



Report to:	Integrated Care Board
Date of Meeting:	14 th September 2022
Subject:	Cost of Living Crisis
Director Sponsor:	Amanda Bloor, Chief Operating Officer Karina Ellis, Executive Director of Corporate Affairs
Author:	Nicky Lowe, Interim Head of Governance

STATUS OF THE REPORT:

Approve Discuss Assurance Information A Regulatory Requirement

SUMMARY OF REPORT:

This paper has been developed to support the Board in a discussion around the cost-of-living crisis and to consider what additional actions could be taken to support our population and the most vulnerable in our population by both the system and the Integrated Care Board and the messages the Board would like to be shared with partners and in particular the Integrated Care Partnership.

The paper:

- Provides a summary of the context drawing on both national and local information, including the potential impact on the population and on health and care provision.
- Explains why tackling the cost-of-living crisis is import to health and social care and how this supports the health inequalities agenda and explores areas around income inequality, food and fuel poverty and digital exclusion.
- Outlines some practical suggestions/ considerations around supporting our population through our Places, as an employer and as a partnership.

RECOMMENDATIONS:

Members are asked to:

- i) Consider and discuss the contents of the paper with additional input specifically from Local Government representatives, Voluntary and Community Sector and HealthWatch attendees at the Board.
- ii) Consider what else we feel could be done to improve the factors and conditions of living for our population but specifically those who are most vulnerable (see appendix 1) and in addition to the practical suggestions outlined in section 4.2 and appendix 2 of the report.
- iii) Note the intention to develop a coordinated cost-of-living crisis communications and engagement plan across Humber and North Yorkshire.
- iv) Maximise opportunities and investments from a more coordinated ICS approach through the leadership role of the Integrated Care Partnership with its focus on wider determinants, links to Places and the Health and Wellbeing Boards.
- v) Note the intention to work with existing staff networks and other staff to review the existing Humber and North Yorkshire health and wellbeing offer.



ICB STRATEGIC OBJECTIVE	
Realising our vision	<input type="checkbox"/>
Improving outcomes in population health and healthcare	<input checked="" type="checkbox"/>
Supporting broader social and economic development	<input checked="" type="checkbox"/>
Tackling inequalities in outcomes experience and access	<input checked="" type="checkbox"/>
Delivering our operational plan 2022/23	<input type="checkbox"/>
Developing our ICS	<input checked="" type="checkbox"/>

IMPLICATIONS	
Finance	N – although there may be potential funding requests resulting from any agreed initiatives.
Quality	N
HR	Y - the report provides suggestions for improving financial and emotional wellbeing of the workforce.
Legal / Regulatory	Y – Statutory obligations on ICBs under the NHS Act 2006 (as amended by the Health and Care Act 2022) include the general duty to have regard to the need to reduce inequalities and to have regard to the wider effect of their decisions about the exercise of their functions.
Data Protection / IG	N/A
Health inequality / equality	N – the paper seeks to identify opportunities to address any health and care inequalities.
Conflict of Interest Aspects	N/A
Sustainability	N/A

ASSESSED RISK:
<ol style="list-style-type: none"> 1. Poverty and financial insecurity are risk factors for health – this paper outlines some of the main risks. 2. Digital poverty may impact on people's ability to access services. 3. High inflation is likely to impact on the cost of service delivery across the health and care sector. 4.

MONITORING AND ASSURANCE:
It is proposed that the work around the costs of living crisis will predominantly be driven by Place and through Health and Wellbeing Boards with clear strategic link into the Integrated Care Partnership and the ICS Strategy.



ENGAGEMENT:

It is proposed that Health and Care Partnerships continue to engage with their populations through existing mechanisms, although there is a proposal to develop coordinated communication and engagement plans.

It is also proposed to work with existing staff networks and other staff to listen to staff concerns and help shape/ implement new initiatives around resilience/financial help as part of the existing health and wellbeing offer.

REPORT EXEMPT FROM PUBLIC DISCLOSURE

No Yes

If yes, please detail the specific grounds for exemption

1. INTRODUCTION

- 1.1. This paper has been developed to support the Board in a discussion around the cost-of-living crisis and to consider what additional actions could be taken to support our population including the most vulnerable by both the system and the Integrated Care Board. There is a clear role and remit in this issue for the Integrated Care Partnership to take a lead role, in partnership with Health and Well Being Boards and Place responses.
- 1.2. The effects of long-term poverty including fuel poverty on health are well documented both at individual and population level. The 'cost of living crisis', which is already affecting millions of households has seen a rapid increase in costs, such as energy, housing, household goods, services and transport, and it is set to continue push more people towards the poverty line.
- 1.3. With £1 in every £5 of all spending on public services needed because of the impact and cost that poverty has on people's lives this paper describes why it is important to consider poverty in our work across the health and care system.

2. CONTEXT

- 2.1. Nearly three quarters of households which include a person with a disability have been pushed into debt this year because of increases to energy and food prices, according to the charity, Sense.
- 2.2. Recent reports show that two-thirds of all UK households (18million families) including an estimated 86.4% of pensioner couples will be trapped in fuel poverty by January 2023 with planned government support leaving even middle-income households struggling to pay their bills. A new study by the University of York also shows huge regional variation in the cost-of-living crisis with 57.9% of households in the south-east predicted to be struggling with energy bills by January, compared with 70.6% in Yorkshire and the Humber.
- 2.3. A YouGov survey conducted in July 2022 showed that 65% feel the financial situation will get worse over the next 12months and most feel that everyday costs will increase for utilities (90%), for food and groceries (87%) and for petrol (69%).
- 2.4. Locally, our residents and businesses have felt the impact. In rural and coastal areas this is intensified, through a greater reliance on transport and a higher proportion of households without access to mains gas, which has a direct correlation to fuel poverty. A survey suggests that retailers also believe supply chains will not return to how they were before the crisis. They found the triple effect of Brexit, the pandemic and the war in Ukraine has driven supply chain costs to new heights and 37% expected these costs to remain.
- 2.5. Poverty has a wide range of negative consequences. It restricts the options and opportunities available to people and limits their access to things that are mostly taken for granted by society. Nationally, more than 1 in 5 of our population are in poverty. Of these, 8.1 million are working-age adults, 4.3 million are children and 2.1 million are pensioners. The poverty rate in Yorkshire and the Humber is higher than the national average at 24%.
- 2.6. The 'Cost of Living' crisis is going to have an effect on all of our population including those in paid employment and those supporting people within our communities. Food bank usage has significantly increased since the pandemic and is at its highest level. The key issue is the lack of food available to distribute via existing food networks. The cost-of-living crisis also means that the demographic of people accessing food bank support has changed and more people are using



food bank provisions and community shops for the first time highlighted by a quote from a recent East Riding of Yorkshire survey:

'I used to think people who used foodbanks were not people like me'.

2.7. The COVID-19 pandemic has thrown the issue of health inequalities into sharper focus and created an imperative for the NHS and its partners to identify and address the widening gap across populations with particular attention to already diverse and marginalised communities.

2.8. In Humber and North Yorkshire, we already deal with significant challenges in relation to poverty; with pockets of deprivation across the area (Selby, Goole) and Hull and North East Lincolnshire featuring in the top 20 Local Authority districts with the highest proportion of neighbourhoods in the most deprived 10% of neighbourhoods nationally. Along the east coast of England (encompassing Scarborough and Bridlington) the share of coastal towns in the higher income deprivation category is also particularly high at 85% (39 towns out of 46). It is expected that the crisis is going to exacerbate the issues and challenges across our patch.

3. WHY IS IT IMPORTANT FOR THE HEALTH AND CARE SECTOR?

3.1. There is growing evidence that the cost-of-living crisis is already starting to impact on people's health:

- Over half of UK people in a recent survey commissioned by the Royal College of Physicians have reported that their health has been negatively affected by the rising cost of living.
- A YouGov poll found 55% of people felt their health had worsened owing to issues such as higher; heating costs (84%), food costs (78%) and transport costs (46%). Stress was a driving factor. Figures were higher for those on lower incomes.
- Almost nine in ten community pharmacists in England say they have patients who sometimes go without prescription medicines because they cannot afford the prescription charge. The most commonly reported medicines not taken due to the prescription charge, according to the survey, are antibiotics, painkillers, asthma inhalers, blood pressure medication and antidepressants. People requiring electrical medical equipment like dialysis are concerned of how their bills may affect their health.
- The mental health charity, National Voices – Behind the Headlines: the unequal impact of the cost-of-living crisis - highlighted the additional challenges faced by those with long term health conditions and disabilities. For example: people with Crohn's and Colitis face additional costs such as extra bathing laundry and travel costs when they cannot walk, cycle or use public transport.
- According to Marmot children growing up in cold homes have more psychological and respiratory symptoms than children in warm homes and also perform less well in school.
- Macmillan Cancer Support have reported that heating costs has been the number one issue that people with cancer are asking Macmillan for a grant to support with. They have given over £1 million to support patients with heating in just a 3-month period in 2022.

'Both "cold" and "poor" will contribute to worse health and greater health inequalities.' Marmot 2022

3.2. The cost-of-living is also likely to affect people's spending priorities, which may impact health further down the line:

- Soaring food prices (up 5.9% in the past 12 months) are making it increasingly difficult for families to afford the food they need. The Food Foundation have been tracking severe and moderate levels of food insecurity in the UK. In May 2022 they reported a rapid 57% jump in the proportion of households cutting back on food or missing meals altogether in just three



months. In April, they reported that 7.3 million adults live in households that said they had gone without food or could not physically get it in the past month, which included 2.6 million children.

- Household food insecurity has grown 57% in the first quarter of this year with the main cause being a lack of money and resources. Welfare reforms since 2012 and the increase of insecure work over the last twenty years has significantly negatively affected household income.
- The cost-of-living crises, including tax rises, incomes not matching inflation, rising prices of food, petrol, and fuel, have, and will continue to exacerbate financial pressure on families in the coming months. Food is always the 'flexible' item of the household budget, so when the budget tightens, food becomes further down the list of must haves. (Food Foundation, 2022)
- Digital exclusion has increased with people having to make choices as to how they spend income and prioritising spend. This presents a significant barrier and challenge to the delivery of our work in terms of increasing digital access.
- There is well documented impact of financial pressure on home and family. The financial stress is key reason for people joining programmes around family conflict, this has knock on consequences in terms of health and social care demand including Domestic abuse, drugs and alcohol consumption, adverse impact on mental health.

3.3. Stress, anxiety and worry have a well-established link to poor mental health:

- In a recent Sky News poll, 60% of people said they felt more worried than they did 6 months ago with nearly a third reporting they were angrier.
- People from lower income households are more likely to experience a mental health problem (BBC News, 23 May 2022).
- Research from Mind has shown that people receiving benefits have been hit particularly hard by the pandemic and are experiencing increasingly severe and complex problems with their mental health.

“My struggle to earn money is a big trigger for my anxiety so the cost-of-living hikes are stressful. We were forced to move in the middle of lockdown, which had a huge impact on my mental health, this resulted in having to call an ambulance and my councillor”. Anon

- A report from the Childhood Trust has found that almost one in ten children have started self-harming during the cost-of-living crisis, while 8% have shown suicidal tendencies, and more than half (53%) say they know someone who has taken their own life, had attempted to do so, or had considered it. Researchers also interviewed parents, 47% of whom said their children had become stressed over the rising cost of living, while a quarter have had to cut down on activities for their children to afford essentials.
- Analysis by YoungMinds has found that 20,500 children and young people are being referred to Child and Adolescent Mental Health Services (CAMHS) every week - with the result that CAMHS were turning down half of all applications for specialised help and waiting lists in some areas had reached three years.

3.4. The Health and Care Sector Employ a Large Workforce:

- There is an issue with the cost of working, across health and social care and in the voluntary and community services supporting the sector. Many of the workforce must travel and increased fuel and energy costs are no longer being met by expenses.
- According to the head of the UK's largest trade union; low-paid health and care workers are calling in sick because they cannot afford to fill their cars with petrol to travel to work.
- Many people across Humber and North Yorkshire are on low wages (including the NHS) and many organisations have recognised that employers have a role in supporting the financial and emotional wellbeing of their staff to improve productivity and retention.



3.5. Whilst the above information only provides a summary of the situation, it still represents a very challenging picture, which will require all parts of the system to work together.

4. Local Plans

4.1 Coordinating the Cost-of-Living Crisis Response Plans

Although there are national plans, initiatives and interventions aimed at mitigating the impact of the cost-of-living crisis we are still likely to see issues with our vulnerable people. The six Places across Humber and North Yorkshire through their arrangements and Health and Wellbeing Boards have already started to explore ways to gain a better understanding of the issues and support required for their populations. Appendix 2 provides an overview of the response plans that each of the Places have started to be developed.

In addition, the Voluntary and Community Sector is already working with and supporting people and communities and are regularly hearing from people who are worried about the future implications of the cost of living and from those who are already making difficult choices between food and warmth. However, many organisations are facing the same higher utility/ running costs, and these are not being met by existing contracts, this is resulting in organisations worrying about their survival but also not being able to open to provide additional support when required. Between now and the winter months, Voluntary and community providers may need help to build and strengthen their capacity to respond to growing need.

4.2 Practical Suggestions / Considerations

Whilst the ICB may not be able to solve the cost-of-living crisis, there are ways it could support and share learning and good practice, which includes utilising relevant and appropriate resources with Partners on actions that add value and avoid duplicating what is already happening at Place. The following are some examples drawn from the information provided by Place where there could be merit in consideration of consistency of implementation across the system:

As an anchor organisation:

- Financial wellbeing as a social determinant of health should be embedded into services and pathways with organisations committed to 'Poverty proofing' services e.g., considering transport costs, timing of appointments to negate time off work, DNA policies etc.
- Exploiting the role as an investor and economic anchor to improve training and employment opportunities, local procurement and reducing environmental impact.
- Direct intervention and investment in voluntary and community services and other organisations, which support those impacted by the cost-of-living crisis - also see 'as a partnership'.

As Employers:

- NHSE are encouraging NHS organisations to consider the benefits of developing a financial and emotional wellbeing strategy and the Money and Mental Health Institute provides a useful checklist for employers to develop support.
- Consider developing or reviewing staff volunteering strategies to allow staff to support cost of living crisis initiatives.
- Utilise existing staff networks to listen to staff concerns and help shape/ implement new initiatives around resilience/financial help and consider how to engage more widely.
- Promote access to available support e.g., Occupational Health Advice, Employee Assistance Programmes, Resilience Hub.



- There have been some very practical ways organisations have responded to support staff with additional costs and Trusts from across the ICS have developed various cost of living and financial support packages e.g., Harrogate and District NHS Foundation Trust support package includes:
 - Review of mileage rates, no reintroduction of compulsory car parking charges for this financial year and reimbursed the costs for staff to join the Blue Light Card scheme.
 - Opportunity for staff to sell up to five days of their holiday entitlement during 2022/23, which will increase their salary (information on how to do this will be available next week).
 - Re-opening of the staff shop/ mobile offer managed by volunteers - providing access to free basic food/toiletries.
 - Bespoke help and financial advice e.g., supply food parcels to colleagues who are struggling, paid bank shifts/overtime more quickly when requested and support for parents e.g., school uniforms grants, free meals to children during school holidays.

As a partnership:

It is important that, as a partnership, we build on existing plans and maximise the available resources including coordinating:

- Communications and information sharing e.g., the promotion of the Governments Help for Households campaign (41 schemes available to support citizens with help for: bills, childcare, housing, income, managing finances); campaigns to increase take up of Free School Meals etc. This includes tackling the stigma of surrounding debt and financial difficulty which can deter people from seeking support.
- Investment plans which provide direct and indirect access to emergency support e.g., funding for welfare rights, debt advice, access to affordable credit.
- Intelligence gathering to gain a better understanding of the most vulnerable in our community, re-defining the vulnerable person criteria if necessary and ensuring robust arrangements are in place for managing their needs.
- Food access plans.

In addition, the partnership could also explore the following actions:

- Review and communication of national and local hardship schemes and make every contact count by training staff e.g., Social Prescribers to signpost people to support to move away from crisis towards longer-term financial stability.
- Review and communicate access to free Wi-Fi and Digital Support across Humber and North Yorkshire.
- Develop plans and infrastructure for 'Warm Places/Spaces/ Living Rooms' over the colder months providing warm places for people to spend time during the day to reduce their personal energy costs.

5 CONCLUSION

5.1 The cost-of-living crisis has been growing in scale and impact, with inflation reaching historic levels and predicted still yet to peak. Increases are hitting low-income households the hardest, but all households will be impacted.

5.2 A considerable amount of work is already underway to support these households, with further opportunities being explored. The NHS Humber and North Yorkshire Integrated Care Board and its Partners have the opportunity to maximise and coordinate resources and investments through the leadership of the ICP.



5.3 The ICP, ICB and its Partners can support their population in mitigating the impact of the cost-of-living crisis by sharing learning and exploring how good practice can be replicated and amplified across the system.

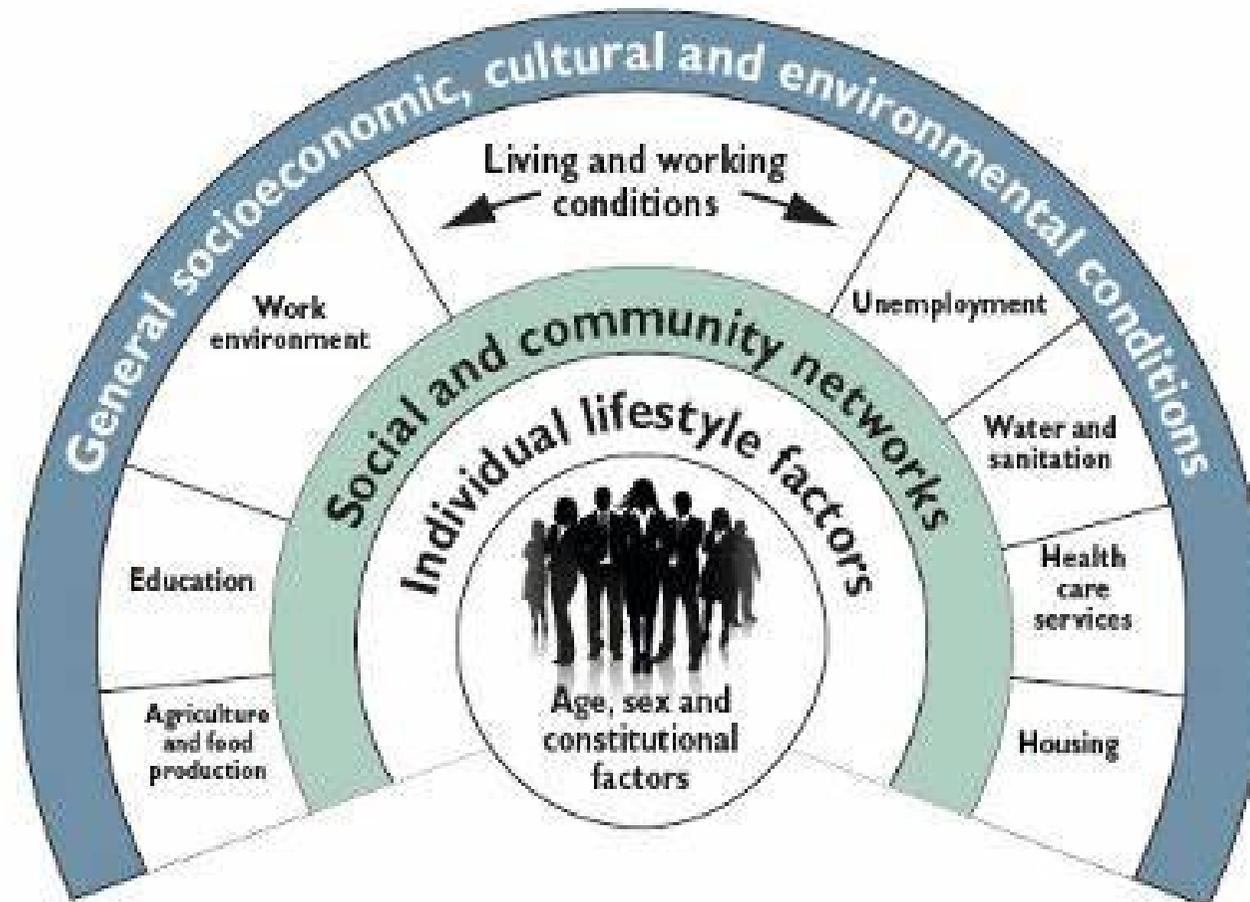
6. RECOMMENDATIONS

6.1 Members are asked to:

- i) Consider and discuss the contents of the paper with additional input specifically from Local Government representatives, Voluntary and Community Sector and HealthWatch attendees at the Board.
- ii) Consider what else we feel could be done to improve the factors and conditions of living for our population but specifically those who are most vulnerable (see appendix 1) and in addition to the practical suggestions outlined in section 4.2 and appendix 2 of the report.
- iii) Note the intention to develop a coordinated cost-of-living crisis communications and engagement plan across Humber and North Yorkshire.
- iv) Maximise opportunities and investments from a more coordinated ICS approach and through the leadership role of the Integrated Care Partnership with its focus on wider determinants, links to Places and the Health and Wellbeing Boards.
- v) Note the intention to work with existing staff networks and other staff to review the existing Humber and North Yorkshire health and wellbeing offer.



APPENDIX 1 - CONDITIONS AND FACTORS FOR LIVING



APPENDIX 2 - CURRENT RESEARCH AND PLANS AT PLACE

Place	Details
<p>East Riding of Yorkshire</p>	<ul style="list-style-type: none"> • Financial support - The council focus so far has been working on repackaging the financial support options on the ERYC website to encourage more residents to claim where they can and also to understand what they need to do to claim and which benefits or support are automatic (this is linked to social posts such as the benefits calculator for energy bills). • Support for employees - From a Public Health perspective, they advised that cost of living is more of a collaborative project - public health raising the questions/issues and partners providing the answers and it should be all feeding back into public health. E.g. What are employers doing to support and check-in with their staff - make sure they can afford to get to work, feed their families etc. In addition, public health is talking about what can be done to support food banks, reduce stigma, help them get support and looking at social prescribing, ERYC household support, working with CABs, welfare advice for residents. • Understanding issues - Prior to the cost-of-living crisis, in Spring 2021, the Council updated the East Riding Debt Needs assessment. This was in response to concerns relating to the impact of the pandemic and to support the development of the Financial Inclusion Strategy. • In May 2022, the Council launched the Government's Household Support Fund across the East Riding, a grant scheme to support those most in need across the East Riding with the rise in energy bills and food. The fund will target and prioritise support for the following: <ul style="list-style-type: none"> • Pensioners who are in receipt of council tax support and in receipt of a disability related benefit • Other households in receipt of council tax support that have a high barrier to work, which includes those in receipt of disability-related benefits, carers, and lone parents with children under five. This list is not exhaustive, and households may have to meet two of the criteria depending on their circumstances <p>The amount households receive will vary depending on their situation.</p> • Council Welfare Visit Teams continue to offer and promote visits to discuss what could be available to residents and to signpost where appropriate. Free school meals vouchers ran in the May half term holiday. In addition to local advice and signposting, free and impartial help with money, backed by the government, is available from https://www.moneyhelper.org.uk/en • The Public Health Inclusion vehicle is being deployed across the East Riding supporting residents. This project brings together council services including public health, leisure and libraries, as well as external partners such as the Humber NHS Foundation Trust, the Food Poverty Alliance and the foodbank network, working with community groups and organisations, all with the aim to become a trusted and supportive presence within the



	<p>local authority. The Health Inclusion vehicle was a direct response to the impact of the COVID-19 pandemic on our communities, to make healthcare inclusive and accessible for every resident of the East Riding regardless of their situation.</p> <ul style="list-style-type: none"> • Established programmes and projects and those in development, will continue to support residents, families and communities to equip them with the opportunities, life skills and aspirations to improve their health, wellbeing and living conditions. These include, for example, Active Withernsea, Your Life, Your Way (Phase 2), Healthy Driffield and Bridlington Re-Imagineering. • Pickering & Ferens Homes Housing Association is planning workshops to discuss financial inclusion, budgeting advice etc. and where people can go for help. They will continue to monitor and support particularly exposed marginal groups/people and look at individual circumstances, family support, income and spending commitments, etc. • Investment opportunities - As part of the UK Government's Levelling Up agenda, the Council has received details of their UK Shared Prosperity and Multiply Fund, and will be submitting investment plans which detail how these allocations will be spent over the next three years to improve local places, support businesses and improve skills. The council will engage with a wide range of local stakeholders and has hosted an initial webinar to provide an overview, focusing on its three priorities of Community and Place, Supporting Local Business and People and Skills.
<p>Hull</p>	<ul style="list-style-type: none"> • A Poverty Truth Commission, which is being established to bring together individuals who have direct experience of living in poverty with key policy and decision makers (citizen commissioners and civic commissioners). Collectively the principal aims are to understand the nature of poverty, identify some of the underlying issues which create poverty and to further explore creative ways of addressing them. The programme is managed through a Forum and an advisory group has been established and the programme management team is now in the process of recruiting both the citizen and civic commissioners. • A Financial Inclusion Network for the city which was established through the Health and Wellbeing Board aims to bring all the initiatives under one umbrella and coordinate multi agency strategic action. The establishment of the Financial Inclusion Network in Hull therefore aimed to support co-ordinated, multi-agency strategic action to address financial insecurity. By embedding financial inclusion into system-level strategies, bringing a range of different partners together, and raising the profile of financial insecurity as a risk factor for health, the Network has mobilised several innovations and initiatives to improve financial inclusion in the city. The Health and Wellbeing Board's recognition of financial inclusion as one of the wider determinants of health is manifest in its incorporation in the refreshed Joint Health and Wellbeing Strategy, which will launch in 2022. The



Board has outlined three priorities for Hull City in this strategy, one of which being to reduce health inequalities. To achieve this, the Board has specified financial inclusion as an area for action, noting that local economic strategies should embed inclusive growth to tackle income inequality, food poverty and digital exclusion. Hull's Financial Inclusion Network has also ensured that financial inclusion will be addressed using a place- and system-based approach by embedding it into the City Council's Health Inequalities Framework. The Framework will be used to support city-level action and to align different partners' priorities and actions. The Health and Wellbeing Board will routinely monitor the Council's progress against the framework, meaning the Board's partner organisations will frequently be considering how action on financial insecurity can be furthered.

- **Commitment to Improve Financial Inclusion for Better Mental Health** - Hull's Financial Inclusion Network has successfully raised the profile of financial insecurity as a cause of ill-health, and in particular as a factor in causing or exacerbating mental ill-health and distress. As a result, the Network features as a means of addressing the social and economic disadvantages which underlie mental health inequalities in the Health and Wellbeing Board's action plan to reduce those inequalities in the City. This plan was submitted to Public Health England (now the Office for Health Improvement and Disparities) and led to the Board being recognized in September 2021 as a signatory to the Prevention Concordat for Better Mental Health. This Concordat status commits Hull's Health and Wellbeing Board and its partners to: promoting cross-sector action locally towards the prevention of mental health problems and the promotion of good mental health; collaborating across organisational boundaries and disciplines to achieve place-based improvements tailored to local needs and assets; and involving local communities and people with lived experience of mental health problems to identify solutions and promote equality. Signing up to the Concordat, therefore, further reinforces the ability of Hull's Financial Inclusion Network to drive financial inclusion through place-based action.
- **Equipping Partners to Support Mental Health** - Also mentioned in Hull's action plan to support the Prevention Concordat for Better Mental Health is the delivery of training on mental health for Work Coaches employed locally with the Department for Work and Pensions (DWP). The opportunity to provide this training grew out of the Financial Inclusion Network, as it brought together a wider range of organisations than those with which the Council's public health team had traditionally worked to address financial insecurity and its effects. New partnerships have led to new opportunities for interventions. In particular, the Network presented the first opportunity for Hull Public Health to work with DWP to address the relationship between financial insecurity and mental ill-health. As a result, 140 DWP Work Coaches, Disability Employment Advisers and Support Partners received suicide prevention training through a programme commissioned by Hull Public Health in 2021. The aim behind this training is to not only help DWP employees to identify risks of suicide in clients but also to support colleagues affected by supporting clients in a state of mental distress. With at least 69 suicides being found by the National Audit Office to be related to the handling of Universal Credit claims between 2015 and 2019, the importance of equipping this particular workforce to help prevent suicide cannot be overstated. Through



interventions like this training programme, Hull's Financial Inclusion Network will be impacting individual people, as well as leading to chances at the place- and system- levels.

- **Improving Data and Understanding around Financial Insecurity** - Another upshot of bringing together a wider range of partners to look at financial insecurity is the ability to share intelligence and different perspectives on the issue, based on how organisations interact with those in debt or financial hardship. For example, one of the discussions at a Hull Financial Inclusion Network workshop concerned the data which existed within the system around financial insecurity and how this could be better utilised. By bringing in a data expert from a national charity, partners in Hull were able to hear about new ways of gathering and analyzing data on debt and its effects. This led to Hull's public health team looking for the first time at this issue using existing datasets and seeking to generate new data by introducing questions about financial insecurity into other data capture processes. For example, there are now questions about debt and gambling included in suspected suicide reports, which will enable the public health team to establish whether these are significant risk factors for suicide in the area. These findings will be reported back to the Health and Wellbeing Board as part of the city's suicide audit, thereby driving further strategic action and investment to prevent financial insecurity and its negative impact on mental health. As well as improving the quantitative indicators to understanding the relationship between financial inclusion and health in Hull, the Financial Inclusion Network has also sought to build an understanding of resident's lived experiences of debt and financial insecurity. Accordingly, the public health team has commissioned a Poverty Truth Commission to understand the nature of poverty in the city, identify some of the underlying issues, and to explore creative ways of addressing them. The work of this Commission will ensure that people who have experienced poverty first-hand are at the centre of how Hull's Financial Inclusion Network and other partners approach tackling poverty and financial insecurity. The Financial Inclusion Network will be promoting the work of the Poverty Truth Commission and, depending on the issues identified by the commissioners, the Network and/or its constituent organisations will be working with the Commission to explore creative solutions to address them.
- **Promoting the Network at a Regional Level** - The Prevention Concordat for Better Mental Health also commits signatories to supporting others to adopt its approach. Hull's Financial Inclusion Network is already working towards this by presenting on the Network to public health partners across Yorkshire and Humber as part of a regional Office for Health Improvement and Disparities workshop on Money and Mental Health. This workshop will bring together organisations and stakeholders from across the region to share best practice, and explore the evidence base around the relationship between financial inclusion and mental health. This will lead to a paper describing what a public health approach to the issue could look like and how to implement this locally. So, as well as serving as a case study on the theme of Partnerships, Strategy and Policy, Hull's Financial Network will have the opportunity to explore further actions and opportunities to continue their work.



Overview of Issues -
Managing Cost of Living

North East Lincolnshire

- **Home Energy Checks and Grants** - the council is providing a scheme to offer a range of fully-funded home improvements to improve energy efficiency for eligible homeowners who have a household income of £30,000 or less or receive means tested benefits. Most eligible properties will receive upgrades up to the value of £10,000. However, up to £25,000 funding could be made available to qualifying homes. The home energy team can also check if a resident or their home is eligible for other home energy saving grants and offer advice on heating the home more efficiently.
- **Support for children who receive free school meals** - Children in receipt of free school meals can continue to get free meals during school holidays and also be able to take part in free activities under Holiday Activities and Food funding.
- **Million-pound challenge** - The council and community partners visited homes in two of the most deprived areas to check whether families were claiming all the benefits and support they are entitled to.
- **Credit Union** - NELC actively supported the reestablishment of the NEL Credit Union earlier this year. VCSE.
- **NEL Food Forum** - North East Lincolnshire has a community food coordinator post. There are a number of ongoing initiatives and recently 375 slow cookers were distributed in areas of high deprivation with recipe support. Other projects include growing vegetables in floral planters and healthy cooking on a budget workshops. NELC also provided allotments free for 2 years for community groups to grow veg and fruit,
- **Centre4** - based on the Nunsthorpe Estate in Grimsby (one of the borough's most deprived areas) and offers a wide range of support and activities to the local community including a free advice service about Benefits, Debt and Money Management, Housing, Employment and much more, a community shop offering food and household supplies at less cost than the supermarket, classes/workshops and even a community farm. Advisors can refer people to a wide range of VCSE organisations across NEL offering individual support. There is a wide range of support available to families and individual from VCSE organisations across NEL.
- **ConnectNEL** - individuals can be referred by health services or can refer themselves and find the right support for them by contact ConnectNEL a 24/7 signposting service. This is a partnership between Centre4, NELC and NEL Health and Care Partnership.
- **Foodbanks** - there are a number of foodbanks and community larders across North East Lincolnshire Individual VCSE organisations
- **VCSE** - ongoing support that groups and organisations provide such as:
 - Debt /financial management



	<ul style="list-style-type: none"> • Community Shop • Food banks • School uniform swaps <p>New Initiatives</p> <ul style="list-style-type: none"> • Through the housing and support fund - fruit, meat & veg voucher schemes (NOT public yet). • Warm spaces (Oasis Schools – again not public yet and sector may look to replicate in other spaces, yet to meet and seek appetite) • Older persons million £ challenge through the Older Persons Partnership (AgeUK Grimsby, Friendship at Home and Carelink) • Lincolnshire Community Foundation - Thrive Fund (donations from those that don't need the government monies).
<p>North Lincolnshire</p>	<ul style="list-style-type: none"> • Web page specifically to help/navigate residents to relevant help including grants/developing employment skills and mental wellbeing: https://www.northlincs.gov.uk/people-health-and-care/financial-support-advice-and-guidance/#1653658560668-0afbe591-998f • Citizens Advice are reporting: <ul style="list-style-type: none"> • Many more people coming for help with crisis support, energy problems and not having enough money to buy household essentials. • Supporting substantially higher numbers of people who can't afford to top up their prepayment energy meter. For many the choice is no longer between 'heating or eating' and they are struggling to do the basics like keeping their fridge turned on, heating their hob, making a cup of tea and having lights on in the evening. • Energy adviser provided specialist energy advice and casework services to 390 people between 1 January and 31 July this year compared to 183 people between 1 January and 31 December last year. The funding for this service has remained the same – this has been managed by allocating unrestricted reserves. • This year energy debts have surpassed council tax arrears as the top debt and money issue in North Lincolnshire for the first time since 2018. • The number of people who can't afford to eat and need crisis support from food banks has also already exceeded the rate of 2020 and we've helped more people with this issue this July than in any other year. • The numbers of people being threatened with, or facing, homelessness is another indicator of crisis. Locally this is led by higher numbers of people with rent arrears and is being compounded by an increase in landlords selling property to release capital. • Access to benefits



- Personal Independence Payments (PIP) is a benefit that helps disabled people and those with long term health problems with the additional costs they experience. This is the most common type of benefit issue that the majority of people in England and Wales come to Citizens Advice about. The top benefit issue that North Lincolnshire residents are supported with is Universal Credit. Help to Claim Universal Credit is the top issue in North Lincolnshire due to our service limitations. Residents are accessing support to complete Universal Credit applications from the nationally funded Universal Credit Help to Claim Helpline but are not able to access support for other benefit issues which is key to enabling households to maximise their income.
- People aged over 65 have limited access to support to apply for Attendance Allowance too. This put's additional pressure on statutory services when people with disabilities and those with long term health conditions aren't able to secure financial support to pay for the help they need on a daily basis.
- Although numbers in the year have been higher there was a dip in the number of people requesting help with cost of living issues in July compared to the previous few months. This could be due to the government's cost of living payments, as well as the usual dip in advice demand we experience in Summer.
- The top cost of living webpages on the national Citizens Advice website that North Lincolnshire residents are visiting are:
 1. extra help PIP entitles you to
 2. PIP how much can you get and for how long
 3. what benefits can I get
 4. if you're struggling with living costs
 5. grants and benefits to help you pay your energy bills.
- There is a significant increase in the number of people that are in negative budgets - meaning they have more essential spending going out than they have income coming in. The insolvency options that clients had previously are no longer resolving problems - when the debts are cleared the cycle restarts immediately.
- On the Household Support Fund:
 1. Seeing a very large increase in retired people who have used up life savings and are now struggling to afford essentials and/or trying to sell homes and move to smaller properties to release capital.
 2. Applicants do not have any money in their bank accounts, and not just at the end of the month but within a few days of payday. This is not limited to those on benefits, but is also evidenced for those in work.
 3. Increasing fuel bills are a huge concern for people across the board. We are talking with people who have never had debt or money problems but who are now unable to pay the prices for energy.
 4. The cost of living crisis is compounding the debt households built up over the pandemic.
 5. Households applying to the fund match the locations in North Lincolnshire that have higher levels of deprivation.



	<ul style="list-style-type: none"> • Link Workers have identified a number of themes linked to the cost of living through the social prescribing service. These include: <ol style="list-style-type: none"> 1. Increased anxiety and depression associated with increased financial pressures. 2. Finding employment closer to home to reduce the amount of fuel required. 3. Unaffordable hospital transport costs impacting access to treatment particularly for disabled people. 4. Requests for support to assess eligibility for free prescriptions. 5. First time referrals to food banks. 6. Little to no support available to complete benefit checks to maximise household income and/or complete applications for Personal Independence Payments or Attendance Allowance. • A total of 67 people were referred to the social prescribing service this year between 1 March and 30 July for finance and welfare law compared to 21 people in the same period last year. The number of referrals for support with housing and essential needs increased from 15 people to 66 in this period and there was a slight increase from 49 to 83 for those experiencing low to moderate mental health problems.
<p>North Yorkshire</p>	<ul style="list-style-type: none"> • Poverty insight - NYCC are undertaking some poverty insight work with CYC (it came out of the post covid recovery work but has naturally been overtaken by the more general cost of living issues). The main focus is on the efficacy of different food support initiatives. Early thoughts are that stigma and personal dignity are important for provision – i.e. free food from a food bank with not personal control over what you get less effective than other models such as social supermarkets (where users pay a reduced amount and have some choice) or projects around food waste. • There are concerns that some people will rely on cheap food and bargain deals which will potentially have negative impacts on physical health. There are the obvious mental health impacts as well. • Warm & Well contract providers (CAB) have highlighted an issue with the cost of alternative fuels in rural areas not served by mains gas. Residents have to pay for large minimum orders up front – rather than the monthly averaged DD payments - which can be a huge financial challenge for some – this will be exacerbated by increased prices. • Emerging issue is the idea of creating Warm Places/Spaces over the colder months. Think nationally libraries are picking this up however we are seeing interest from local community and church/faith groups about providing warm places for people to spend time during the day to reduce their personal energy costs. These needs fleshing out as an idea (some community spaces are very energy inefficient) and there could also be a role of commercial buildings (something around tolerance) but I don't think it will go away. It will also in all likelihood need funding. • Website details cost of living support available: Cost of living support North Yorkshire County Council



<p>York</p>	<ul style="list-style-type: none"> • City of York Council are already on with updating and disseminating info to residents about measures to support them as living costs escalate and are signposting CYC, Govt and voluntary sector support i.e. vouchers, YFAS, benefits, CT support etc, as well as energy efficiency ideas and grants, plus cautions about loan sharks. Channels include all-household newsletter (Our City), internal comms and social media and they're using: <ul style="list-style-type: none"> • the Cabinet Office's campaign website: https://costoflivingsupport.campaign.gov.uk/ and toolkit: https://www.understandinguniversalcredit.gov.uk/communicating-help-for-households-and-cost-of-living-payments/ • The Illegal Money Lending Team's toolkit
<p>HNY: VCSE Collaborative</p>	<p>The VCSE Collaborate has discussed both what is already in place across the sector to support people and what the sector could mobilise to support, the following ideas have been put forwards:</p> <ul style="list-style-type: none"> • Warm Hubs – this is a service that operates currently in limited areas across HNY. However, it is something being considered by many VCSE organisations, to support communities as we go through winter, providing a safe space to keep warm, fed and connected. • Funding – Two Ridings Community Foundation (TRCF) are set to launch a £500k cost of living crisis fund, this will support organisations on the North bank of the Humber, including York and North Yorkshire. (We are currently checking if the same will exist in TRCF counterparts covering North and North East Lincolnshire) • Engagement – the VCSE infrastructure organisations across all six places facilitate a network of VCSE organisations and the cost of living is a regular topic. This includes both the challenges being seen and heard and options for support. • Intelligence – the VCSE sector holds a great deal of intelligence and often is a good barometer. Consideration should be given around the potential to partner with a network of local CAB's to provide a temperature check on reasons for contact as this will provide a clear understanding of challenges and priorities from a community perspective. <p>Place specific:</p> <ul style="list-style-type: none"> • York CVS – hosting an event on 6th October bringing people together who can help with the cost-of-living crisis, joining up services and opportunities and to work collaboratively to support people. • Community First Yorkshire – as part of their VCSE network are setting up a 'Resilience' task and finish group in order to discuss the challenge of the current crisis and its impact on organisations.



	<ul style="list-style-type: none"> • Smile Foundation – Community cooperatives to source and provide food, these are in the early stages and have secured some agreements to use land and have some support from ERYC. They are currently looking at the costs associated with running this scheme. • Sector Support NEL – they are continuing their community response and recovery group, initially set up through Covid, but the response to cost of living feels equally valid. They are also looking to set up a fruit, meat and vegetable voucher scheme through their housing and support fund. • Forum – looking at the development of an emergency food donation scheme linked to public sector partners and local businesses in order to distribute food into food banks in a network approach; development of a ‘lifeboat’ support service to offer specialist advice to VCSE groups and organisations in crisis. Exploring the potential of a community shop initiative linked to public sector organisations which can be accessed by staff.
<p>HNY: Mental Health, Learning Disabilities and Autism Collaborative Programme</p>	<p>The Suicide Prevention Programme has recently published a progress report, which sets out a range of programmes designed to promote good mental health, with a specific focus on men’s mental health.</p>
<p>Humberside Fire and Rescue</p>	<p>Humberside Fire and Rescue has worked with partners to analyse key data sets in order to guide where to focus the offer of Safe and Well Checks in vulnerable households. This is in recognition that the most vulnerable and those facing financial hardship are at risk of resorting to unsafe methods of keeping warm this Winter.</p>
<p>People Directorate</p>	<ul style="list-style-type: none"> • Employee Assistance Programme and Resilience hubs available to staff • Wellbeing offer for staff including library of resources around financial wellbeing produced and circulated including, which includes where to go for help and support, free/discounted things to do and eating out offers. Plans to provide a comms plan to promote various initiatives including emerging work around period poverty. • Benchmarking co-ordinated by the ICB People team highlighted that a number of community service providers have made temporary uplifts to their mileage rates. These range between 5-10p per mile up to 3500 miles PA (average 5.25p per mile) and between 5 – 25p per mile for over 3500 miles (average 11.5p per mile). The HNY HR Director network have committed to monitoring these rates on a regular basis. • ICB Staff Wellbeing Group is discussing new initiatives and exploring how existing initiatives can provide a link to wider financial support discussions. <div style="text-align: center;">  <p>staff financial support.pptx</p> </div>



<p>Humber Teaching NHS Foundation Trust</p>	<ul style="list-style-type: none"> Working from home allowance available to eligible employees. This is £6 a week (tax-free allowance permitted by HM Revenue and Customs). In addition to the working from home allowance eligible employees will be able to claim a winter working from home allowance between 1 October and 31 March. The winter allowance is £4 a week but is subject to tax.
<p>Tees, Esk and Wear Valleys NHS Foundation Trust (TEWV)</p>	<ul style="list-style-type: none"> Support for staff e.g. mileage rate reviews/work patterns overseen by the JCC, general hardship support, considering a 'chaplaincy service, Foodbank in work and sanitary products and health and wellbeing offer for staff - access to apps/resilience/coping workshops, staff comms and link to external support e.g. citizen advice etc For service users: exploring options around digital poverty - digital/data costs and access, deals with phone providers; frequent users due to conditions/therapy/treatments review of car park fees/travel costs.
<p>Sheffield Health and Care Partnership (HCP)</p>	<p> Paper D - Cost of Living Crisis Briefing.p</p>
<p>National</p>	<p>Help for Households campaign launched:</p> <p> 2022-07-25 Help for Households Stakeholc</p>