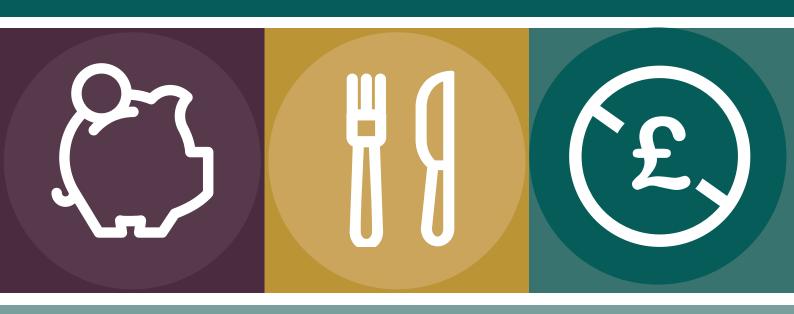
# Tackling Social Inequalities in Warwickshire Strategy 2021 - 2030





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# **Foreword**



Cllr Jeff Morgan
Portfolio Holder for Education and Children's Services

Warwickshire is a reasonably affluent county and many key indicators such as life expectancy, levels of employment, average income and educational outcomes are above the national average. However, the overall prosperity hides considerable variation across the county and there are pockets of deprivation, with some areas and some groups achieving less positive outcomes.

Impacts of the COVID-19 pandemic and consequent lockdown have both highlighted and exacerbated these inequalities, with an increase in stressors such as financial loss, social isolation and concerns about accessing services. This strategy seeks to bring together a range of new and existing work focused on addressing these challenges. Our aim is to enable everyone in Warwickshire to "start well, live well and age well".

The Social Inequalities Strategy is an important step in tackling the causes and the impact of deprivation in Warwickshire. It will help us to identify who is most in need of support and help us target the support we offer.

The strategy, which will be supported by a long term, sustainable delivery plan over the next decade to 2030, closely aligns to and supports other strategic ambitions and priorities in

#### THE 2021 REPORT ON CHILD POVERTY BY THE CHILDREN'S COMMISSIONER<sup>2</sup> STATES:

- Children are the group of the population most likely to be in poverty, and child poverty has been rising in absolute and relative terms for nearly a decade, during which pensioner poverty has fallen consistently and dramatically.
- The gap between children eligible for free school meals (an indicator of poverty) and their peers is now widening, after decades of continuous progress in closing this gap.

Warwickshire, in particular Warwickshire County Council's Council Plan 2020 - 2025, Coventry and Warwickshire's Health and Care Partnership and the Health & Wellbeing Strategy 2020 – 2026. Whilst WCC leads on the strategy and its development, the delivery will be supported by partnerships with our district and borough councils, the voluntary and third sector, local employers, the Health & Wellbeing Board and the Coventry and Warwickshire Health and Care Partnership.







# The Council Vision for Tackling Social Inequalities

Tackling social inequalities will require a coordinated effort across several inter-connected strands of activity, starting with our overall Council Plan objectives which seeks to create the overall environment for our residents to thrive economically and socially:

- Warwickshire's economy is vibrant and supported by the right jobs, training, skills and infrastructure.
- Warwickshire's communities and individuals are supported to be safe, healthy and independent.

Alongside this, WCC's COVID-19 recovery plan includes a set of key priorities to support the recovery of our communities from the pandemic. Social inequalities will be tackled directly through a number of these priorities and the programmes of work they support:

- Helping our young people catch up on their education
- Harnessing the power of community to tackle inequality and social exclusion
- Support business and the economy to grow
- Stimulate job creation and skills
- Investing in regeneration.

#### STRATEGY PRINCIPLES

Based on the Coventry and Warwickshire Health and Care Partnership Concordat<sup>3</sup>, this strategy will be guided by the following principles:

- Prioritising prevention: We will tackle the causes of social inequality to reduce the impact on people's lives, their families and communities. We will seek to address the root causes of social inequalities, listening to local people's priorities and acting on their concerns.
- Strengthening communities: We will support strong and stable communities. We will listen to residents to understand what they want from the services we provide and encourage them to lead change themselves where possible.
- Co-ordinating services: We will work together to design services which take account of the complexity of people's lives and their overlapping health and social needs. We will focus on the best way to achieve good outcomes for people, reducing the number of interactions people have with our services and avoiding multiple interventions from different providers.
- Sharing responsibility: We will maintain partnerships between the public sector, voluntary and community sector, local businesses and residents, recognising that we share a responsibility to tackle deprivation in our communities. We will pool resources, budgets and accountabilities where it will improve services for the public.

From 1st April 2021, every area of the country is operating as an integrated care system. For our area, this system is led by the Coventry and Warwickshire Health and Care Partnership<sup>3</sup> and this strategy seeks to support their vision:

- We will do everything in our power to enable people across Coventry and Warwickshire to pursue happy, healthy lives and put people and communities at the heart of everything we do.
- We will share responsibility to transform our services, improve health outcomes for people and be more efficient in the way we use our resources.

# Delivering the vision

A set of cross-cutting priorities have been identified to collectively tackle the key factors contributing to social inequalities in Warwickshire, resulting in improved outcomes for Warwickshire residents.

	CROSS-CUTTING PRIORITIES	
Developing the workforce and culture to enhance awareness of social inequalities	Improving access to goods, resources, services and communities, both physically and virtually	Supporting people to maximise and manage their income



KEY FACTORS CONTRIBUTING TO SOCIAL INEQUALITIES				
More people are	Social inequalities	Isolation of individuals and communities creates additional hardship	Inter-generational	Some groups are
experiencing	are increasing due		inequality	at greater risk
hardship for the	to low-income		continues to be	of experiencing
first time	employment		an issue	social inequalities



		OUTCOMES		
A reduction in the number of people facing hardship and experiencing persistent hardship	A reduction in the number of low-income households	Reducing barriers to accessing goods, resources services, and communities	An improvement in childhood outcomes	Improving advocacy and support for groups more at risk of experiencing social inequalities

# Starting with Strengths - What are we doing already?

In Warwickshire, WCC and our partners are already working to tackle the causes and effects of social inequalities. This strategy has been designed to complement and support the delivery of this work recognising how much is already being achieved and how this work connects across the rest of the organisation. Examples include:

#### Our Early Years Strategy aims to:

- Provide sufficiency of early years education places with a focus on uptake of places for two-year olds, especially in disadvantaged localities
- Decrease the gap between disadvantaged learners, compared with non-disadvantaged learners

# The Warwickshire Education Strategy includes work on Closing the Gap and aims to:

- Narrow the gap between the achievements of learners eligible for Pupil Premium and those of their peers, particularly at age 11 and 16.
- Celebrate the achievements of pupils eligible for pupil premium funding and give those who need it extra support to catch up.

# The aim of the Warwickshire Financial Inclusion Partnership is:

 To minimise the likelihood and impact of financial exclusion in Warwickshire through the provision of advice, support and project delivery in a co-ordinated manner that demonstrates value for money, builds financial resilience and maximises benefits to the communities of Warwickshire

#### **EXAMPLES OF WHAT WORKS**

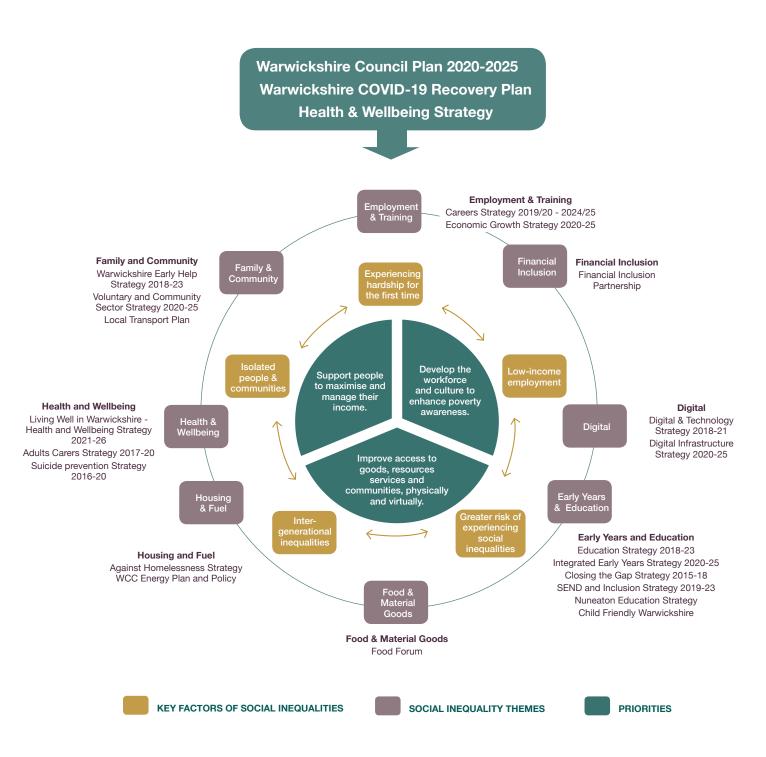
- A Warwickshire secondary school has changed their culture around second-hand uniforms by changing the language to "up-cycling", reducing the stigma for families
- The George Eliot School in Nuneaton is offering all Year 7 pupils starting in Sept 2021 free school uniform, a free paid activity and sponsorship to gain the Crest Award for excellence in Science, Technology, Engineering and Maths
- The House Project help young people leaving care to create their own home and live independently. House Projects are co-designed with young people. They work together to develop relationships and learn skills that enable them to live successful adult lives.
- Partnership working between BRANCAB
   Citizens Advice and the Trussell Trust supports
   families attending foodbanks to access advice
   and services.
- The Family Information Service provides a website, a helpline and a dedicated brokerage service to support families in financial difficulty.
- Health Visitors use the holistic Outcomes Star tool to help families recognise areas where they may need help so they may help them on their journey of change.
- Warwickshire's Fire and Rescue Service provides residents with a safe and well visit, including welfare checks and providing advice on winter warmth. This gives opportunity for staff to signpost to support services as needed.
- The Warwickshire Food Forum brings together agencies from across the public, private and voluntary and community sectors work together to ensure a supply of food that is sustainable, accessible and affordable for everyone, but especially the most vulnerable in our communities.
- The Warwickshire Welfare Scheme provides help to our most vulnerable residents at times of unavoidable crisis when there are no other means of help, e.g. support towards food and energy costs.
- The CSW Broadband programme is bringing improved broadband speeds to the area, including a greater coverage and range of providers to drive down prices.

Other key strategies include the Health & Wellbeing Strategy, the Nuneaton Education Strategy, the Local Transport Plan, Economic Growth, Careers and the Housing and Homelessness Strategy.

In addition to these strategies, examples of other work in development that supports the delivery of this strategy includes the transformation of adult mental health services and a dedicated role within Public Health using Warwickshire's 'Promoting health and wellbeing through spatial planning' guidance.<sup>4</sup>

#### Strategies and key programmes supporting the vision

Our work to tackle social inequalities through this strategy links to a number of other key programmes of work, including our approach to Climate Change, delivery at place, tackling inequalities and helping our communities to thrive. To achieve our ambitions to reduce social inequalities across Warwickshire, we recognise there are several existing strategies which will contribute to this overall aim.









# Section 1:

## Why do we need to tackle social inequalities?

There is no single, universally accepted definition of poverty in the UK and it may be measured in a number of ways, such as disposable household income. However, income-based measures alone do not acknowledge its root causes, and we also need to consider metrics that better reflect the nature and experiences of people living in hardship, such as fuel poverty, affordable housing, gaps in attainment at school, teenage conception rates, unemployment rates and food bank access.

Deprivation exists as a result of a wide range of social inequalities that create differences between groups in our society. These differences are evident not just in our finances, economy, and household income, but also in areas such as crime, health, education, trust, participation, attitudes and happiness. Rising inequalities have seen a dramatic increase in the share of income going to the top, a decline in the share of those at the bottom and, more recently, a stagnation of incomes among those in the middle.<sup>26</sup>

# POVERTY POVERTY POVERTY POVERTY POVERTY PERSISTENCE OF POVERTY DEPTH OF POVERTY LIVED EXPERIENCE INDICATORS

The Social Metrics Commission<sup>5</sup> is aiming to address this by developing a much broader measurement of inequality that provides a deeper understanding of the factors that affect the experience, influence the future likelihood, or are consequences that flow from being in hardship The measurement framework considers total resources available, persistence, depth and lived experience of poverty.

The Joseph Rowntree Foundation report UK Poverty 2020/21<sup>6</sup> states that child poverty and

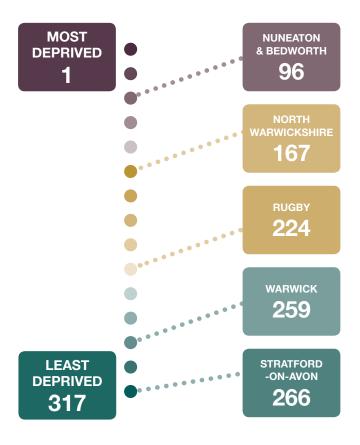
in-work poverty has been rising for several years. Some groups are disproportionately more likely to be pulled into hardship and are also more likely to have borne the brunt of the health and economic impacts of the global COVID-19 pandemic and consequent lockdown. These groups include part-time workers, Black, Asian and minority ethnic households, lone parents (mostly women), private renters and areas of the UK where there are already higher levels of unemployment, poverty and deprivation.

# What do social inequalities look like in Warwickshire?

Warwickshire is considered to be a fairly affluent county within England, ranking 121 out of 151 local authorities in 2019<sup>7</sup>, placing us in the top 20% of least deprived areas. However, this masks a wide variation across the 5 district and boroughs where there is real deprivation.

In Warwickshire, numbers of children (under 16) living in relative low-income households increased from 11,085 in 2014/15 to 15,305 in 2019/20, an increase of 38%. The rate of increase varies across the county, with the biggest percentage increase in Stratford-on-Avon (48%) and the lowest percentage increase in Warwick (34%). The proportion of Warwickshire children living in relative low-income families was 14.5% in 2019/20, although this rises to 20% of children living in Nuneaton & Bedworth.

The majority of data available for this strategy relates to before the COVID-19 pandemic and the departure of the United Kingdom from the European Union at the end of 2020. A snapshot of national and local data is included; however, we will continue to monitor data as it is published to ensure the strategy and associated work is guided by the most current picture of social inequality in Warwickshire and the UK.



In Warwickshire (in 2019/20) there were

15,305 (14.5%)

children under 16 in relative low-income families

Imagine all households in the UK are ordered from highest to lowest income.



Any household earning less than 60% of the median household income is considered to be in relative low income.

#### Approach and Key Findings

As well as comprehensive analysis of local and national datasets, this strategy is underpinned by engagement with key stakeholders, including at least 250 practitioners from over 50 organisations across Warwickshire. The engagement was undertaken to enhance our understanding of the issues facing those experiencing social inequalities and the barriers to overcoming those issues across 8 themes:

- Employment & Training
- Financial Inclusion
- Digital
- Early Years & Education
- Family & Community
- · Housing & Fuel
- Health & Wellbeing
- Food & Material Goods

Practitioners included social workers, health professionals, family support workers, teachers, advocates and debt, housing, and employment specialists. In addition, a local community organisation completed in-depth interviews with members of the public to collect real life experiences. A selection of quotes from front-line facing practitioners and cases studies from residents are included in Appendix 1 (page 20-24).

Analysis of the strategy engagement has

identified five key factors contributing to people experiencing social inequalities, emphasising a wide range of inter-connecting challenges we need to address in order to tackle social inequalities in Warwickshire:

- More people are experiencing hardship for the first time
- Social inequalities are increasing due to lowincome employment
- Isolation of individuals and communities creates additional social inequalities
- Inter-generational inequality continues to be an issue
- Some groups are at greater risk of experiencing social inequalities

The key findings are described in more detail below and can also be found within the appendices, supported by real-life case studies and quotes from practitioners from our engagement work.

The key findings have been used to develop the outcomes and priorities (page 16), recognising that there are a number of existing strategies and programmes already addressing some of these challenges (pages 6 and 15).

This strategy will be delivered in collaboration with our partners; including the Integrated Care System, the Health & Care Partnership, the voluntary and community sector, providers, employers and Districts and Boroughs to support delivery of our shared ambitions.

"I have to admit, it is incredibly embarrassing being in the position I now am. Never in my whole life did I ever think my children would be receiving free meals at school."

Warwickshire parent, March 2021

#### Key factors contributing to social inequalities in Warwickshire

# More people are experiencing hardship for the first time

The COVID-19 pandemic and consequent lockdown has caused greater economic uncertainty through furlough or redundancy resulting in an increase in people experiencing hardship for the first time. As of February 2021, in Warwickshire over 17,000 people have registered to receive Universal Credit or Job Seekers Allowance, this is more than double the number of claimants prior to the first lockdown in March 2020.9 The economic impacts of COVID-19 have not been felt equally across different groups, with those in low earning jobs and young workers

most affected.<sup>10</sup>

There are a wide range of other reasons why people find themselves with limited resources. For example, a relationship breakdown can mean that a household becomes reliant on one income instead of two, or an individual may be prevented from working due to a worsening chronic illness or due to caring responsibilities. Households may also experience fluctuating periods of financial hardship and will come in and out of hardship.

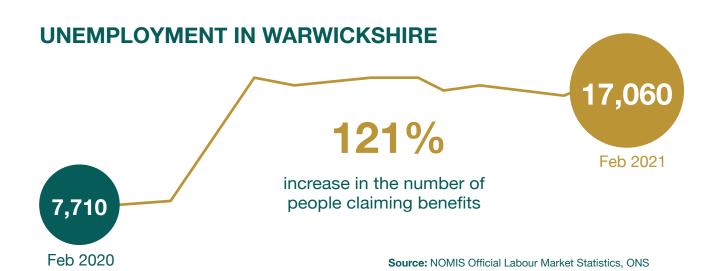
Practitioners discussed that many people in Warwickshire don't always know where to seek help, are unaware of what services are available and how to access them. In addition, stigma

#### **COST OF COVID-19**

31% of adults in Britain report being financially worse off as a direct result of COVID-19 2021



Source: The cost of Covid, Money Advice Trust



#### Low-income employment

Unstable, part-time and/or temporary employment can be a major contributor to low income. In the UK, low-income employment has risen in recent years: 56% of people are on a relative low income compared to 39% 20 years ago. <sup>11</sup> Zero-hours contracts in particular are becoming more common, accounting for 3.5% of the West Midlands workforce in 2020, up from 2.6% in 2019. <sup>12</sup>

There are many people who are in employment and yet still find they do not have enough disposable income for housing, utilities, and essential goods. Households in this position may find themselves ineligible for some support and benefits, such as Free School Meals.

Low-income employment is highlighted by Warwickshire Foodbank data, where the most common reason for accessing a foodbank was low-income (39%), followed by benefit delays (17%). Furthermore, low-income was found to be the most commonly reported reason for accessing the Warwickshire Local Welfare Scheme. 14

In 2018, 9.5% of households in Warwickshire were in fuel poverty. We expect this to have increased due to worsening economic circumstances for many and people spending more time at home during the COVID-19 pandemic.

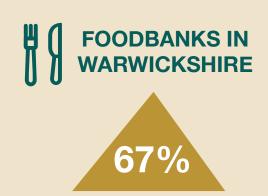


1 in 10

households experience fuel poverty. <sup>2018</sup>

**Source:** Department for Business, Energy and Industrial strategy, PHE Fingertips

\*A household is considered to be fuel poor if they have required fuel costs that are above average (the national median level) and, were they to spend that amount, they would be left with a residual income below the official poverty line.



Increase in foodbank users from September 2019 to March 2021. Most common reason for accessing foodbank was low income.

Source: Trussell Trust, WCC Business Intelligence

. . . . . .

Food poverty, often referred to as household food insecurity, can be triggered by a crisis in finance or personal circumstances, but may also be a long-term experience of not being able to access or have the facilities to prepare a healthy diet. It encompasses both the affordability of food and its availability within local communities.

Source: Sustain

https://www.sustainweb.org/foodpoverty/whatisfoodpoverty

# Groups at greater risk of experiencing social inequalities

It is well recognised that certain groups are more at risk of experiencing financial hardship than others, including those living with mental health issues, learning disabilities, those with caring responsibilities, and those with protected characteristics.

Individuals in households in the lowest 20% income bracket in Great Britain are two to three times more likely to develop mental health problems than those in the highest bracket. <sup>16</sup> The relationship between mental health and financial hardship is complex and often described as cyclical, where financial hardship can be a causal factor and a consequence of mental health. For example, there are several mechanisms by which unemployment causes stress; the financial insecurity of losing income; losing the day-to-day structure of work and using the social security system. <sup>17</sup>

Gender is a significant determinant of income inequality; women on average, earn less and work fewer hours. This is highlighted in lone parent households who have the highest relative poverty rate among working-age adults, with 43% living in relative poverty in the UK.11 Ethnicity is also a driver of low income; in the UK, the percentage of people in relative low income (after housing costs) is highest for households where the head is from the Bangladeshi (55%), Pakistani (47%), or Black (40%) ethnic groups and lowest for White ethnic groups (19%).18 Using the same definition, families where at least one member has a disability are more likely to have a relative low income (21%) compared to households with no people with disabilities (19%). It is recognised that the more protected characteristics a person has, the more risk they bear. Research indicates that not only are these risk factors for low income, but also for increased likelihood of incurring poverty premiums.<sup>19</sup>

#### **INEQUALITIES**

In the UK, income is **6X** higher for richest 20% compared to poorest 20%. <sup>2020</sup>

Drivers of income inequality include gender, ethnicity and disability.



Source: Office for National Statistics



Relative 10% increase

in risk of child death between each decile of increasing deprivation (on average)<sup>2019/20</sup>

Source: National Child Mortality Database

#### **UK POVERTY PREMIUM**

Low-income households pay an average of

£490

more per year for basic goods and services, as a result of area-based premiums, access to money, higher-cost credit, billing methods and energy tariffs.

Source: Personal Finance Research Centre, University of Bristol

#### Inter-generational inequality

Financial hardship has a negative impact on children's prospects; where evidence shows that the children of parents in lower income groups are more likely to have lower incomes themselves in adulthood.<sup>20,21</sup> Children in low income families are more likely to have poorer outcomes for cognitive development, health and wellbeing, school achievement, and social and behavioural development compared to their peers. Recent research has found households with younger children (aged under 3) face the highest risk of financial hardship and are at greatest risk of persistent hardship.<sup>22</sup> Evidence has shown how the UK lockdown has further exacerbated this; widening the disadvantage gap for babies and toddlers.23

Although Warwickshire is an academically highachieving county, the data shows that as children move further through the educational system, disadvantaged children are falling further behind. In 2019, Warwickshire's attainment gap was 19% at Early Years Foundation Stage, rising to 24% in Year 6 (2019). This gap is greater in Warwickshire than it is nationally.

Warwickshire practitioners highlighted a wide range of challenges that families are facing. For example, parents reporting their struggle into employment due to childcare issues, such as finding flexible and affordable childcare. Discussions included the challenges disadvantaged families face, such as difficulty accessing digital technology whilst homeschooling during the COVID-19 pandemic. Wider issues were also identified such as affording school uniform, accessing free school meals and the need for financial education for children and young people.



14.5%

Children live in relative low income families in Warwickshire. 2019/20

**Source:** HM Revenue and Customs (Personal Tax Credits: Related Statistics - Child Poverty Statistics)

# EDUCATION ATTAINMENT GAP

The attainment gap for disadvantaged pupils widens as children progress through the education system. <sup>2019</sup>



Source: Department for Education, WCC Business Intelligence

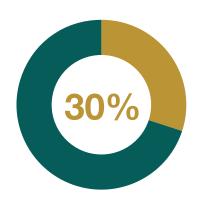
# Isolation and access to goods, services and communities

Practitioners highlighted that travel across the county is problematic for those struggling financially. Transport services, particularly in rural locations and for new build developments, were reported to be infrequent and expensive. A particular issue for those provided with affordable housing on the edge of towns, is a feeling of isolation and being unable to access essential amenities and services.

Those in challenging financial circumstances can find themselves reliant on services to help them make ends meet. Practitioners reported that families experience high levels of stress due to changes in access to services.

As well as barriers to accessing face to face services, the COVID-19 pandemic and consequent lockdown has created additional barriers for families where services have moved to a digital offer and they don't have the technology, broadband or skills to access these, further increasing their isolation. In 2021, in the West Midlands, an estimated 3% of the population are offline compared to 5% in England. The survey also found 30% had very low digital engagement compared to 28% in England, defined as not using email or online banking.<sup>24</sup>

#### **DIGITAL POVERTY**



of the population in the West Midlands had very low digital engagement (defined as not using email or online banking).

**Source:** Lloyds Bank UK Consumer Digital Index 2021 https://lloydsbank.com/assets/media/pdfs/banking\_with\_us/whats-happening/210513-lloyds-consumer-digital-index-2021-report.pdf

#### **HEALTHY START VOUCHERS**

In February 2021, take up of Healthy Start Vouchers ranged from



of eligible families in Stratford-on-Avon



of eligible families in Nuneaton and Bedworth







# Section 2:

## What are we going to do - Our priorities and outcomes

The key findings described in this strategy have been used to develop a set of cross-cutting priorities, outcomes and indicators. The indicators will be used to monitor progress and impact of our work to tackle social inequalities in Warwickshire.

#### **Our Priorities:**

- We will develop the workforce and culture to enhance awareness of social inequalities.
- We will improve access to goods, resources, services and communities, both physically and virtually.
- We will support people to maximise and manage their income.

#### **Our Outcomes:**

The priorities have been designed to collectively tackle the key factors contributing to social inequalities. Workstreams based on the priorities will work in partnership to deliver the following outcomes:

OUTCOMES	SUGGESTED INDICATORS
A reduction in the number of people experiencing financial hardship and remaining on a low income	<ul> <li>A workforce aware of social inequalities and equipped to signpost/support where appropriate</li> <li>An increase in good quality employment</li> </ul>
A reduction in the number of in-work households experiencing financial hardship	<ul> <li>An increase in working people receiving the Real Living Wage</li> <li>A reduction in the proportion of children living in relative low-income households</li> <li>Residents receive their full income entitlement</li> <li>A reduction in food bank usage, in particular persistent usage</li> <li>A reduction in the proportion of fuel-poor households</li> </ul>
An improvement in childhood outcomes	<ul> <li>A reduction in the attainment gap between disadvantaged and non-disadvantaged students</li> <li>An increase in Pupil Premium take-up in schools</li> <li>An increase in access to financial literacy education</li> </ul>
Reducing barriers to accessing goods, resources services, and communities	<ul> <li>A workforce aware of social inequalities and equipped to signpost/support where appropriate."</li> <li>An increase of households with internet access and digital skills</li> </ul>
Improving advocacy and support for groups more at risk of experiencing social inequalities	Fewer people with additional risks are impacted by financial hardship



# Section 3:

## How will we make it happen?

To deliver the outcomes, working groups will be established to develop and monitor individual action plans for each of the strategy priorities. These plans will provide more detail around our intentions for "how" the strategy will be delivered.

High-level actions for each priority are detailed below:

# PRIORITY 1: TO DEVELOP THE WORKFORCE AND CULTURE TO ENHANCE AWARENESS OF SOCIAL INEQUALITIES

## How will this be achieved?

# Upskilling practitioners to increase their skills and confidence in identifying and supporting residents facing financial hardship

We will provide practitioners with bespoke training to equip them with skills and confidence to identify and support residents experiencing, or at risk of, financial hardship. This may include shadowing opportunities with frontline services tackling social inequalities such as Citizens Advice and Foodbanks.

#### Develop effective, accessible communications and signposting to services

We will work with the Family Information Service to ensure practitioners and residents have access to up to date / timely information on services available. This will include provision of information in different formats and languages.

#### Poverty-proofing services to increase accessibility and reduce stigma

We will work with our services to collectively reduce stigma and tackle social inequalities. This will include working with schools to identify and overcome the barriers that children and young people experiencing social inequalities can face during the school day.

#### Promote corporate social responsibility and social value

We will deliver a countywide social inequalities awareness campaign to challenge prejudice and discrimination at an institutional, social and personal level. This will include best practice guide and tackling social inequalities pledges for local businesses.

"POVERTY PROOFING" is the process by which services, policies, strategies and programmes are assessed in relation to the likely impact that they will have (or have had) on poverty and on inequalities which are likely to lead to poverty. By using this process at design, implementation and review stages, poverty reduction becomes a part of mainstream policy and programme development.

# PRIORITY TWO: IMPROVING ACCESS TO GOODS, RESOURCES, SERVICES AND COMMUNITIES, BOTH PHYSICALLY AND VIRTUALLY

## How will this be achieved?

### Accessible and affordable transport to access goods, resources, services and communities

We will support residents to overcome barriers to accessing goods, resources, services and communities, such as improved access to a range of flexible travel options and improved affordability of travel.

#### Improving access to digital technology and the skills to use these technologies

We will support residents with the technology they need in order to access goods, services and communities. This will include access to technology, broadband and digital skills development.

# Improving advocacy and support for groups more at risk of experiencing social inequalities

We will provide additional support to those residents with additional risks for experiencing social inequalities, such as those from BAME groups, those with learning disabilities or mental health conditions, to reduce their risk of entering or remaining on a low income.

#### Maximising take-up of the Pupil Premium for schools

We will work with our partners to increase the number and proportion of eligible parents/carers claiming free school meals and the associated pupil premium funding for schools.

#### PRIORITY THREE: MAXIMISING AND MANAGING INCOME

## How will this be achieved?

## Supporting Warwickshire residents to access employment that pays the Real Living Wage

We will work with residents to identify, promote and secure opportunities for employment that will pay them at least the Real Living Wage. We will work with employers to encourage them to implement the Real Living Wage as a minimum.

#### Supporting the development of the local economy and job market

We will work with our partners and residents to develop the local economy and job market to increase the opportunities available for residents to access employment.

## Developing financial skills training through schools, colleges and developing independence programmes

We will work with our education settings (from primary school upwards) to establish an effective curriculum that will develop the financial skills of children and young people.

#### Providing emergency, flexible funds to support those most in need

We will work with frontline services and practitioners to develop a robust pathway for residents where emergency funds would overcome immediate issues and reducing the likelihood of residents entering persistent hardship.

#### Governance and next steps

The longevity of the strategy has been set at nine years to reflect our desire to make a real impact on people's lives, recognising that tackling social inequalities in our communities will be an ongoing process. However, we are recommending that this strategy be reviewed on a regular basis to ensure that as new evidence, data and intelligence becomes available, the strategy remains agile and flexible to respond. We are particularly mindful of the emerging data and trends post-COVID-19 which will only be truly known over the next few years. At these review points we will also take the opportunity to realign, where needed, to other WCC strategies. Therefore, we recommend that the strategy will be reviewed every three years to ensure the priorities are still meeting the needs of our local communities and are aligned to the Local Development Plans from the Districts and Boroughs.

Working groups will be established to develop and monitor individual action plans for each of the strategy priorities. An Equality Impact Assessment has been completed and will be reviewed on a regular basis by each working group to ensure we meet our Public Sector equality duties. The working groups will report on progress into appropriate local governance structures, including WCC's Corporate Board, Cabinet and the Health & Wellbeing Board recognising that the responsibility for delivery is across a number of areas of the council's activity and with wider partners.

Some of our objectives will need to be achieved through existing funding, however we have secured finances from the Warwickshire COVID-19 recovery fund to support objectives that will require additional funding for the next 3 financial years (to March 2024).







# Appendix 1 – Case Studies

Consultation included in-depth interviews with members of the public to collect real life experiences which are thematically summarised in the case studies below. In addition, we engaged with at least 250 practitioners from over 50 organisations across Warwickshire. Practitioners included social workers, health professionals, family support workers, teachers, advocates and debt, housing, and employment specialists. Selected quotes from these practitioners are shown below.

#### More people are experiencing hardship for the first time

#### **DARREN AND JESS' STORY**

Darren and Jess live together with their 2 children, age 9, and 6. Darren has a low paid job and Jess is currently searching for work after recently losing her job.

Darren and Jess struggle to manage their finances, especially when the children are on school holidays and their family expenses increase. They have found they are more likely to use credit cards, loans or have to use food banks.

They both worry about the children keeping up at school and are reliant on free school meals. They find school uniform, equipment and trips are a big expense and struggle to pay for these. Jess tries her best to shop in charity shops and second-hand sales at the school but sometimes there's not the time to shop like this and she has to buy brand new.

When Jess was recently employed they were reliant on family members providing free childcare. This has become increasingly hard for them during the pandemic as they worry about risks of COVID-19. Jess is worried about finding a job that will fit in with school hours.

They both worry about the impact of school closures during the pandemic on the children. Darren and Jess don't feel they have the skills or knowledge to home school, or the technology and good enough broadband for the children to keep up with the work.

"Parents are sometimes afraid to say they need help because they don't want to admit they are struggling. They feel ashamed to ask for meal vouchers or parenting advice."

"We are seeing many more people experiencing poverty as a result of COVID."

#### Low-income employment

#### **DOM AND STACEY'S STORY**

The household receives universal credit and other benefits. Dom is in work, but it is low paid and unstable. Stacey finds the choice of shops in her small town limited, so prefers to travel by bus to Coventry to shop. The cost of travel is an extra financial burden to the family. The family finds it hard to budget for extra costs around Christmas and birthdays.

Dom and Stacey had difficulties when their fridge freezer broke - they couldn't afford a new one and lost three weeks' worth of food. Dom's parents had an old fridge freezer they gave to the family, alternatively they would have turned to an expensive finance agreement with high interest rates.

The family have had to access food banks. The food selection given in the parcels is variable and Stacey doesn't always know how to cook with some of the ingredients given. To ensure they have enough food to last the month, Stacey tries to do a large food shop once a month and is concerned she isn't able to buy enough fresh and healthy food for her children to have a balanced diet.

All three children receive free school meals, but the family experiences increased stress around school holidays. This summer holiday all 3 children received free school meals, which was a great relief to Dom and Stacey.

"Families are struggling on low incomes – a health visitor met a family who can't afford a pushchair despite both partners in work."
"Zero hours type contracts are a big issue with the families I work
with - unstable income and very little coming into the household."

#### Groups at greater risk of experiencing social inequalities

#### **JOSH'S STORY**

Josh was 21 years old when he moved out of his family home into social housing. He has a learning disability but doesn't qualify for personal independent payments or statutory support services. As this was the first time, he had to manage his own finances, he didn't feel confident understanding bills and payments.

He tries to pay all of his bills as soon as his money comes in, but he often doesn't understand what the letters were asking. This leads to the bills piling up, and Josh not opening letters. He struggles to manage online banking, often forgetting passwords and getting locked out of accounts.

Josh doesn't know where to go for advice - he reaches out to many services, but they didn't understand about his disability. They are impatient when he doesn't understand things, and often blame him for spending money on things he doesn't need.

"There are additional pressures for parents of children with disabilities, and this becomes a barrier to employment even though they want, and need, to work."

"Barriers such as poor mental health, low literacy levels and language barriers can cause people to slip through the net for support from services as they struggle to access them."

#### Inter-generational inequalities

#### **MARGARET AND KATE'S STORY**

Mother Margaret and daughter Kate live together, they both have a mild learning disability. Margaret and Kate live independently in their family home. They have a home phone but no access to the internet and Kate has a pay as you go phone. They are reliant on services and businesses to manage their day to day lives, for example Kate uses libraries to access social media and Margaret manages their money through weekly visits to the bank.

Throughout the pandemic Margaret and Kate found it hard to manage their day to day life. Kate is currently at college and struggled to take part in distanced learning during the closure of schools and colleges. The college had to post work to her for her to complete, she found this hard to keep up with.

Several services have approached Margaret about getting internet installed in their house, but she feels they wouldn't be able to afford it as well as the technology to be able to use it. She also worries about making payments online due to friend's past experiences of scams or financial exploitation online. A tutor at Kate's college even investigated Kate getting a phone contract with data that she could use but Kate didn't have enough identification to successfully get a contract.

"Low literacy levels within some families has meant that it has been difficult to support their children's education. There is also a lack of access to digital technology and wi-fi."

"There is no money left over to access transport, activities and holidays. Some families I have worked with have only occasionally left Nuneaton. Therefore, the children have limited opportunities & experiences."

#### Isolation and access to goods, services and communities

#### **CLAIRE'S STORY**

Claire is a single mother of three young children in Nuneaton. She has recently been housed in a new property having moved from an overcrowded flat with no garden. Although the house is nice and has space for the family and a garden for the children to play, they are very isolated. The estate is on the outskirts of the town with poor public transport links. The oldest child attends a school some distance away which Claire has to travel to with all the children via the bus (four journeys each day). This caused additional expense to the family and anxiety about travelling on public transport due to COVID-19. Home-schooling through school closures was challenging as the children had to share a device for learning.

Claire struggles with finances and budgeting but is very proud and feels she should be able to manage without asking for support. She has little support from family, very few close friends and does not yet feel a sense of community in her new home. This has culminated in her own health and wellbeing being compromised.

"Services seem to change so frequently. We need support in place that is consistent and long term. All these changes in services is confusing for us working in the system, let alone for families."

"Families who have secured housing with housings associations on new build developments often find that they are very isolated as they are out of town and often not on good bus routes so they struggle with transport links and have little money to afford transport."



# APPENDIX 2

## Links between the evidence, findings and priorities

#### PRIORITY 1: TO DEVELOP THE WORKFORCE AND CULTURE TO ENHANCE AWARENESS OF SOCIAL INEQUALITIES **KEY FINDINGS ENGAGEMENT** The key findings show that we need to: Practitioners and resident interviews/case studies Recognise when people are experiencing and have told us: being impacted financial hardship Practitioners need to feel equipped with the knowledge and skills needed to help families • Be aware of the wide range of ways in which people can be impacted by financial hardship, the experiencing financial hardship risk factors and longer-term effects Practitioners and residents require up to date information on services available to signposting Increase practitioner confidence and competence to support people experiencing social inequalities effectively · Practitioners have seen an increasing number of Be aware of the range of services available to support people - both preventative and when they people experiencing financial hardship because of the pandemic and changes in life circumstances have reached crisis point · Residents are sometimes unwilling to access • Reduce the stigma around financial hardship services as they don't want to admit they are Make tackling povery everyone's business struggling and feel ashamed or too proud to accept help. • There are increasing numbers of people experiencing financial hardship

# PRIORITY TWO: WE WILL IMPROVE ACCESS TO GOODS, SERVICES AND COMMUNITIES, BOTH PHYSICALLY AND VIRTUALLY

KEY FINDINGS	ENGAGEMENT
<ul> <li>The key findings show that we need to:</li> <li>Make it as easy as possible for residents to access goods, services and communities</li> <li>Design services that can be easily accessed in a number of ways to meet the local needs of residents, whether that is physical or virtual</li> <li>Work with communities to provide the means to access goods, services and communities, such as improved transport or access to digital technology</li> <li>Ensure schools are receiving their pupil premium entitlement (linked to Free School Meals) in order that disadvantaged students can benefit fully and reduce the gap in educational attainment</li> </ul>	Practitioners and resident interviews/case studies have told us:  Residents struggle with the affordability and accessibility of transport around the county  Digital barriers are more than just access to the physical equipment, residents also need broadband and the skills to be able to use the technology  Where there is limited access to shops selling affordable healthy food, residents use local shops where these goods are often more expensive  Services don't always understand additional risk factors for experiencing social inequalities (e.g. disability) and what they can do to support people

#### PRIORITY THREE: WE WILL SUPPORT PEOPLE TO MAXIMISE AND MANAGE THEIR INCOME

KEY FINDINGS	ENGAGEMENT
<ul> <li>The key findings show that we need to:</li> <li>Ensure residents have access to affordable credit options</li> <li>Work with employers in Warwickshire to secure a minimum of the Real Living Wage for all Warwickshire residents</li> <li>Work with residents to support them in accessing employment that pays at least the real living wage</li> <li>Develop financial skills training to help people manage their finances, starting in school</li> </ul>	Practitioners and resident interviews/case studies have told us:  • An increasing number residents are in unstable employment, e.g. low wages/ zero hours contracts, and are living below the relative poverty line  • People with additional vulnerabilities, such as learning difficulties, find it particularly hard to manage their income  • Financial literacy on the curriculum is limited and we need to do more to develop these skills in children and young people

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