

Allerdale  
borough council

[www.allerdale.gov.uk](http://www.allerdale.gov.uk)

# Tackling Poverty

Strategy and action plan

2018 – 2020

“Allerdale – a great place to live, work and visit”

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# 1. Foreword

The national financial situation continues to have impacts on resources available to the Council and its partners in tackling issues such as dealing with poverty. With ongoing changes in welfare reform, we can expect to see significant pressures on our residents, and the effects on those who struggle.

Whilst we cannot change government policy or macro-economic conditions, it is important that we seek to provide the best possible, coherent and local response in order to support Allerdale's residents. This includes providing more opportunities for local people to benefit from a strong local economy, issuing what resources we *do* have available to gain maximum impact and working together in partnership.

Tackling poverty is not only an issue for the Council and statutory partners to address. The voluntary, community and faith sectors are at the front line providing help, advice and support directly to those in need. Businesses and employers too, have a huge part to play in the employment, skills and training routes out of poverty. Working in partnership is therefore critical to the success of this strategy.

## 2. Introduction

Since 2012 the Council has been committed to tackling poverty in Allerdale. The Council developed its first Reducing Poverty Strategy in 2013, developed and written with the contributions of partners with experience of working with the poverty agenda. The strategy was ambitious and delivered many exciting projects.

The current Council Plan 2015-19 sets out the Council's vision and priorities for Allerdale. It again identifies tackling inequality and poverty as one of those priorities and the Council has undertaken to develop an updated Tackling Poverty Strategy as part of the Delivery Plan for the Council Plan.

National predictions are that levels of poverty are set to rise. Welfare reforms, reducing public sector expenditure and slow economic recovery are creating increasing hardship for many of our residents. The impacts of these ongoing pressures have a disproportionately adverse impact on our residents who are already struggling financially. These are people on low incomes, who may or may not be in employment, and particular groups such as disabled people for whom the impact of some of the welfare reforms is particularly marked.

This Strategy describes the current picture of poverty and inequality in Allerdale along with our priorities for addressing poverty and inequality and the areas of activity that we will deliver. It also develops the leadership role of our Council, using our position and influence to ensure that all sectors and organisations work together on these issues.

There are a range of causes and factors that contribute to poverty, many of which the Council cannot control directly. We recognise that we cannot tackle poverty on our own and that we need to work with our partners across the sectors to enable people to access the services and necessities they require, and support people who experience poverty – in this way we can reduce and mitigate poverty and inequality in Allerdale.

In focusing on how best the Council can mitigate the effects of poverty (through acting as a leader, working in partnership, commissioning activity or delivering services) the strategy has been developed with four objectives:

- Addressing basic needs
- Creating pathways into local employment and improving employment options
- Supporting people to deal with money matters
- Improving information and co-ordination to better support communities

We aim to ensure this delivers for the people of Allerdale and makes a difference to their lives.

## 3. Context

### What is poverty?

Poverty comes in many shapes and forms and affects all areas of an individual's life. In the UK today (and in most of Europe) poverty is a relative concept - 'poor' people being those who are considerably worse off than the majority of the population and whose living standards fall well below those enjoyed by the majority of the population.

The Joseph Rowntree Foundation define poverty as:

'When a person's resources (mainly their material resources) are not sufficient to meet their minimum needs (including social participation).'

People living in poverty may experience multiple disadvantages through unemployment, low income, poor housing, inadequate health care and barriers to lifelong learning, culture, sport and recreation. They are often excluded and marginalised from participating in activities (economic, social and cultural) that are the norm for other people and their access to fundamental rights may be restricted.

### National context

Nationally, the current economic situation in the UK is placing financial pressures on already struggling families and communities, and predictions are that poverty will rise over the coming years.

There is increasing pressure on low income families and individuals and it is well recognised that the effect of cuts in public spending are likely to impact disproportionately on those already living in poverty, on low incomes and often vulnerable.

Since the economic downturn in 2008 there has been a growing gap between incomes and the cost of living<sup>1</sup>. As average household incomes reduce and pressures on the cost of living rise we are seeing increasing amounts of in-work poverty. There have been other changes in who is most at risk of poverty compared with a decade ago. Nationally, there has been a big rise in poverty among young people and a fall among the over 75s and more people in poverty are now living in private rented housing [JRF].

Whilst employment figures show signs of recovery and promise these figures mask an emerging increase in those facing in-work poverty. We know that nationally 66% of children living in poverty are estimated to be in working families, and this is set to increase further by 2020<sup>2</sup>.

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<sup>1</sup> CACI Paycheck data, <http://www.cumbriaobservatory.org.uk/elibrary/Content/Internet/536/675/4356/41094151055.pdf>

<sup>2</sup> Resolution Foundation, <http://www.resolutionfoundation.org/media/blog/how-do-we-tackle-britains-huge-shifting-poverty-challenge/>

There is also a group within society who might be called 'struggling' and whilst not currently 'in poverty' are in a position that means they are at risk. Debt and changes in job circumstances for example make a significant number of people very vulnerable to poverty.

## Local context and challenges

Poverty is a real issue for many people living in Allerdale and has an impact on every aspect of their lives as well as society. Looking at Allerdale as a whole compared to other areas in the country inequality and poverty do not appear significant issues. However, there are clear inequalities between communities within the borough with some small areas experiencing considerable issues of poverty and inequality.

Whilst parts of Allerdale have average household incomes and life expectancy above the national average other parts of the borough experience significant deprivation. The highest rates of poverty and deprivation remain in the urban areas of central and south Workington and Maryport. However, poverty is often a more hidden issue that also affects Allerdale residents in rural areas, sometimes exacerbated by conditions associated with rural living.

We know that:

- The median gross weekly full time earning in Allerdale is £435.60 (compared with £488.80 regionally and £529.00 nationally)
- 14.4% of households in Allerdale had an annual income of less than £10,000 in 2015 and this has risen from 8.7% in 2009
- Across the district, there are seven Lower Super Output Areas (LSOAs<sup>3</sup>) in the 10% most deprived of areas in England
- 16.7% of Allerdale's children are living in poverty according to the latest figures (3,090 children). The figures across the district vary considerably though, with four wards having levels of child poverty above 25%, the highest being 34.5%.
- In Allerdale, Foodbank usage shows an overall increasing trend from 2011 to 2016.
- 11.4% of households in Allerdale are in fuel poverty, but again this varies significantly across the borough.
- 22% of private sector dwellings in Allerdale fail to meet the Decent Homes Standard.

A more detailed analysis of the data can be found at Appendix 2.

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<sup>3</sup> Lower Super Output Areas (LSOAs) were developed for the 2001 Census as small area geographical units. LSOAs have between 1,000 and 3,000 people living in them, with an average population of 1,500. There are 60 in Allerdale, 321 in Cumbria and 32,482 nationally.

## **Welfare Reform**

Universal Credit was introduced in parts of Allerdale in December 2014 and has been rolled out to many applicants with the full service being introduced to most of Allerdale in November 2016. The new Benefit Cap is also being introduced simultaneously affecting an estimated 50-60 families in Allerdale. As described in Appendix 2 the introduction of full service Universal Credit can now be seen to be impacting on the unemployment figures for Allerdale, and Foodbank figures show the primary causal factor for Foodbank usage appears to relate to receipt of benefits either in terms of delays to receiving benefits or changes to benefits.

There is a challenge for us in helping our residents to understand the changes and what they mean for them, and how the changes affect their entitlement. There is likely to be an increase in demand for advice, guidance, and support services as claimants try to adapt to major changes to their benefits and evidence is emerging across Cumbria of increased demand for advice and guidance services as a result of reforms being introduced. Support for financial planning could also play an important role in supporting people through the changes, for example, promoting usage of Credit Unions.

## **Health and wellbeing**

It is well recognised that there is a relationship between lower incomes and poorer health and certainly within Allerdale there is correlation between the areas we can see to be the more deprived and those with poorer health outcomes.

The relationship between health and income is complex in some cases such as with some unhealthy lifestyle behaviours (smoking and drinking, for example, which are more prevalent in poorer areas, but which are expensive), but can be more straightforward. Lower income can affect the goods and services that people can afford and therefore affect their health and conversely poor health may affect income by preventing people from taking paid employment.

The Council has a Health and Wellbeing Strategy that sets out our ambitions and activity in terms of addressing health and wellbeing issues and narrowing the health inequalities gap in Allerdale. [See Appendix 3]

## 4. Our vision and objectives

Since 2012 the Council has been committed to tackling poverty in Allerdale. The current Council Plan 2015-19 sets out the Council's vision and priorities for Allerdale. It again identifies tackling inequality and poverty as one of those priorities.

Council Plan priorities:

- Tackling inequality
- Strengthening our economy
- Enhancing our towns
- Improving health and wellbeing
- Creating a sustainable business

Our aim in terms of tackling inequality and poverty is: **“to reduce poverty and support people facing financial difficulties”**

### Our objectives

To achieve our vision, we have identified four areas of activity that are needed. These four areas, set out as objectives below, address local needs as identified through our research and statistical analysis, and are also shaped by our Council's priorities and national drivers.

1. Addressing basic needs
2. Creating pathways into local employment and improving employment options
3. Supporting people to deal with money matters
4. Improving information and co-ordination to better support communities

We already have a number of plans and strategies that support the delivery of the vision and objectives in this strategy. To ensure there is no duplication and that work is complementary the key plans and strategies are referenced in Appendix 1 and in the Action Plan.

Some of the activity outlined here will have immediate financial benefits (supporting those already experiencing poverty and inequality); some activity is about improving the longer term prospects of households of escaping from poverty; whilst other activity is about helping people to avoid falling into poverty by improving resilience and prospects.

The Local Context and Challenges section of this document clearly sets out the inequality across the district in a range of factors and the clear difficulties faced by some geographical areas and groups within our district. To have the most impact and use our resources to best effect it is therefore important for us to target our efforts towards the more vulnerable people and deprived areas in Allerdale. This targeting of effort therefore runs through the Action Plan.

Tackling child poverty runs as a theme throughout this strategy – by addressing the growing problem of debt; raising aspirations of both the child and the parent; shaping services to address local needs; and encouraging people into decent paid employment as a route out of poverty.

## Our principles

Our principles inform our decision making and have helped to shape this strategy. As an organisation our overall goal is to deliver the best public services we possibly can and continue to work closely with residents, customers, partners, visitors and businesses to ensure we are improving lives.

**Our principles** – inform our decision making:

- Strong community leadership
- Partnership and collaboration
- Clear priorities based on understanding and evidence
- Access and fairness
- Being flexible and responsive in the delivery of services
- Openness and transparency

## Our approach

We know that no single action or even a series of actions will eradicate poverty. We fully recognise that our role is to work towards tackling the issues surrounding poverty and addressing peoples' needs.

To do this most effectively, we will deliver our work through three distinct approaches:

- a leadership role – where we seek to work alongside and/or influence other organisations;
- direct delivery – where we do the work ourselves through existing services;
- a facilitator role – where we enable others through grants or investment.

We will deliver actions which address immediate or short term needs, complemented by projects with outcomes which benefits needs over the medium to long term which may, for us, mean over several years, and we will support projects for which the outcomes may not be visible for a number of years.

## Objective 1: Addressing basic needs

This objective recognises that for those experiencing poverty and inequality there are some basic immediate needs that take priority. Put simply these are food, shelter and warmth. The rise of Foodbank usage within Allerdale is a cause for concern and indicates that many households are not managing to make ends meet and we will therefore continue to support Foodbanks.

People living on a fixed income, such as benefits and pensions, are particularly vulnerable to fuel poverty where they have to use a high percentage of their income to heat their home. The nature of Allerdale's geography, housing stock and income levels means that fuel poverty remains a concern in some parts of the district. We will therefore continue our efforts to tackle fuel poverty targeted towards those people where there is greatest need.

There are ongoing concerns that the welfare reform changes may lead to increasing levels of homelessness. The Council will continue to develop its preventative approach on homelessness issues providing information, advice, and guidance to tenants and landlords when tenants are likely to be evicted. The Council will also continue to develop its relationship with private landlords offering advice and information to ensure decent standards. The newly adopted Housing and Homelessness Strategy sets out the Council's approach to addressing homelessness and work on decent homes standards in more detail.

### **We will achieve this objective by:**

- Continued support to food banks and other food initiatives to respond to food poverty crises
- Providing advice and support around energy efficiency and to encourage people to switch to a cheaper energy provider
- Providing advice and support to householders and landlords
- Working to prevent and reduce homelessness

### **We have a range of activity already taking place that connects to this aim. Examples include:**

- Support to Foodbank with collection points in Council offices, provision of collection bins, support with campaigns and assisting with a move to more suitable accommodation
- Providing Discretionary Housing Payments to support people through financial difficulties and crises
- Allerdale Big Switch in place for fuel switching and saving money on energy.
- Work on fuel poverty for example the Central Heating fund delivered in 2016/17
- Housing options team provide information, advice, and guidance to householders and landlords when tenants are likely to be evicted
- Work with private landlords on introduction of Universal Credit

## Objective 2: Creating pathways into local employment and improving employment options

Our efforts will be focussed around making sure that residents are aware of and able to access services to support them into work and training opportunities. Given increasing levels of in-work poverty, simply getting a job is not necessarily a straightforward route out of poverty. Wage levels and the extent of hours worked are crucial factors in escaping from low income, it is therefore important to focus on improving the offer in terms of higher paid employment.

We also need to focus on our young people and the educational opportunities available to them – pathways into employment start with education. National research tells us that those with a low level of education are almost five times as likely to live in poverty as an adult as those with a high level of education. The Council can take an influencing role in terms of improving the educational offer in our area. We can also consider opportunities to support young people into work.

Our Business Growth Strategy<sup>4</sup> identifies the challenges and opportunities facing Allerdale in terms of employment and business growth and has a detailed action plan that will ensure that there are better skills development and employment opportunities for people across Allerdale. Other activity complementary to that plan is detailed in the Action Plan.

Major European funded programmes are currently being commissioned by Cumbria LEP for their European Structural and Investment Funds Programme. Three of these cover: 'Improving access to employment for priority groups of job seekers in West Cumbria and Barrow'; 'Reducing barriers to employment for the hardest-to-reach excluded groups' (again targeted in West Cumbria); 'Improve skills levels and qualifications of unemployed people' and 'Increase skill levels in the workforce'<sup>5</sup>. These programmes are focussing resources on supporting the most disadvantaged people in our communities to re-enter the job market. The Council will need to take a leadership role through the LEP to ensure effective delivery of these significant programmes for the benefit of Allerdale residents within our key wards.

As an employer we already pay the Living Wage to our employees and are currently working towards gaining Living Wage accreditation. We can also use our leadership position to influence others, encouraging other local employers to understand the benefits of paying staff the Living Wage.

### **We will achieve this objective by:**

- Supporting people on low incomes to access training to build skills and confidence
- Increasing the opportunities for training and employment
- Supporting young people into training or employment
- Continuing to pay the Living Wage and encouraging other employers to do the same

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<sup>4</sup> Further details at Appendix 1

<sup>5</sup> Further details of the relevant LEP ESIF programmes are given at Appendix 1

**We have a range of activity already taking place that connects to this aim. Examples include:**

- Running a Council apprenticeship scheme and paying the Living Wage to those apprentices
- Supporting external apprenticeships (10 supported in 2016)
- Support for skills and employment schemes and projects such as the Dream Scheme
- Supporting business growth through economic growth funding, initiatives and programmes and town centre support

## Objective 3: Supporting people to deal with money matters

This objective recognises that anyone can find themselves financially excluded and that due to the economic downturn many people are struggling financially. Debt and changes in job circumstances can make people very vulnerable to poverty. Changes in benefits will further impact those that are in receipt of them.

National research by the Joseph Rowntree Foundation and others shows that people who live on a low income (whether in or out of work) cannot as readily access financial products such as bank accounts, home contents insurance and low cost loans. Difficulty accessing and using financial services and products can cause social isolation. The most vulnerable in society do not have the ability to access affordable finance and often rely on high street high cost pay weekly financial arrangements or high interest online loan companies that offer immediate cash as they seem to be the only solution. People unable to access mainstream financial services risk missing out on savings and discounts. It is therefore important to increase basic knowledge of financial services and raise financial awareness.

We will work with partners to make sure that residents have access to advice, information and affordable credit and have (or have access to) the skills and understanding to make informed decisions about their finances and purchases. We will also closely monitor the changes to the benefits system to ensure that people are claiming all they are entitled to and we will work with the Department of Work and Pensions to address any problems.

### **We will achieve this objective by:**

- Providing advice, advocacy and support around debt advice, financial capability and legal matters
- Promoting safe sources of credit
- Proactive work on benefits payments and support
- Building on existing good practice with private landlords around debt advice and support to tenants

### **We have a range of activity already taking place that connects to this aim. Examples include:**

- Financial support to advice and advocacy services
- Promoting fair finance – the Council signed up to the Fair Finance Pledge in 2016
- Support for West Cumbria Credit Union to promote safe credit sources and reduce the need for expensive high street lenders and legal loan sharks
- Personal Budgeting Support being offered to Universal Credit claimants
- Credit Union payroll deduction scheme introduced for Council employees

## Objective 4: Improving information and co-ordination to better support communities

Whilst we cannot change government policy or macro-economic conditions, it is important that we seek to provide the best possible, coherent, local response in order to support Allerdale's residents. This includes using what resources we *do* have available to gain maximum impact and working together in partnership.

Tackling poverty is not only an issue for the Council and statutory partners to address. The voluntary, community and faith sectors are at the front line providing help, advice and support directly to those in need. It was apparent from discussions with partners in developing this strategy that more could be done to better co-ordinate what we were all doing to tackle poverty, especially as public funding becomes even scarcer.

Effective intervention and prevention services clearly play a vital role in determining positive outcomes for people experiencing poverty and helping people escape from poverty so it is important that people understand what support they can expect from different agencies and how to access that support. Those agencies must all be clear about what support is available and be able to signpost/refer effectively to ensure good and appropriate supportive referrals between agencies.

As a Council we can do more to co-ordinate our own services and ensure we are considering poverty as we plan our services. We can also support elected members in directing people to services that can help the communities they represent. And we can liaise with and try to influence the private sector, for example employers, as set out in Objective 2 above.

### **We will achieve this objective by:**

- Ensuring that our information and services are easy to access
- Improving the Council's preventative approach
- Improving signposting/referrals between partners
- Supporting initiatives that build community resilience and capacity
- Improving coordination between partners

### **We have a range of activity already taking place that connects to this aim. Examples include:**

- Financial support to third sector capacity building and training events
- Current work with advice agencies and community groups to raise awareness and offer training
- Introduction of the NELLbooker inter-agency referral system
- Improving signposting for Council customers to other agencies

## 5. Delivering and monitoring the strategy

### Our Approach

Our strategy and action plan were developed with the input of partners. A vast amount of work already takes place amongst statutory and voluntary sector organisations to tackle and respond to poverty and inequality. A workshop held in September 2016 brought together key local agencies and partners to identify what more we could do together to tackle poverty and inequality. Additional conversations with partners have also helped to shape the strategy.

Whilst we cannot change government policy or macro-economic conditions, it is important that we seek to provide the best possible, coherent, local response in order to support Allerdale's residents. This includes providing more opportunities for local people to benefit from a strong local economy, issuing what resources we *do* have available to gain maximum impact and working together in partnership.

In working to tackle poverty and inequality the Council has different roles and these are reflected in the action plan. In some cases the Council will be directly delivering services that can benefit individuals or families in need, for example homelessness services or benefits advice. In others, the Council's role will be as a facilitator or enabler through commissioning work or using grants to invest in local communities and organisations that supports people facing financial difficulties. Importantly, the Council also has a leadership role – it can raise issues and influence public policy either as an organisation or through elected members acting as individuals to influence issues for example by using the Council's processes available to Councillors. Finally, it can take a co-ordinating role to encourage partners to work together to find local solutions to issues.

The action plan contains short and medium term actions taking into account the resources we have available. Some of our actions are about scoping and exploring ideas further, but other actions are about existing services and provision and making sure that we work together effectively. We have included examples of current activity that contribute to our aims and approach in addressing poverty issues. This is not an exhaustive list.

### Monitoring and reporting on the Strategy

We will monitor progress against the action plan on a quarterly basis and we will continue to monitor the overall impact of poverty in Allerdale through collecting a range of information such as:

- New jobs created
- New businesses created
- Numbers of children in poverty
- Numbers of workless households
- Median gross weekly full time earnings
- Information about people using food banks
- Benefit recipients
- Advice agency usage

# Appendix 1: Action Plan

## Objective 1: Addressing immediate needs

- Continued support to food banks and other food initiatives to respond to food poverty crises
- Providing advice and support around energy efficiency and to encourage people to switch to a cheaper energy provider
- Working to prevent and reduce homelessness

Ref	Actions	Council role
1.1	<p>Ensure those in current and urgent need have access to essential supplies. This will include:</p> <ul style="list-style-type: none"> <li>• Continuing to work with and support Foodbank</li> <li>• Develop a scheme to provide meals for children eligible for free school meals during school holidays (either contribution to existing Foodbank school holiday food pack scheme or development with a partner such as Foodbank of hot meal provision)</li> <li>• Explore options to support those in need with fuel vouchers</li> <li>• Support local groups and communities wishing to access food supply initiatives such as FareShare</li> </ul>	Facilitating through investment/ commissioning
1.2	Support healthy eating/ food growing initiatives, supporting activities such as demonstrations and training sessions	Facilitating through investment/ commissioning
1.3	Run the Big Allerdale Switch three times a year and undertake more targeted work to ensure those most in need can access the scheme e.g. targeting towards those on pre-payment meters	Direct delivery
1.4	Require Big Switch bidding companies to state how they will provide support for those on pre-payment meters	Leadership / commissioning
1.5	Deliver Safe and Warm Grants targeted to vulnerable or low income households	Direct delivery
1.6	Deliver crisis support Discretionary Housing payments, targeted to the most vulnerable	Direct delivery
1.7	Monitor adherence to Energy Suppliers Obligation	
1.8	Increase the availability of affordable housing through support for Community Land Trusts	Direct delivery

1.9	Undertake work to reduce or prevent homelessness including early preventative work and reviewing temporary homeless accommodation to ensure resource matches demand	Direct delivery / Collaboration
1.10	Explore potential partnership working with organisations to support those in crisis need or with issues from alcohol or drugs misuse	Facilitating through investment/ commissioning
1.11	Train Council staff to support those in urgent need to access information, provisions and goods	Facilitating through investment/ commissioning
1.12	Further promote the Council's support available in local areas, ensuring it is readily and easily accessible	Direct delivery

## Objective 2: Creating pathways into local employment and improving employment opportunities

- Supporting people on low incomes to access training to build skills and confidence
- Increasing the opportunities for training and employment
- Supporting young people into training or employment
- Continuing to pay the Living Wage and encouraging other employers to do the same

Ref	Actions	Council role
2.1	Develop a more targeted approach to apprenticeships (internal and external)	Direct delivery/ Facilitating through investment/ commissioning
2.2	Monitor and support the implementation of ESF funded skills and training programmes to improve access to employment with focus on young people and individuals across the borough in Allerdale, identify gaps in provision and develop targeted initiatives to fill those gaps in key wards. This will include projects such as... <ul style="list-style-type: none"> <li>• <i>Traineeship scheme for young people</i></li> <li>• <i>Services to support people needing basic skills training</i></li> <li>• <i>Mentoring programme for people looking for work – working with local businesses to provide mentors</i></li> <li>• <i>Schemes to build personal confidence and aspiration</i></li> <li>• <i>Addressing barriers to employment or training, for example transport issues or health issues (including working with partner organisations to support those in crisis need or with issues from alcohol or drugs misuse)</i></li> </ul>	Leadership
2.3	Work with partners to ensure that there is a network of support for young people to enhance their employability (Business Growth Strategy)	Facilitating through investment/ commissioning / Leadership
2.4	Work with local businesses and employment support/education providers to identify skill shortages or gaps alongside potential skill enhancement opportunities	Leadership / Facilitating through investment/ commissioning
2.5	Promote the benefits of paying the Living Wage to local employers utilising local and national campaigns	Leadership
2.6	Use social value in procurement practices to promote local employment, living standards and social benefits	Direct delivery/ Leadership

## Objective 3: Supporting people to deal with money matters

- Providing advice, advocacy and support around debt advice, financial capability and legal matters
- Promoting safe sources of credit
- Proactive work on benefits payments and support
- Building on existing good practice with private landlords around debt advice and support to tenants

Ref	Actions	Council role
3.1	Support West Cumbria Credit Union and other safe sources of credit	Facilitating through investment/commissioning
3.2	Continue to invest in advice and advocacy services to: <ul style="list-style-type: none"> <li>• support vulnerable people with financial issues – including ensuring access to specialist advice for employment, benefits and housing support cases</li> <li>• support disabled people to access benefits and understand welfare reform changes</li> <li>• support our residents through the transitions in welfare benefits</li> </ul>	Facilitating through investment/commissioning
3.3	Promote benefits advice and undertake targeted campaigns to ensure residents, in particular pensioners, are claiming what they are entitled to, including the Allerdale Council Tax Reduction Scheme	Direct delivery
3.4	Raising awareness of where to go for help for those struggling with debt	Leadership

## Objective 4: Improving information and co-ordination to better support communities

- Supporting initiatives that build community resilience and capacity
- Improving the Council's preventative approach
- Improving signposting/referrals between partners
- Ensuring that our information and services are easy to access
- Improving coordination between partners

Ref	Actions	Council role
4.1	Create small grants fund to enable community and voluntary sector groups to apply for funding for projects that support this Strategy's objectives	Facilitating through investment/commissioning
4.2	Improve preventative approach (Improving lives agenda) including: <ul style="list-style-type: none"> <li>• undertaking awareness raising for staff and councillors</li> <li>• implement/embed impact assessment to ensure that Council considers poverty and inequality impacts in policy and service decisions</li> </ul>	Leadership/ Direct delivery
4.3	Improve availability and access to Council information and services	Direct delivery
4.4	Develop a regular forum for partners to share knowledge and information about activity, supported by developing a plan to create a web based forum for partners to better co-ordinate efforts and avoid duplication	Leadership/ Facilitation
4.5	Continue to work with and support networks and partnerships which complement the aims of this strategy, for example West Cumbria Child Poverty Forum.	Leadership/ Facilitation

## Appendix 2: Local context information

### Pockets of significant deprivation

The Index of Multiple Deprivation (IMD) is based upon seven domains of deprivation: income, employment, health and disability, education skills and training, barriers to housing and services, living environment and crime. These are weighted and combined to create the overall IMD.

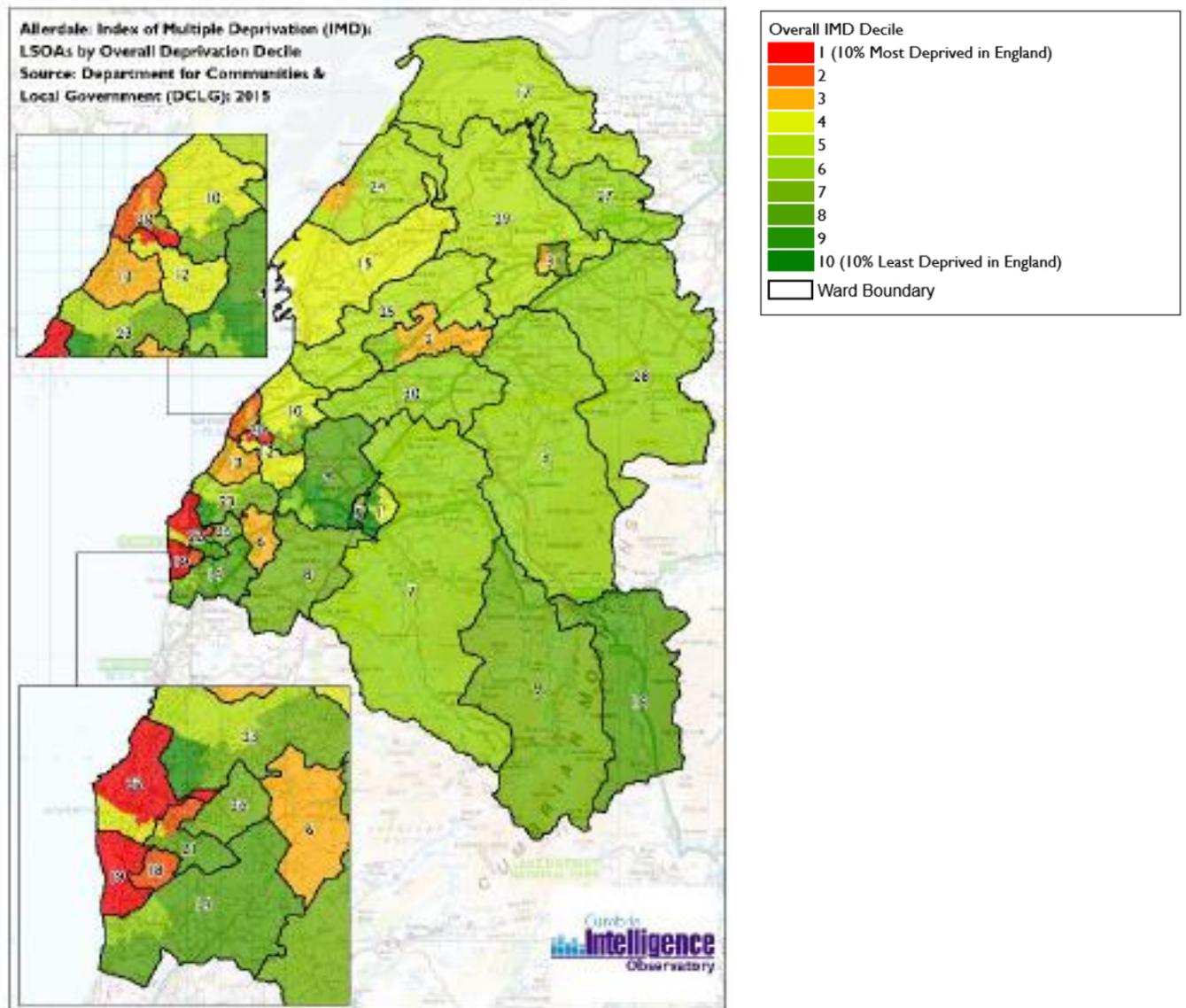
Overall Allerdale's ranking in the Indices of Multiple Deprivation is 115 out of 326 local authorities. However, this figure masks significant differences at a more local level with some considerable areas of deprivation. There are seven areas in the 10% most deprived in England. Across the district, there are seven Lower Super Output Areas (LSOAs) in the 10% most deprived of areas in England (Figure 1).

When deprivation scores are combined for all LSOAs in Allerdale, the district is classified as the third most deprived district in Cumbria for overall deprivation. It falls within the 30% most deprived nationally in terms of Employment deprivation and Living Environment.

**Figure 1: Allerdale's LSOAs that rank within the 10% most deprived in England**

LSOA code	LSOA descriptor	Ward	Overall ID Score (higher = more deprived)	Overall ID Rank (out of 32,844 nationally)
E01019097	Ewanrigg estate	Ewanrigg	61.34	804
E01019113	Frostoms & Westfield North	Moss Bay	60.51	890
E01019112	High Salterbeck & Brierydale	Moss Bay	50.637	2,112
E01019095	Ellenborough	Ellenborough	49.938	2,232
E01019111	Low Salterbeck & Westfield South	Moss Bay	49.258	2,356
E01019122	Northside, Marsh, and Town Green	St. Michael's	47.169	2,753
E01019121	Senhouse & Finkle St.	St. Michael's	45.432	3,099

**Figure 2: Index of Multiple Deprivation, LSOAs by overall deprivation decile**



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Source: Cumbria Intelligence Observatory

### Low income families

There is no single indicator that captures the true meaning of low income, but average household income data can provide an indication. The trend over time has been that of falling average household income and a growth of low income households in Allerdale which reflects national and countywide trends.

Average household income in Allerdale is similar to the county average and a little below the national average; however, there are significant variations in average income levels across wards from £17,000 to £37,400.

Data shows that 14.4% of households had an annual income of less than £10,000 in 2015 which has risen from 8.7% since 2009. This figure is higher in 10 wards with the highest being Moss Bay with 24.2% of households having income lower than £10,000.

Those on a low income or living in poverty often have to pay a premium for services such as utilities, insurance, credit for goods from a high interest lenders, cheque cashing services and pawnbrokers. Those on prepayment meters can find that they pay extra on their utilities compared to those on direct debits.

**Figure 3: Household Income**

	Allerdale	Cumbria	National
Mean Household Income	£31,150	£31,792	£36,447
Median Household Income	£24,624	£25,332	£28,696
Number of households with an annual median income of less than £10k	6,115	30,810	-
% of households with an annual median income of less than £10k	14.4%	13.8%	12.2%

Source: CACI, Paycheck Data, 2015

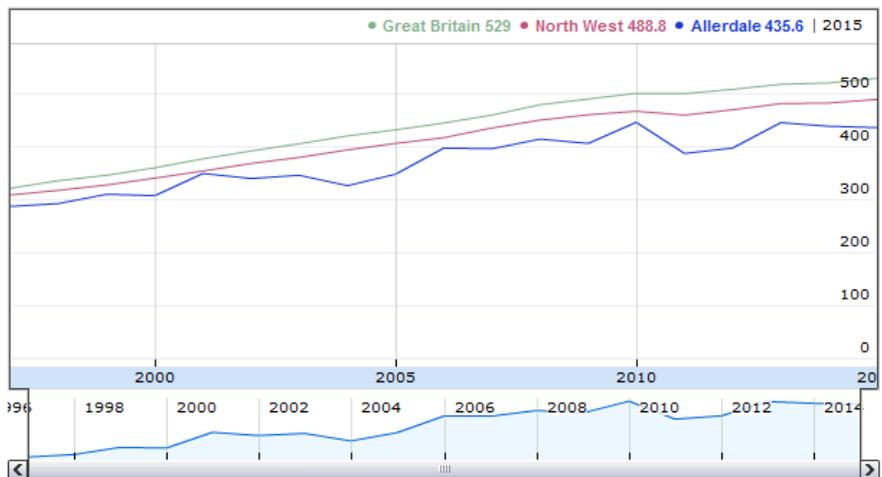
### Low wage economy

Overall, Allerdale's unemployment rates are in line with national and regional averages, but as the graph below shows employees in Allerdale tend to be paid lower wages than nationally or regionally. This is mainly due to the fact that Allerdale has a higher proportion of jobs in lower paid sectors such as retail, tourism and the public sector.

The average gross weekly pay for full time workers living in Allerdale for 2015 was £435.60<sup>6</sup>. This was still below both the regional average of £488.80 per week and national average of £529.00 per week. The table above shows that average earnings for residents in Allerdale have been consistently below the regional and national (GB) averages. The difference between average gross weekly pay for full time male and female workers is marked in Allerdale, as it is regionally and nationally, being £484.30 and £380.10 respectively.

<sup>6</sup> Nomis, ONS Annual survey of hours and earnings

**Figure 4: Gross weekly pay, full time workers 2015**

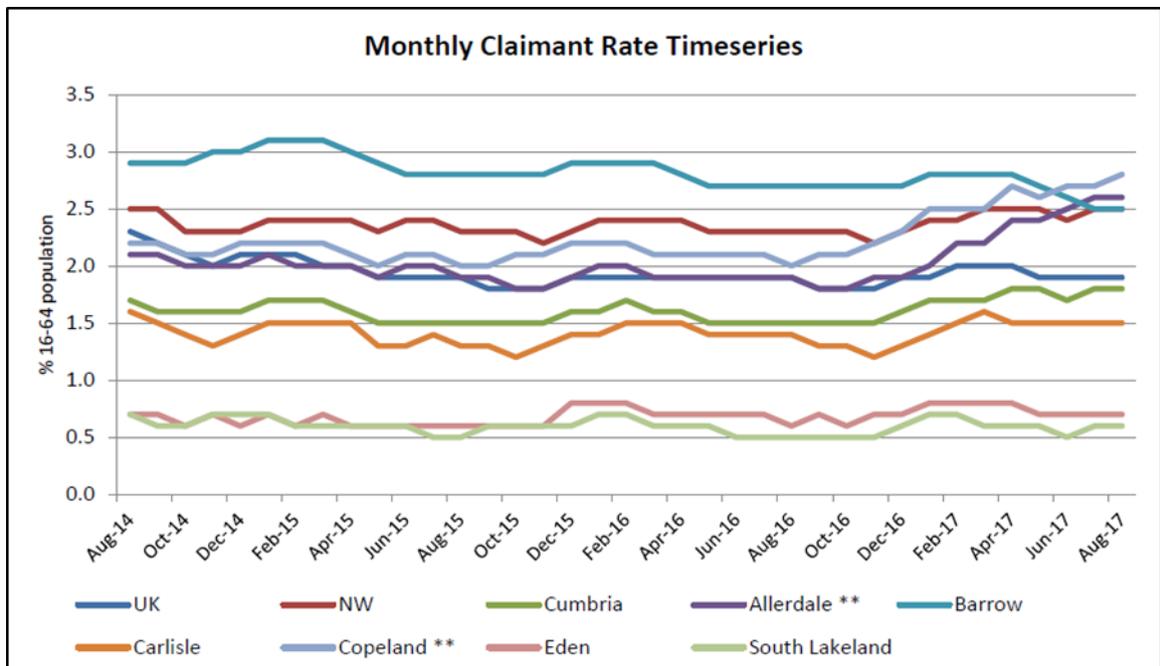


Source: ONS annual survey of hours and earning – resident analysis. Note: median earnings in pounds for employees living in the area

**Mixed picture of unemployment**

In terms of the proportion of people who receive unemployment benefits, the rate for Allerdale is higher than the national rate and that of Cumbria. Between October 2016 and October 2017, Allerdale’s claimant rate appears to have risen by 0.7 compared to a rise of 0.1<sup>7</sup>.

**Figure 5: Unemployment rates 2014-2017**



Source: ONS/DWP (Cumbria Observatory graph)

<sup>7</sup> Office for National Statistics

However, the introduction of full service Universal Credit is affecting unemployment figures in Allerdale.<sup>8</sup> The graph shows claimant rates for JSA and out of work UC claimants and demonstrates this effect - rates in Allerdale and Copeland appear to have been rising since October 2016 whilst other areas of Cumbria have remained at a more constant level. The introduction of Universal Credit is particularly affecting figures for Allerdale and Copeland where full service UC has been implemented at Workington and Whitehaven Job Centres.

The majority of wards have a claimant rate less than the Allerdale rate, but there are pockets of higher levels of unemployment, in particular in the deprived, urban areas of Allerdale. There are 7 wards with a claimant rate of more than 2.5, being Clifton, Ellenborough, Ewanrigg, Flimby, Moorclose, Moss Bay, Netherhall, and St. Michael's.<sup>9</sup>

Those aged 18-24 years currently represent approximately 20% of all claimants in Allerdale. The claimant rate for people aged 18-24 in Allerdale has been consistently above that for Cumbria over the last three years, although does show a gradually declining trend until 2017 where the rate has started to increase. Allerdale's unemployment rate for this age group rate at 4.9 is currently above Cumbria (3.2) and UK (3.5) rates, but again is likely to have been disproportionately affected by the introduction of full service Universal Credit.

### **Low qualification levels in some areas**

Qualification levels for the district as a whole are broadly in line with regional and national averages. The percentage of the population with no qualifications is below that of the national level<sup>10</sup>. However, there are variations across the district, two wards having over a third of the working age population with no qualifications. The wards with higher levels of those with no qualifications can be seen to be in Workington and Maryport with Moss Bay (Workington) and Ewanrigg (Maryport) above 30%.

Lower educational attainment increases the risk that poverty will be passed down from one generation to the next. Those with a low level of education are almost five times as likely to live in poverty as an adult as those with a high level of education.[JRF]

Anecdotal evidence from partners in Allerdale suggests that there is an issue with basic numeracy and literacy skills, although this has proved difficult to quantify. Nationally we know that an estimated 5 million adults lack core numeracy and literacy skills and 12.6 million lack basic digital skills [JRF].

### **Child poverty**

Poverty can have a profound impact on children, their families and the rest of society. It can set in motion a deepening spiral of social exclusion, creating problems in education, employment, mental and physical health and social interaction.

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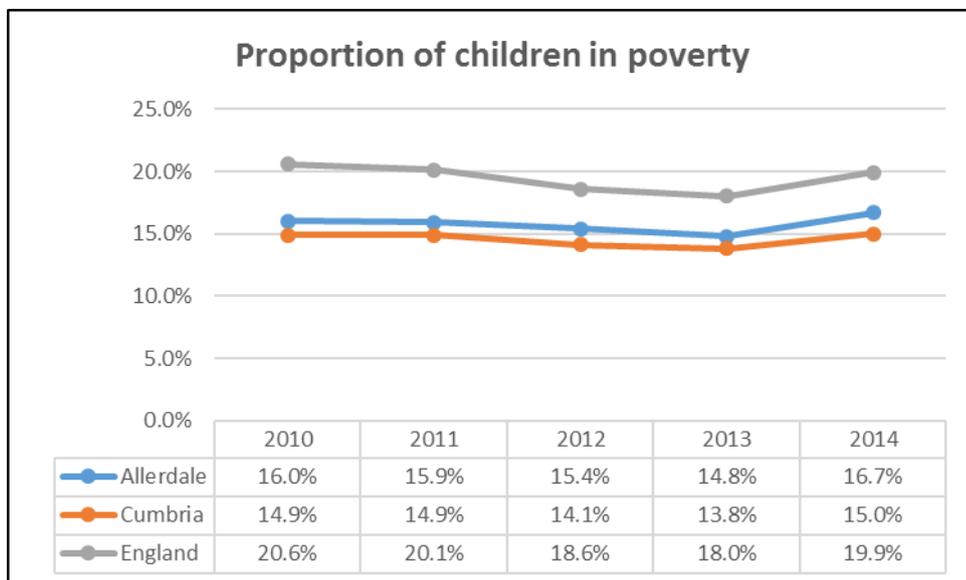
<sup>8</sup> ONS data note - *Under Universal Credit a broader span of claimants are required to look for work than under Jobseeker's Allowance. As Universal Credit Full Service is rolled out in particular areas, the number of people recorded as being on the Claimant Count is therefore likely to rise.*

<sup>9</sup> Cumbria Intelligence Observatory Labour Market Briefing October 2017

<sup>10</sup> Nomis Official Labour Market Statistics

The latest government data available shows that 16.7% of children (0-19 years) in Allerdale are living in poverty<sup>11</sup>. This is below national levels of 19.9% for England, however, the picture for Allerdale as a whole disguises significant inequalities in levels of child poverty within the district.

**Figure 6: Child Poverty (Children in low income families local measure)**



Source: Department for Work and Pensions (Children in low-income families - local measure)

There is a wide geographic variation in levels of child poverty across the district's wards from a high of 34.5% in Moss Bay to just 2.9% in Stainburn. 9 of Allerdale's 31 wards have a higher percentage of children living in poverty than the Allerdale average. 8 of these have a higher percentage than the England average. Figures for Allerdale's wards show Ewanrigg, Moorclose, Moss Bay and St Michael's as having levels of child poverty above 25%, the highest being Moss Bay at 34.5% and Ewanrigg ward (33.4%) which are significantly higher than the Allerdale, Cumbria and England figures for 2014.

**Figure 7: Wards in Allerdale with proportions of child poverty greater than England, 2014**

Ward	% of ALL Children in low-income families
Moss Bay	34.5%
Ewanrigg	33.4%
Moorclose	29.5%
Ellenborough	24.9%
St Michael's	25.2%
Flimby	21.9%
Silloth	21.2%
Holme	21.0%

Source: Department for Work and Pensions (Children in low-income families - local measure)

<sup>11</sup> Department for Work and Pensions

Areas with high levels of child poverty are predominantly in deprived urban areas; however, there are also pockets of poverty and deprivation in some of the most rural communities in Allerdale in areas around Aspatria, Wigton and Silloth.

Between 2010 and 2013, levels of child poverty had fallen in the county and all districts following the national trend. However, the figures rose again in 2014. As a relative measure this will be affected by a number of factors such as changes in the low income threshold and changes to benefit criteria as part of welfare reform.

Nationally 66% of children in poverty are in working families, this is set to increase further by 2020<sup>12</sup>.

### **Pensioners in poverty**

Allerdale has an older population profile than England and Wales and the population is 'ageing' at a faster rate than the population nationally. By 2037 33.3% of all residents are projected to be aged 65 and over.

Nationally we know that 1.6 million (14%) pensioners in the UK live in poverty (that is with incomes below 60% of median household income after housing costs). We also know that women are more likely to be in poverty than men, and older pensioners (especially those aged 85+), single people living alone and private tenants are at particular risk<sup>13</sup>.

Figures show that Allerdale has 5 Lower Super Output areas that fall into the worst 20% nationally in terms of the Income Deprivation Affecting Older People measure<sup>14</sup> and that these are in the South Workington and parts of Maryport, correlating with the more deprived areas of Allerdale. 14.6% of all households in Allerdale are lone pensioner households<sup>15</sup>.

National data also shows that nearly two out of five (38%) pensioners in Great Britain who are entitled to Pension Credit have not claimed it, with those who are entitled to, but not claiming, missing out on an average (mean) of £42 a week. Around 1 in 7 (15%) pensioners in Great Britain who are entitled to Housing Benefit to help pay their rent have not claimed it, with those entitled to, but not claiming, missing out on an average (mean) of £56 a week<sup>16</sup>.

Older people are at risk of fuel poverty due to lower incomes and are likely to spend long periods sitting at home which will increase their exposure to the cold if unable to heat their homes sufficiently.

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<sup>12</sup> Resolution Foundation, <http://www.resolutionfoundation.org/media/blog/how-do-we-tackle-britains-huge-shifting-poverty-challenge/>

<sup>13</sup> Households below average income: An analysis of the UK income distribution: 1994/95-2014/15 DWP, 2016. <https://www.gov.uk/government/statistics/households-below-average-income-199495-to-201415>

<sup>14</sup> Indices of Multiple Deprivation 2015

<sup>15</sup> Census 2011

<sup>16</sup> Income-related benefits: estimates of take-up: financial year 2014/15 (tables PC1, PC2, HB1, HB2), DWP 2016

## **Fuel poverty**

Fuel poverty is a particular problem for vulnerable residents including pensioners and people with disabilities or long-term health problems. The rural nature of Allerdale further exacerbates the issue affecting fuel process and mains gas access.

The latest available figures show that 11.4% of households in Allerdale are in fuel poverty<sup>17</sup>. Looking across the district there is a wide variation in levels of fuel poverty. There are some higher levels of fuel poor households across the rural areas to the east and north of the district. However, there are also higher levels of fuel poverty seen in our urban areas.

Just over half of Allerdale's Lower Super Output Areas (LSOAs) have proportions of fuel poor households above the national average (11.0%). 7 of Allerdale's LSOAs have levels of fuel poverty above 15% (these are in the wards of Warnell, St. John's, Boltons, St Michael's, Moss Bay, Crummock and Holme). The LSOA with the highest reported level of fuel poverty is in Warnell ward at 17.8%. The LSOAs in Allerdale with higher fuel poverty levels are in a mixture of more affluent and more deprived areas demonstrating the fact that fuel poverty is influenced by a range of factors (fuel costs, property type and energy efficiency, household income, energy costs).

Allerdale has a high proportion of pre-1919 hard to heat dwellings, many of these in our urban centres. It is also estimated that around 8,800 dwellings in Allerdale are not connected to mains gas and are likely to be using a more expensive fuel type or simply not heating their homes at all. Fuel poverty therefore remains a concern within the district.

## **Private rented accommodation**

In line with the national picture Allerdale has seen an increase in private rented accommodation with the private rented sector proportion of housing stock rising from 9% in 2011 to 16% in 2016<sup>18</sup>. Those on low incomes in the private rented sector lack the support network offered by landlords in the social rented sector and can be particularly vulnerable to income reduction potentially leading to homelessness. Those on low incomes in the private rented sector can also be coping with substandard living conditions. Recent research has shown that privately rented dwellings in Allerdale show higher rates of non-decency (29.2%) than those which are owner occupied (20.3%)<sup>12</sup>.

## **Rural poverty**

Allerdale is predominantly rural in nature with 70%<sup>19</sup> of Allerdale's population classed as living in rural areas. Over a half of people living in low income households in Allerdale live in rural areas. Poverty in rural areas is often difficult to identify, but poverty issues in rural areas tend to be magnified due to their rural nature. The rural nature of the borough has a significant impact on accessing work and essential services including schools, post offices and doctors and residents are dependent on local services and public transport. National research shows that people in rural areas have additional costs because of these sorts of access issues.

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<sup>17</sup> Department of Energy and Climate change, 2016

<sup>18</sup> Allerdale Private Sector House Condition Survey 2015/16

<sup>19</sup> Census 2011

## **Food poverty and Foodbank usage**

Foodbanks have grown out of an increasing need across the country. In Allerdale, food bank usage shows an overall increasing trend from 2011 to 2016 with a peak in 2013<sup>20</sup>. Estimates are that a fifth of low income families have to rely on Foodbanks at some point.

In Allerdale the largest number of Foodbank vouchers issued in 2016 were in the wards of St. Michaels, Moss Bay, Moorclose and St. Johns in Workington, Netherhall in Maryport and Wigton ward. Figures for Allerdale suggest that the primary causal factor for Foodbank usage relates to receipt of benefits either in terms of delays to receiving benefits or changes to benefits accounting for 35% and 18% of crisis types in 2016 respectively<sup>19</sup>. There is therefore a challenge for us to do what we can to ensure that benefits are not delayed.

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<sup>20</sup> The North Lakes Foodbank

## Appendix 3: Strategies and Plans linking to the Tackling Poverty Strategy

Strategy	Time frame	Link to Tackling Poverty Strategy
<b>Allerdale Housing Strategy</b> <b>‘Improving Lives – Improving Housing’</b> <a href="#">[link]</a>	2016 - 2021	<p>This strategy sets out objectives and priorities for the provision of affordable housing, housing options for vulnerable and ageing population, raising standards in the private rented sector, improving housing stock quality, reducing numbers of empty homes, and reducing homelessness.</p> <p>The following areas of activity are directly relevant to this strategy:</p> <ul style="list-style-type: none"> <li>• Working with partners on winter warmth campaigns</li> <li>• Supporting vulnerable people with housing options and healthier living choices</li> <li>• Improving private rented sector standards</li> <li>• Delivery of schemes to help fuel poor households</li> <li>• Homeless prevention work</li> </ul>
<b>Allerdale Improving Health and Wellbeing Strategy</b> <a href="#">[link]</a>	2015 - 2019	<p>The Strategy sets out the Council's approach to addressing health inequality issues in our area. The strategy recognises that health is impacted by a wider range of determinants including good employment; higher educational attainment; safe, supported, connected communities; poor housing and homelessness; living on a low income; social isolation, exclusion and loneliness; stigma and discrimination. Conversely poor health may affect income by preventing people from taking paid employment.</p> <p>The following areas of activity are particularly relevant:</p> <ul style="list-style-type: none"> <li>• Ensuring access to high quality health care</li> <li>• Creating healthier communities by reducing health inequalities</li> <li>• Improving health and wellbeing through access to leisure and cultural activities</li> <li>• Ensuring access to suitable and safe homes</li> <li>• Encouraging local businesses to take action that improves the health and wellbeing of their staff and customers</li> </ul>
<b>Allerdale Business Growth Strategy</b> <a href="#">[link]</a>	2016 - 2021	<p>The Strategy outlines the economic ambition for our area which is that:          “Allerdale will have a strong and diverse economy which builds on its existing comparative advantage in manufacturing and moves away from an overreliance on nuclear energy. It will capitalise on and promote</p>

		<p>its credentials as a fantastic place to live for all people at all life stages to provide businesses with the talent pool they need to grow and compete.”</p> <p>The following areas of activity are directly relevant:</p> <ul style="list-style-type: none"> <li>• Increasing wider employment opportunities</li> <li>• Investment in people and skills</li> </ul>
<p><b>Cumbria Local Enterprise Partnership Strategic Economic Plan</b></p> <p><a href="#">[link]</a></p>	<p><b>2014-2024</b></p>	<p>This 10-year Strategic Economic Plan outlines the economic ambition for Cumbria. The Plan concentrates on four strategic priorities - Advanced manufacturing growth; Nuclear and energy excellence; Vibrant rural and visitor economy; and Strategic connectivity to the M6 corridor - with intervention through four economic drivers, of which Skills Development is particularly relevant to this strategy.</p>
<p><b>Cumbria Local Enterprise Partnership European Structural and Investment Fund Strategy</b></p> <p><a href="#">[link]</a></p>	<p><b>2014-2020</b></p>	<p>The Cumbria LEP European Structural and Investment Funds Strategy sets out a series of major programmes to improve Cumbria’s economy and support the ambitions in the Strategic Economic Plan. Major European funded programmes are due to begin delivery from 2017 onwards, three of which cover pathways into employment, tackling poverty, and investing in skills and education. These programmes are targeted at identified areas of need in Cumbria including West Cumbria. The relevant programmes are:</p> <p>TO8 – Improving access to employment for priority groups of job seekers in west Cumbria and Barrow.</p> <p>TO9 – reduce barriers to employment for the hardest-to-reach excluded groups.</p> <p>TO10 – Improve skills levels and qualifications of unemployed people and increase skill levels in the workforce.</p> <p>Both TO8 and TO9 are aimed at groups over-represented in the workless particularly: long term unemployed, over 50s, those claiming ESA, lone parents, those with health related conditions and carers.</p>
<p><b>West Cumbria Community Safety Partnership Plan</b></p>		<p>The West Cumbria Community Safety Partnership Plan priorities for 2017-18 include: Violent Crime – managed through the Problem Solving Group, Pubwatch and statutory partners; Alcohol &amp; Substance Misuse – managed through multi agency partnerships and will include a focus on New Psychoactive Substances; Domestic &amp; Sexual Violence – actively supporting countywide work; Reducing Re-offending - maintaining the Integrated Offender Management program and encourage the use of restorative justice; Anti-Social Behaviour – delivering positive projects to reduce offending and make use of current legislation.</p>

