer the opportunity to redress growing levels of inequality and to provide opportunities for a range of voices to be represented when considering policy changes and service delivery.

5.0 FINANCIAL VULNERABILITY RESPONSE

Tackling Holiday Hunger

- 5.1 Following the introduction of the Household Support Fund, Tameside have allocated £1.4million towards tackling holiday hunger, providing vouchers to families eligible for free school meals during school holidays
- 5.2 Our long-term ambition is to have sufficient funding to provide financial support through crisis grants and vouchers for families and individuals most in need. At present, subject to adequate funding being allocated, we propose that both the current model of crisis grants as outlined under the Household Support Fund and the provision of vouchers to families eligible for free school meals during school holidays are extended for a further six months
- 5.3 If sufficient Government funding is not allocated to support the continuing provision of the aforementioned support, we will seek identify suitable funding, in collaboration with the Finance team, to cover the cost of extending the schemes for six months

²⁶ Greater Manchester Poverty Action, Just Fair, ‘A Practical Guide for Local Authority Implementation of the Socio-Economic Duty in England’ (June 2021) [A Practical Guide for Local Authority Implementation of the Socio-Economic Duty in England \(gmpovertyaction.org\)](https://gmpovertyaction.org)

Increasing Household Incomes

- 5.4 To reduce poverty across Tameside, it is recognised that increasing household incomes must be a primary focus. The Council is carrying out ongoing work to secure Living wage accreditation, ensuring those employed by the council receive at least the real living wage. Alongside this, a review of current support offered through the Council Tax support scheme will be undertaken to ensure the support offered effectively meets the needs of low income residents, including the size of the Section 13a discretionary fund. As part of the financial vulnerability response, it is intended that work will be undertaken to improve access to key services which actively increase household incomes such as the Welfare Rights Service
- 5.5 Encouraging financial inclusion should also form part of the plan to increase household incomes, ensuring individuals and businesses have access to useful and affordable financial products and services that meet their needs, which are delivered in a sustainable way.²⁷ The Local Government Association recommends that local authorities establish financial inclusion partnerships to provide strategic development and support for alternative, not for profit and affordable financial services.²⁸
- 5.6 The previous Tameside Support for Independent Living Scheme recognised the value of financial inclusion and involved a close partnership with Cashbox where awards were paid into a credit union account to encourage future saving and to open up credit union services to residents. Other local authorities have taken different approaches to partnership working. For instance, the London Borough of Lewisham partnered with Lewisham Plus Credit Union to provide a homelessness prevention loan scheme to assist tenants most at risk of eviction. The authority estimated that this intervention saved the council around £1million in temporary accommodation costs.²⁹
- 5.7 Therefore, it is recommended that Tameside works collaboratively with local partners including credit unions such as Cashbox as well as Community Development Finance Institutions (CDFI's) to identify affordable credit provision, improve accessibility and improve promotion.³⁰

Local Welfare Provision Scheme

- 5.8 Local Welfare Assistance schemes are a vital part of the social security infrastructure and offer residents essential support to meet their basic needs. Following the 31 March, TMBC will not have a local welfare assistance scheme (LWAS) which can provide emergency assistance to people in need.
- 5.9 In response, it is proposed that Tameside Council adopt a new LWAS scheme to be established based on updated previous Tameside Support for Independent Living (TSIL), which ended 2015 with exception of furniture and white goods offered through Tameside Resettlement Scheme. Please see **Appendix 1** for further information on the proposed scheme.
- 5.10 The aim of the scheme is to respond to immediate need by offering financial assistance to residents in crisis situations, providing a cash first response. By providing direct financial assistance during crisis, we can provide residents with time to seek help to resolve long-term issues. It is also envisaged that the scheme will be integrated as part of a wraparound support service, working with the resident to solve the cause of their financial hardship

²⁷ World Bank, Financial Inclusion Overview (2nd October 2018) [Financial Inclusion Overview \(worldbank.org\)](https://www.worldbank.org/financial-inclusion/overview)

²⁸ Local Government Association, 'Reshaping Financial Support: How Local Authorities can Help to Support Low Income Households in Financial Difficulty' (2019) [Reshaping financial support: how local authorities can help to support low income households in financial difficulty](#), page 28.

²⁹ Local Government Association, 'The Role of Councils in Improving Access to Affordable Credit and Financial Services for Low Income Households' (19th July 2019) [The role of councils in improving access to affordable credit and financial services for low-income households | Local Government Association](#)

³⁰ Ibid.

- 5.11 The scheme will provide assistance with food, clothing, essential household items and furniture, white goods and emergency travel. It is proposed that eligibility restricted to those in financial hardship who have no access to other funds, applications will be assessed on a case by case basis.
- 5.12 By establishing a new LWAS, it is likely that pressure on other supporting services will be reduced, producing better outcomes and leading to financial savings elsewhere in the system. In terms of administering the scheme, it is intended be placed within Welfare Rights, Communities and Early Help.
- 5.13 To ensure adequate support is provided to those in need, it will be necessary for the scheme to act flexibly, for instance, working with other council services to assist people fleeing domestic violence, care leavers, people leaving institutions and people with no recourse to public funds under the Care Act 2014 and the Children Act 1989.

Poverty Needs Assessment

- 5.14 As part of our proposed work to review the effectiveness of current support, we intend to carry out a poverty needs assessment. A needs assessment is the collection and analysis of information relating to the needs of the affected population, in order to determine gaps between an agreed standard and the current situation.³¹
- 5.15 The needs assessment will assist us to understand:
- The spectrum of needs in Tameside
 - The geographical distribution of needs and the severity of those needs
 - The duration of those needs
 - Severity of conditions
 - Tameside's existing capacities and resources
 - How residents are affected based on gender, age, minority group and vulnerability.
- 5.16 Baseline measures to measure future progress could incorporate a series of measures including the Minimum Income Standard devised by Joseph Rowntree foundation to identify how much income households require to meet their material needs,³² the indices of multiple deprivation,³³ relative income poverty and average real incomes within the local authority.

Mapping Pathways to Support

- 5.17 Building on the work carried out to create the Money Advice Tool to connect residents to local advice and support, we intend to extend to analyse pathways to support for low income residents with a view to improving access to support. To carry out this work, it is recognised that the council will collaborate with local partners, which may include Tameside Housing Advice, Citizens Advice Tameside, Tameside Welfare Rights, Greater Manchester Law Centre, Groundworks, Christians Against Poverty, Infinity Initiatives, Age UK, GamCare and Beacon Trust, Change Grow Live, Tameside, Oldham, Glossop Mind and Anthony Seddon Fund.
- 5.18 By examining the journey undertaken by our residents through public and charitable services when accessing support, it is intended that Tameside council can improve the overall experience and improve outcomes for residents. Using insights from people accessing the service and frontline staff is intended to help us identify what changes may be needed to service delivery and to determine how the Council's approach could be adapted to best suit the needs of low income residents, embedding the aim of poverty reduction across services

³¹ World Health Organisation, 'Needs Assessment' [HC-Guide-chapter-10.pdf \(who.int\)](#)

³² Joseph Rowntree Foundation, Abigail Davis, Donald Hirsch, Matt Padley and Claire Shepherd, 'A Minimum Income Standard for the United Kingdom in 2021' (July 2021) [A Minimum Income Standard for the United Kingdom in 2021 | JRF](#)

³³ Ministry of Housing, Communities & Local Government, 'English Indices of Deprivation', (26 September 2019) [English indices of deprivation 2019 - GOV.UK \(www.gov.uk\)](#)

- 5.19 We intend to undertake a review of existing local welfare provision and assistance available to low income households in Tameside, following the approach of the National Audit Office, in order to:
- Review the effectiveness of the support we are providing
 - Collect and make use of data on who seeks help and why in order to target those most in need
 - Understand the costs which local welfare help to avoid
 - Consider whether other public services and charitable organisations have sufficient capacity to meet any increase in demand caused by reductions in local welfare provision.³⁴
- 5.20 It is proposed that the Discretionary Energy Rebate Scheme (announced in addition to the mandatory energy rebate scheme) will provide support as part of the overarching response to the cost of living crisis. The funding in Tameside is £530k, and guidance suggests that this funding should be used to provide payments to other households who are energy bill payers but not covered by the Council Tax Rebate.
- 5.21 It is proposed that the existing application process for HSF will be adapted to meet the eligibility criteria for the Energy Rebate Policy and this funding will be used to support Energy Payers in line with the criteria set out below, that a single application and route to access this support will be put in place which aligns to wider support with cost of living and debt.
- 5.22 It is proposed that payment of £150 could be awarded to the following groups:
- Households in receipt of Council Tax Support or Housing Benefit in Council Tax Bands E, F, G and H.
 - Households in Bands E, F, G and H evidencing hardship
 - Energy bill payers who do not have a council tax liability and are not covered by the mandatory energy rebate scheme
 - Energy bill payers who have not had a previous council tax liability
 - Energy bill payers in new build properties that are awaiting the property being banded
 - Energy bill payers who are fleeing situations of domestic violence
 - A discretionary payment cannot be paid where the household has received the £150 energy rebate under the mandatory scheme for property bands A to D.
 - Only one discretionary payment of £150 will be paid per household.
- 5.23 Specific provision and support will be put in place Care Leavers struggling with the cost of living crisis. This cohort is exempt from Council Tax but will still be impacted by increases in the cost of living and potentially energy prices. The Council will put in place a scheme, aligned to the main scheme using the energy rebate which supports Care Leavers (except where care leavers already have their energy costs met through their support/accommodation arrangements). Personal assistants will support Care Leavers with accessing this support.

Evidence Collection

- 5.24 Alongside the poverty needs assessment, work will be undertaken to engage with a variety of residents who have a lived experience of poverty, by carrying out interviews, surveys and speaking to focus groups. We plan to work with council services including welfare rights in order to open a dialogue with low income residents to ensure that a diverse range of voices are represented within the poverty strategy. We also intend to work with local partners, utilising data collected by Voluntary, Community and Social Enterprise organisations to increase the evidence base for our recommended actions under the strategy

³⁴ National Audit Office, 'Local Welfare Provision' (January 2016), [Local welfare provision - National Audit Office \(NAO\) Report](#)

6. RECOMENDATIONS

6.1 As set out on the front of the report.

TAMESIDE LOCAL WELFARE ASSISTANCE SCHEME

LWAS EXECUTIVE SUMMARY AND RECOMMENDATIONS

- New LWAS scheme to be established based on updated previous Tameside Support for Independent Living (TSIL).
- To respond to immediate need - Support to residents in crisis situations to provide rapid vital short term support to help them avoid longer-term harm as part of a wraparound service that builds sustainability.
- Provision support to include food, clothing, essential household items and furniture, white goods and emergency travel.
- Eligibility restricted to those in financial hardship who have no access to other funds
- By establishing new LWAS can provide rapid support to residents to help them avoid longer-term support and reducing pressures on other supporting services producing better outcomes and leading to financial savings elsewhere in the system.
- Scheme could be placed within Welfare Rights, Communities and Early Help.
- Scheme to be developed through engagement and coproduction with residents and organisations in Tameside.

TMBC SCHEMES

- Tameside resettlement scheme - <https://www.tameside.gov.uk/support/independentliving>
- Household support scheme, ends March 2021 - <https://www.tameside.gov.uk/householdsupportfund>
 - <https://www.tameside.gov.uk/CouncilTaxAndBenefits/Benefits/Tameside-Resettlement-Scheme/Household-Support-Fund>
 - **Online application** <https://public.tameside.gov.uk/forms/f1352hsfa.asp>
 - Food: Assistance can be provided to eligible applicants to purchase food limited to £25 per person in each household
 - Energy: Support can be provided for gas and electric bills - these payments are capped at £100 per household and only one payment can be awarded per household from this scheme. For payments requested to be made directly a recent copy of your bank statement will be required to demonstrate you do not have sufficient funds.
 - Essentials linked to energy: Assistance can be provided to eligible applicants limited to £50 per person in each household. This can be requested to provide support with essentials linked to energy including, but not limited to, sanitary products, warm clothing, blankets & essential household equipment (where this cannot be sourced through other provision).
- Council tax support / Hardship Fund– <https://www.tameside.gov.uk/ctax/counciltaxsupport>
- Financial support and advice- <https://www.advicetameside.org.uk/financialdifficulties>

CASH FIRST SCHEME BENEFITS

- Prioritises providing support to people who are facing financial hardship in the form of cash grants and loans rather than vouchers, food aid or goods (in-kind support).
- Would give dignity by removing the stigma, choice and control, giving people what they want, simplicity and efficiency, increase take up, boost local economy by increasing the likelihood of payments being spent with local, independent retailers.
- Prevents falling into high interest debt when they face a financial crisis
- Bolstering wider financial inclusion linking to credit unions.
- Funding recouped where there is a loans element to cash payments being provided.

SCHEME PROPOSAL FOR TMBC FROM BEST PRACTICE

The scheme below is the proposed working draft taking best practices from other GM authorities and from Greater Manchester Poverty Action report³⁵. The final scheme will be informed by a review of existing support mechanisms, data analysis and lived experience feedback.

Local Authority:	Tameside
Scheme:	To provide emergency financial support through cash scheme offering flexibility and choice. The scheme should be closely linked to other supporting services to ensure that residents can access wraparound support
Provide:	<ul style="list-style-type: none"> • Food - Awards made through provision of supermarket vouchers / cash grant • Essential household items (e.g. sanitation products or baby items) - Purchased by council / supermarket vouchers / cash grant • Essential furniture and white goods (e.g. bed / microwave) - Purchased by council • Fuel/energy top ups - Awards made through a voucher scheme that allows clients to top up their prepayment card at a Paypoint Outlet. For clients on direct debit payments, staff can make payments direct to energy providers using client's details (providing client is with staff to verify) • Emergency data access / connectivity (e.g. top up to SIM card) - SIM top-up directly through network provider • Emergency travel expenses - Cash grant / prepaid travel card • Referral to supporting services (previously TSIL)
Eligibility:	<p>Living in Tameside or fleeing abuse. Age 16 and over. On low or no income and have no savings. Have qualifying circumstances and need for assistance. Sufficient priority to warrant assistance. Restrictions on number of applicants in one year, but provides flexibility if people still need support (<i>Maximum of two successful awards in 12 month period (previous TSIL), unless there are exceptional circumstances</i>)</p>
Application Process:	<p>Report Recommends application through Freephone number, online form and referral from other service;</p> <ul style="list-style-type: none"> • Community Safety and Homelessness • Early Help, Neighbourhoods and Early Years • Welfare Rights and Debt Advice • Revenues Division
Linked to other services:	<p>Referral from other service;</p> <ul style="list-style-type: none"> • Community Safety and Homelessness • Early Help, Neighbourhoods and Early Years • Welfare Rights and Debt Advice • Revenues Division
Specific staff support:	<p>Referral for other service approach will help to manage demand, and ensure that applicants can access and receive other support where needed. Referring staff will need to have the skills and knowledge to know where referring to the LWAS is appropriate, and whether an individual is likely to be eligible for the scheme. This approach would fit well within any future move to a caseworker/ navigator model.</p>
Funding:	<ul style="list-style-type: none"> • Should be funded on a multi-year basis. • Support from other organisations, which could help to reduce the financial cost of the scheme. For example, housing associations commonly have small pots of funding available to tenants for essential

	<p>household items and furniture. Ensuring that the LWAS can tap into these funding pots – or that applicants can be referred to these funding streams</p> <ul style="list-style-type: none"> • <i>Ensuring that the LWAS is linked in with other support available in the borough is key to the financial viability of the scheme and stability in the longer term for people in crisis or emergency need.</i>
Developing the scheme:	<p>Developed through coproduction and engagement with residents and relevant local organisations.</p> <ul style="list-style-type: none"> • Tameside PTC • Tameside Poverty Action Group • Housing Association Group • Community organisation group • Tameside Youth Group • Care Leavers Group • Survey
Benefits:	<p>The local welfare scheme provisions will mean that the local authority is able to monitor at all stages of application, referral and acceptance. One application would reduce need for people to repeat information. Will enable us, together with partners, to ensure those most in need access support. More robust monitoring system for evaluation. Will allow for greater understanding of local practical solutions and support. Offering early interventions to prevent crisis in the future.</p>

REFERENCES

- ¹ Greater Manchester Poverty Action, 2020, strengthening the role of Local Welfare Assistance Schemes [Strengthening the role of LWAS - Greater Manchester Poverty Action \(gmpovertyaction.org\)](https://gmpovertyaction.org)