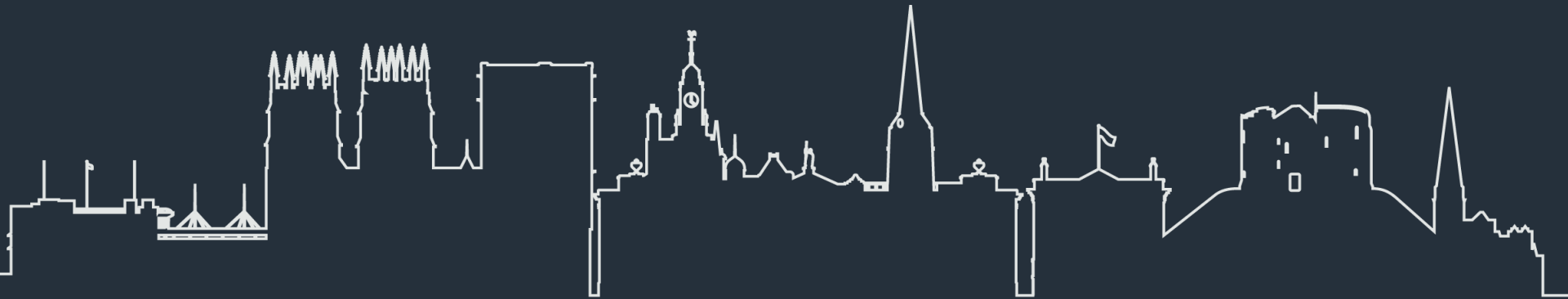


Money, Mental Health & Prevention: Financial Inclusion

31st January 2022

Pauline Stuchfield



Context

211,012 residents

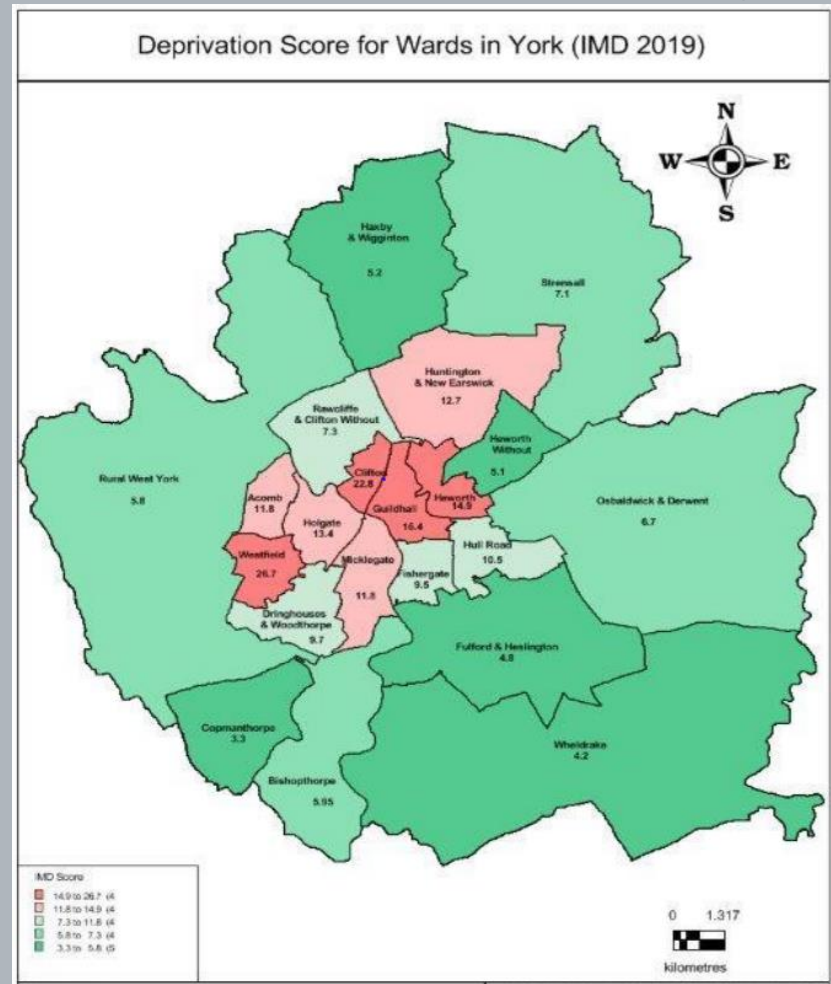
5.7% BAME

15.3% limitation in day to day activities

3% of children in low income families. 7.7% live in a household on out-of-work benefit)

are 8.9% of households in fuel poverty

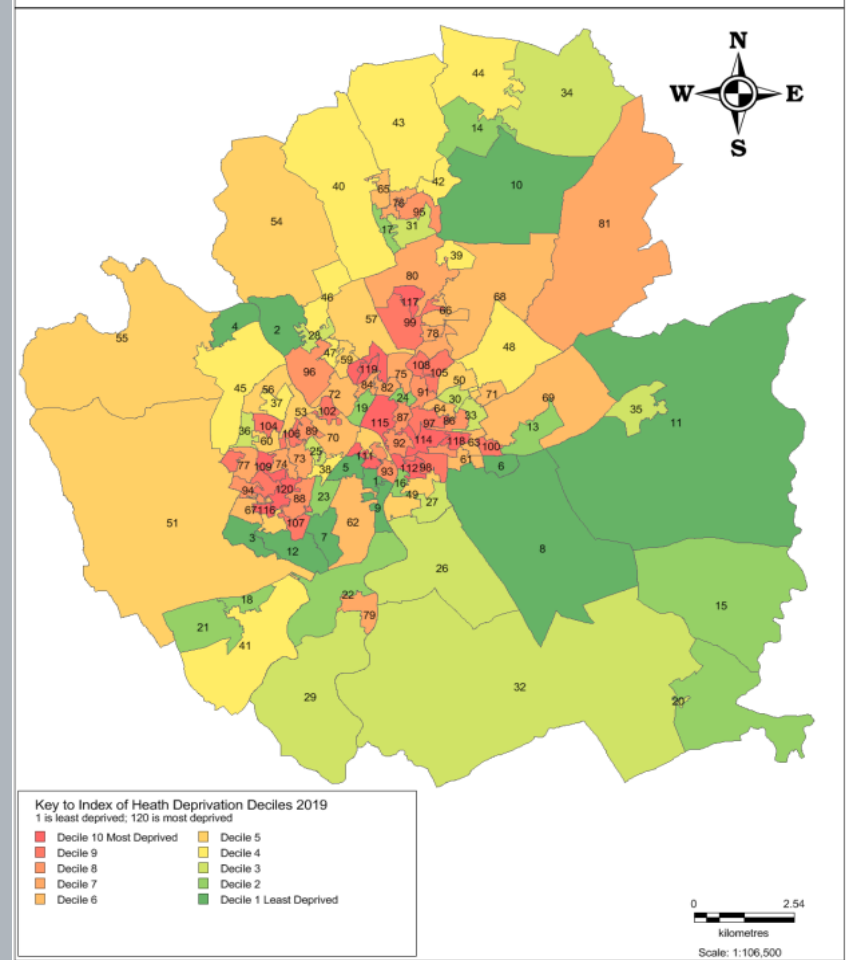
Universal credit claimants doubled during covid – still high with 50% in work, 50% out of work



Context Health

- Life expectancy varies by area across the city up to 6 years for males and 8 years for females
- 3x as many preventable deaths in most deprived areas than in least deprived areas
- In deprived areas more likely to have multiple long term health conditions and earlier in life with larger number of conditions

Index of Health Deprivation 2019 - Rank for each LSOA within York



Citizens advice Q3 Data



Data for October/November December 2021

Top 5 reasons for contact:

Benefits & Tax Credits (109)	Benefits & Tax Credits (159)	Benefits & Tax Credits (98)
Debt (68)	Benefits - Universal Credit (90)	Benefits - Universal Credit (63)
Housing (68)	Housing (82)	Relationship & Family (35)
Benefits - Universal Credit (59)	Debt (76)	Employment (34)
Relationship & Family (46)	Relationship & Family (60)	Debt (33)

Type of disability			
Mental Health	54 (40%)	59 (41%)	56 (43%)
Multiple impairments	34 (25%)	36 (25%)	30 (23%)
Physical (non-sensory) impairment	31 (23%)	34 (23%)	30 (23%)



Working together to improve and make a difference

Origins



- A** Make York a Living Wage City and inspire Yorkshire to become a Living Wage Region
- B** Deliver an inclusive approach to economic development that creates jobs, tackles worklessness, and ensures all of York's citizens can contribute and prosper.
- C** Create a simple and shared system to get help and advice to everyone, including an easy to access central information hub, outreach centres and promotional activity.
- D** Urgently address the city's housing and accommodation needs to improve availability and affordability for all, and to support sustainable economic growth, backed by a long term strategic framework.
- E** Make far greater use of early intervention, preventative measures and community based care to support and promote health, independent living and inclusion.

Financial Inclusion Steering Group



Set up to create & deliver long-term FI Strategy after Fairness Commission

‘To ensure that local people have the knowledge of and access to appropriate services, allowing them to make more informed choices to achieve and maintain financial stability’.

- Established Advice York Partnership
- Oversee delivery of Financial Inclusion activity within Community Hubs Strategy
- Oversight of FISG annual grants scheme
- Share and promote activities
- Commission joint working
- Influence council policy making
- Report to Executive Members every 6 months

A dark silhouette of the York skyline, including various buildings and spires, positioned at the bottom of the slide.

Working together to improve and make a difference

Financial Inclusion Steering Group Partners



- Community First Credit Union
- Joseph Rowntree Foundation
- Welfare Benefits Unit (2nd tier welfare benefits support)
- York Food Justice Alliance
- Explore York Libraries & Archive (digital inclusion lead) ,
- Citizens Advice York
- Parish Councils
- Council Officer reps including Public Health
- Executive Members for Financial Inclusion (x2) and Adult Social Care & Health (x1)

A dark silhouette of the York skyline, showing various buildings, spires, and a clock tower, set against a light background.

Working together to improve and make a difference

FISG Grant Scheme Outcomes



- Around **960 residents** were directly supported by these projects. Specific outcomes include **244 residents who saw £577k increased income** (annualised) gain. Over **2,600 unique benefit issues** were handled with a noticeable increase from those who found themselves reliant on welfare benefits as a result of the economic impacts of Covid-19 particularly those having to claim UC for the first time. In addition, as a direct result of some of the project interventions **3 people found employment** and **29 took up training or employment opportunities**.
- Total Investment was **£100,000**

A dark silhouette of the York skyline, including various buildings and spires, positioned at the bottom of the slide.

Working together to improve and make a difference

Current schemes:

Organisation	Project title	Brief Summary	Grant Amount
Older Citizens Advocacy York (OCAAY)	Benefits Advocacy	To provide advocacy support to help with applications, assessments and appeals	£5,818
Citizens' Advice York	Financial Inclusion at GP surgeries	Continue to develop co-ordinated advice work located in GP practices.	£13,229
Citizens' Advice York	Financial Inclusion in the Traveller Community	Working with the Travellers Trust to deliver and co-ordinate advice services to the Gypsy & Traveller community.	£5,385
Peasholme Charity	My Money, My Life	Continue delivery if its financial capability pathway service	£25,057
Welfare Benefits Unit	Advice Extra	Extend reach of services to underpin first tier advisors in responding to more complex cases.	£13,900
Experience Counts	50+ Project	Deliver four employment related programmes to residents aged 50+	£19,262
Changing Lives	Financial & Social Inclusion Worker	Support vulnerable and hard to reach residents to gain financial independence.	£30,625

Citizens Advice York GP Project

- Longstanding Project 2020/21 results:

<p><i>Citizens Advice York</i></p> <p><i>'GP Surgeries Advice Service'</i></p> <p>£12,221</p>	<p>Aim: The project delivers advice to clients and continues to develop co-ordinated advice services delivered within GP surgeries in York. Clients will be referred by GPs in the practises or via the CVS-run 'Ways to Wellbeing' project.</p> <p>Covid response - All face-to-face services have switched to a remote / telephone advice format. New processes were put in place by both CAY and the GP surgeries allowing clients to access the service remotely (mostly via telephone).</p> <p>Outcomes:</p> <ul style="list-style-type: none">▪ 87 clients saw income gains of £206,943▪ 162 people received advice
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Lessons Learnt

- Policy maker buy-in
- Policy/Partnership officer support is key
- Funding for Financial Inclusion (*sustainability of successful projects is a challenge though*)
- Council Plan/City priority
- Qualitative feedback from partners on what matters
- Share the knowledge and give it a home-its everyone's business
- People keep turning up so we must be doing something right !



Working together to improve and make a difference

Current Priorities

- Advice & Information
- Covid Welfare Support/Delivery of Winter Plans
- Food Insufficiency
- Digital Exclusion
- Universal Credit
- FI benefits of hub model expansion/community development/working with eg GP groups



Working together to improve and make a difference

Other FI initiatives :

Challenge Poverty/Talk Money

- CYC Facebook event (councillor/officer leads & partners) reached 215 people with a further 126 engaging at some point.
- There were 30 Facebook posts promoting the month, as well as 8 twitter posts that were retweeted 70 times.
- The web page was viewed over 1000 times in the first two weeks [York Talk Money | Live Well York](#)
- The information has been adapted on the page so it can continue as an ongoing resource.

Challenge Poverty/Talk Money

- The Advice York Guide was updated with the support from a volunteer from Hiscox. This has been distributed across libraries, community centres and support services.
- Both the Illegal Money Lending Team/Stop Loan Sharks and the Credit Union were involved.
- Following the month of action the IMLT received a report of a further loan shark operating in the city.
- Will be repeated in short bursts throughout the year

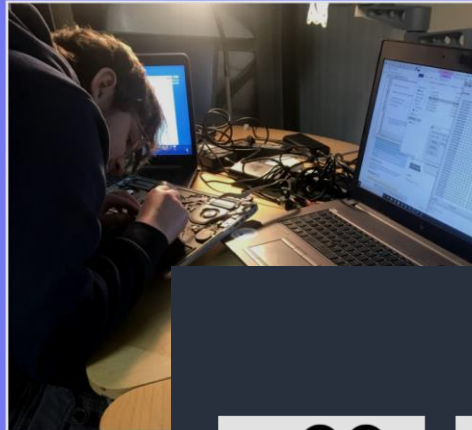
IT Reuse Scheme

IT Reuse York

Bridging the Digital Divide

Improving Access to IT Equipment One Device At a Time

[Find Out How to Apply](#)



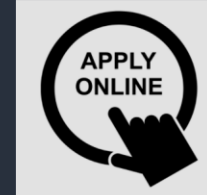
How it Works



Computer is
Donated



Machine is Wiped
and Repaired



Community
Worker Makes an
Application



Collected from the
Store



Working together to improve and make a difference

New/developing initiatives

- Small grant Local Area Co-ordinators Scheme
- Council Tax Early Intervention Project will support residents to break the cycle of debt.
- Digital York Partnership Co-ordinator
- New Fuel Voucher Scheme
- Partnership working to support Holiday Hunger/Holiday Activities & Food Project/Food Poverty Initiatives (through community hubs and local networks)
- Part funded work facilitated by York CVS of Poverty Truth Commission

Small Grants Scheme

Empowering at the front line:

Abi has recently given birth (3 week old baby at the time of grant application) and was struggling financially as her universal credit had been cut and she was not yet in receipt of child benefit. She currently does not have any gas so has no heating or hot water. Her meter was £56 in debt, so needed that amount to be cleared plus some support for heating until her next payment was due. YFAS have given £30 for fuel so the amount requested was £60. This enabled the current debt to be cleared and the £30 from YFAS to be used to provide heating and hot water. Abi whilst isolated, has a trusted relationship with the Local Area Coordinator who is helping to build her social networks and access early help support.

News - Fuel

The number of households suffering from “fuel stress” - those spending at least 10% of their family budgets on energy bills - is set to treble to 6.3m overnight when the [new energy price cap](#) comes in on 1 April, according to a leading research group.

Fuel stress will no longer be confined to the poorest households, according to a study by the Resolution Foundation. Low- and middle-income families will also find it hard to cope as they spend a far greater share of their family budget on these essentials than higher earners.

The Guardian 17 Jan 2022

New analysis from the Joseph Rowntree Foundation finds households on low incomes will be spending on average 18% of their income after housing costs on energy bills after April. For single adult households on low incomes this rises to a shocking 54%, an increase of 21 percentage points since 2019/20. Lone parents and couples without children will spend around a quarter of their incomes on energy bills, an increase of almost 10 percentage points in the same period.

Mental Health Impacts

Millions with mental health problems fall into council tax debt

A study by the Money and Mental Health Policy Institute has found that an estimated 2.8m people with mental health problems have fallen into council tax debt during the pandemic - at a rate three times higher than the general population. Chief executive Helen Undy warned that too many people "are being left to fall further behind", and called for better financial support for struggling households.

Daily Mirror

Poverty driving 1.3m cases of avoidable depression

A study by the Institute for Public Policy Research (IPPR) think tank and analytics company Lane Clark & Peacock has estimated that poverty is driving more than 1.3m avoidable cases of depression in the UK - with the problem being particularly acute in parts of the north-west. The report estimated that reducing health inequalities could cut the number of adults living with depression by 1.3m, a 27% reduction, generating savings for the country of around £20bn a year. The IPPR found that rates of depression were three times higher in areas with the highest level of poverty, with prevalence rates highest in areas including **Wirral, Blackpool, Stoke on Trent, Knowsley and St Helens.**

The Independent

& finally...JRF Poverty report

UK Poverty 2022: The essential guide to understanding poverty in the UK

18th Jan 2022 | [Related topics](#) [Housing](#) [Work](#) [Income and benefits](#)

This is the first issue of our new-style UK Poverty report, which looks comprehensively at trends in poverty across all its characteristics and impacts.



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