

# Havering Place based Partnership

**Poverty Reduction Strategy** 

February 2024 - Version 4.1



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#### **Document Details**





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Approved by	
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## Equality & Health Impact Assessment record



1	Title of activity	Poverty Reduction Strategy			
2	Type of activity	Strategy			
3	Scope of activity	Reduction of poverty across the borough			
4a	Are you changing, introducing a new, or removing a service, policy, strategy or function?	Yes			
4b	Does this activity have the potential to impact (either positively or negatively) upon people (9 protected characteristics)?	Yes	If the answer to <u>any</u> of these questions is <b>'YES'</b> ,	If the answer to <u>all</u> of the questions (4a, 4b & 4c) is <b>'NO'</b> , please go to question <b>6</b> .	
4c	Does the activity have the potential to impact (either positively or negatively) upon any factors which determine people's health and wellbeing?	Yes	please continue to question <b>5</b> .		
5	If you answered YES:	A full EqHIA has been complet	ed. This is attached as Appendix	1 to this strategy.	
6	<b>If you answered NO: (</b> <i>Please provide a clear and</i> <i>robust explanation on why your activity does not require</i> <i>an EqHIA. This is essential in case the activity is</i> <i>challenged under the Equality Act 2010.</i> )				
	Please keep this checklist for your audit trail.				

Date	Completed by	Review date
Friday 12 January 2024	Emily Plane	March 2025

## Introduction





A House of Commons report in 2023, on the cost of living in the UK describes how the cost of living increased sharply across the UK during 2021 and 2022. The annual rate of inflation reached 11.1% in October 2022, a 41-year high, before subsequently easing. Recent data shows it was 4.6% in October 2023, down from 6.7% in September 2023.

The impact that high inflation has on the affordability of goods and services is significant, and households are paying more than ever for groceries, and gas and electricity to keep their homes warm during the colder months.

Low-income households experience higher inflation rates and have less financial resilience to cope with rising prices. ONS data shows that households with the lowest incomes experience a higher than average inflation rate, while the highest-income households experienced lower than average inflation.

Despite relatively low deprivation scores and high employment rates in Havering, the average gross income per household (£44,430 - 2018) is low compared to the London average (£51,770 - 2018). The most income and employment deprived wards are in the north of the borough and include Gooshays, Havering Park and Heaton, meaning that our populations there are at greater risk of being impacted negatively by the increases in the cost of living.

The impact that this can have on local people is significant. Those who are struggling to afford their heating bills may live in cooler homes over winter, leaving them susceptible to ill health as a result. Increasing numbers of people are accessing the affordable food pantries in Havering, and our food banks regularly have to purchase in food as demand is outstripping supply.

For those who are young, living in a cold home during the winter months which is susceptible to further issues such as mould and damp, can have a significant impact on their development, and subsequent future prospects and wellbeing in later life. For the most vulnerable; those who are older, or with long term conditions or disabilities, the impact of a cold, mouldy, or damp home can have a very significant impact on their healthy life expectancy.

1. Rising cost of living in the UK – House of Commons research briefing, November 2023, By Daniel Harari et al

# Impact of poverty

This infographic by the Health Foundation illustrates the impact of an inadequate income on key aspects of a person's life, which then impact on their health and physical and mental wellbeing.

It also draws attention to the fact that many of those living in poverty live in economically active households.

Any impact on the factors illustrated can lead to a shorter healthy life expectancy.

Original source: https://www.health.org.uk/infographic/poverty-andhealth

# Money and resources



**1** IN **5** of the UK population live in poverty. Over half of these people live in working households. Poverty damages health and poor health increases the risk of poverty.

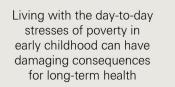
An inadequate income can cause poor health because it is more difficult to:

Avoid stress and feel in control

Access experiences and material resources Adopt and maintain healthy behaviours

Feel supported by a financial safety net





Money can allow people to access the basics they need to fully participate in society. Yet, 48% of 21-24 year-olds earn less than the living wage



Healthy behaviours can feel unattainable. It is 3 times more expensive to get the energy we need from healthy foods than unhealthy foods



A safety net enables people to invest in their future. In a recent study, 40% of people with unmanageable debt said they were less likely to study or retrain



## The context for this strategy





In response to the rising cost of living and potential negative impact on local people, partners in Havering came together to form the Cost of Living Working group which has achieved a lot in the past year in terms of supporting local people. The group and its work have:

- Provided a political and strategic focus on supporting local people to mitigate against the impact of the cost of living crisis
- Established an effective partnership within the council, and with health and voluntary sector
- Transformed the use of data and developed a proactive marketing approach to engaging with residents. Through this process residents
  were risk assessed and targeted according to their anticipated vulnerability, allowing us to target our support to those in greatest need
- Resulted in an increase in the uptake of benefits to those who are eligible
- Established the Energy Doctor Scheme in partnership with AgeUK and Mears.
- Set up warm and cool hubs across the borough, supporting over 5,000 local people over the past year to access a cool space during the summer, and a warm space during the winter, where they could also access wider well-being support and activities.
- Transformed the information on the council website to ensure that it is accessible and easy to use.
- Partners across the Borough stepped up to provide additional support for local people, for example, Age UK increased capacity for providing Advice and Information for over 50s in Havering - In the first year they supported 300 clients and generated over £800k in older peoples' benefits.

However, the primary cause of vulnerability to the impact of the cost of living is still there: those who are living near, or in poverty.

There are significant pockets of deprivation across Havering, particularly in areas such as Harold Hill and Rainham, where residents experience poorer outcomes than others in the borough. Residents living in the most disadvantaged decile of the borough have a significantly lower life expectancy (7.3 years less for males and 7.6 years less for females) than peers in the least deprived decile. However there are also residents living in extreme poverty in the more affluent parts of the borough.

Any long lasting and effective approach for Havering requires a focus on reducing poverty and building resilience in order to address the wider determinants of health and reduce the impact of rising cost of living on local people. Addressing the root causes of poverty will have a significant impact on the health and wellbeing of local people, as well as their future prospects. This is the key focus of this strategy which is being developed as a partnership in Havering, spanning the council, NHS and Community and Voluntary sector.

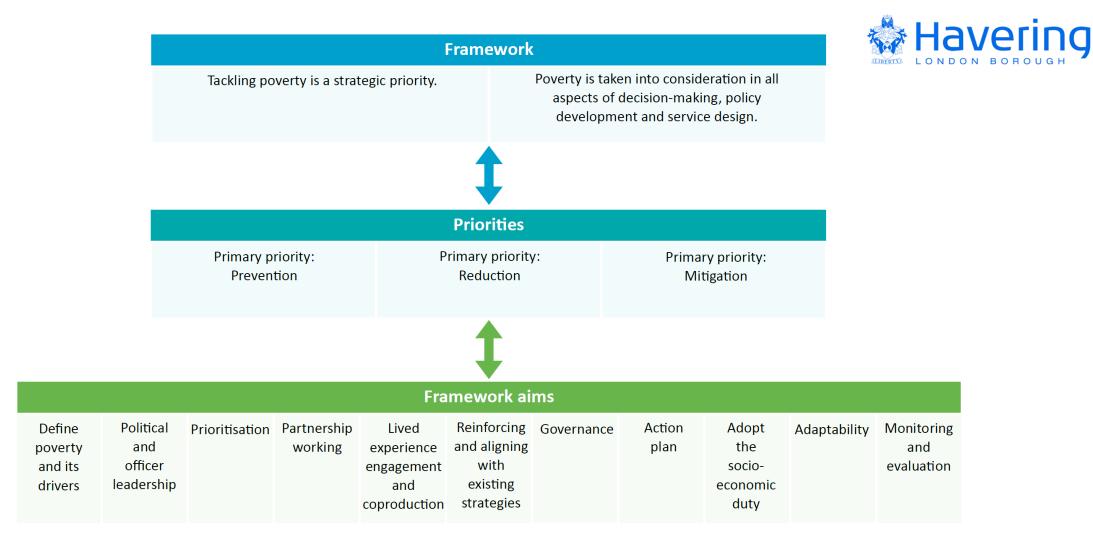
## A framework for tackling poverty in Havering





## Havering framework for poverty reduction





## **Definition of Poverty**





This strategy aims to support as many local people as possible who are struggling with increases in the cost of living which is impacting on their physical and emotional wellbeing. The definition of poverty will apply as below, recognising that there will be people outside of this criteria in the borough who will need support.

Definitions of poverty are nuanced depend on the country and context. The type of household can also have an impact, for example, single person household, a lone parent, a pensioner etc.

A household within the UK is considered to be below the poverty line if their income is below 60% of the median household income after housing costs for that year (this is called the Minimum Income Standard).

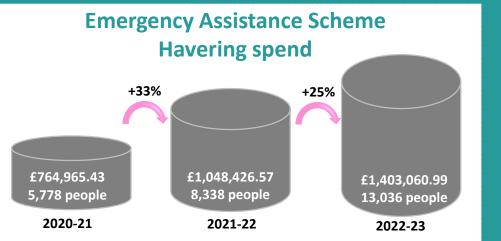
Households in destitution are defined by the Joseph Rowntree Foundation as those who have to go without two or more essentials in the past month because they couldn't afford them, or if their income is extremely low (less than £95 a week for a single adult). Essentials are defined as having a home, food, heating, lighting clothing, shoes and basic toiletries.

#### **Fuel Poverty**

The <u>government</u> uses the Low Income Low Energy Efficiency (LILEE) definition for fuel poverty in England; Under the LILEE indicator, a household is considered to be fuel poor if:

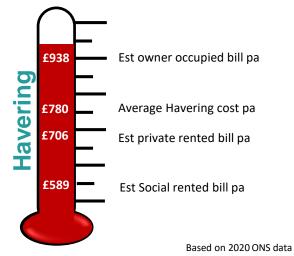
- they are living in a property with a fuel poverty energy efficiency rating of band D or below
- and when they spend the required amount to heat their home, they are left with a residual income below the official poverty line

### What the data tells us



The EAS provides financial assistance to low income households to help with food and utility bills as well as providing furniture and white goods. Applicants must meet strict eligibility criteria to be able to apply for emergency assistance. However, if the applicant is not in receipt of a welfare benefit they may still be eligible to apply for EAS if they are on a low income

#### **Estimated Energy Bills**



Havering has the **HIGHEST** estimated energy bill cost per year (for all dwelling types) in London (£780 in Havering vs £423 in Tower Hamlets)

This is driven by particularly high cost bills for owner occupied homes (£938 in Havering, vs £423 in Tower Hamlets) 61





9.3% of households in Havering were classed as being in fuel poverty as of 2021 (NB figures are now likely to be higher following recent rises in the cost of living) (Based on pre-2022 ward boundaries).

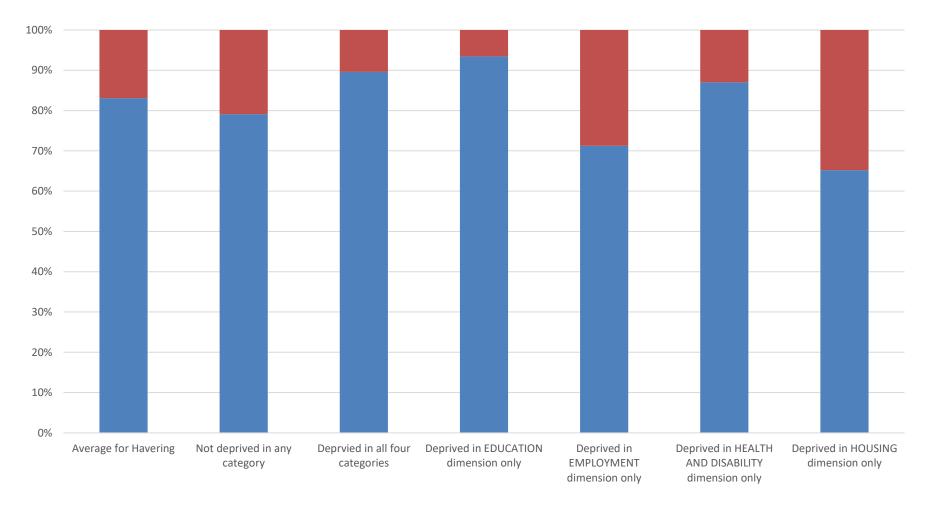
the second se				
However, some areas, particularly in North Havering, are more affected than others	Ward name	Number of households	Number of households in fuel poverty	Proportion of households in fuel poverty by ward (%)
	Gooshays	6679	758	11.4
1 mg	Heaton	6022	647	10.8
a second	Upminster	5456	548	10.0
The Alter I	Mawneys	5668	566	10.0
Carlos Ca	Romford Town	7950	794	10.0
Febre Lits	Brooklands	7559	761	9.9
SALATON N	Havering Park	5501	538	9.8
		6038	573	9.4
	South Hornchurch	6125	574	9.3
MELAN TES	Bainham and Wennington	5392	496	9.1
	Pettits	5319	486	9.1
12 The Termin	Squirrel's Heath	5966	519	8.8
	Hacton	5300	464	8.7
PRA -	Hylands	5442	450	8.3
TEM AT LA	Emerson Park	4832	395	8.2
- main -	Elm Park	5537	458	8.2
	Harold Wood	6614	529	8.0
	🗄 Cranham	5446	424	7.7

## **BAME Community**





Data taken from Census 2021 indicates that **BAME** households are more likely to be deprived in the employment and housing dimensions than the Havering average.



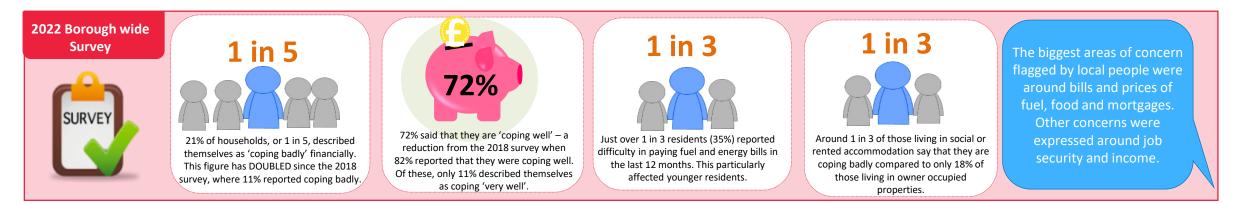
White ethnic groups only in household BAME or other ethnic groups only in household

## The experiences of local people





In 2022, Havering Council commissioned a Residents' Survey conducted by Ipsos Mori; Ipsos undertook a telephone survey of 818 residents aged 18+ living in Havering to capture the views of local people on a range of topics, including around financial resilience and optimism.



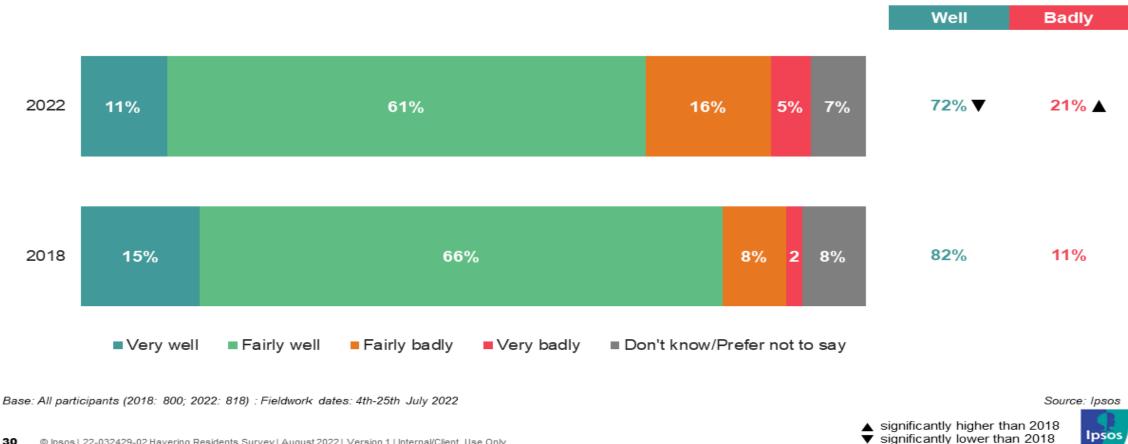
#### The impact of the rise in cost of living appears to be exacerbating Health Inequalities:

- Those aged between 35-54 are significantly more likely to describe themselves as coping 'badly' compared to those aged 65+ (29% of those aged 35-44 and 24% of those aged 45-54 compared to only 13% of those aged 65-74 and 75+).
- Those with children are significantly more likely to say they are coping badly compared to those without children in the household (28% compared to 18% with no children).
- Those with a long term health condition or disability are less likely to say they are coping well compared to those who do not have one (64% vs 76%). Although it should be noted that those with a long term health condition or disability are no more or less likely to say they are coping badly.
- Significantly more residents from an ethnic minority background have not been able to go on holiday (43% compared to 25% of white residents);
- Ethnic minority residents have had greater difficulty in paying the rent or mortgage (20% compared to 11% of white residents);
- Nearly one in five ethnic minority residents (18%) have had difficulties getting access to credit (compared to 8% of white residents) whilst a similar proportion (21%) have had difficulty paying interest on loans (compared to 8% of white residents). Significantly more ethnic minority residents have also had to depend on high interest money lenders (12% compared to only 3% of white residents);
- Significantly more ethnic minority residents have had difficulty in paying for childcare or education (16% compared to 7% of white residents).

### The experiences of local people



Q30. Which one of these best describes how well or badly your household is coping financially these days?



30 © Ipsos | 22-032429-02 Havering Residents Survey | August 2022 | Version 1 | Internal/Client Use Only

### The experiences of local people



#### Q31. Thinking of the current economic climate, have you been affected by any of the following in the last 12 months?

Difficulties paying fuel and energy bills	35%
Not being able to afford to go on holiday	27%
Difficulties affording to buy food	16%
Not being able to buy a home or move home	14%
Difficulties paying the rent or mortgage	12%
Job insecurity or increased risk of losing your job	12%
Difficulties paying interest on loans	9%
Difficulties getting access to credit	9%
Difficulties paying for childcare or education	8%
Loss of job/redundancy	7%
Difficulties affording social care services	6%
Dependency on high interest money lenders	4%
Other	2%
None of these	49%

Base: All participants (2022: 818) : Fieldwork dates: 4th-25th July 2022

Source: Ipsos

lpsos

31 © Ipsos | 22-032429-02 Havering Residents Survey | August 2022 | Version 1 | Internal/Client Use Only

# The experiences of local people 2024 budget consultation





From the 9<sup>th</sup> November to the 18<sup>th</sup> December 2023, local people in Havering were invited to give their views on the proposed 2024 London Borough of Havering budget.

3,723 people responded, with 97% reporting to be Havering residents.

49.3% of respondents were in employment, 2.4% unemployed, 42.5% retired and 5.8% other (students and prefer not to say)

**Issues affecting Havering** What would you say are the three most important issues Havering is likely to face in the next year?

The top 3 issues reported were:

- The economy and cost of living
- National Health Service and Healthcare needs
- Crime and community safety

These are the same top 3 issues as reported in the 2023 budget consultation.

There have been large increases in concern over the ageing population, housing provision and race relations.

**Issues affecting Havering** What would you say are the three most important issues Havering is likely to face in the next year?

- The top 3 issues reported were:
- Council tax
- Carp park
- Fewer support services

**Issues affecting you personally** Which three things are you personally most concerned about at the moment?

#### The top 3 issues reported were:

- Council tax
- Car parks costs
- Less regular bin collections

## The view of children and young people



Between 28<sup>th</sup> November to the 23<sup>rd</sup> December 2022, Havering Childrens services conducted a survey aimed at capturing the views of children and young people in year 6 and up (SHOUT survey).

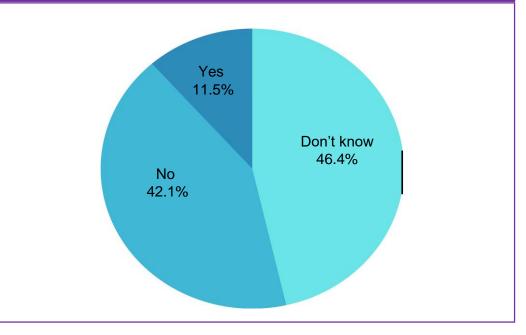
Children and young people were asked:

#### Is there anything that worries you about money?

837 responses were received with the top 6 being:

- Future student debt 43.2%
- Somewhere to live 41.5%
- Jobs 41.5%
- Food/healthy food 29.5%
- Clothes 23.8%
- Location of further education 23.4%

# Does worrying about money affect your physical health or emotional wellbeing?



## The view of children and young people



#### For the 11.5% who said that worrying about money affected their physical health or emotional wellbeing, they described this in the following ways:

Not being able to relate to Anyone, being expected to do things I can't afford, missing out on everything, bad physical health	my parents talk about money and it gets me worried	makes you stressed because you might not have enough money to buy food	It's in the middle because : sometimes when I sleep I get dreams about some how we like lose a lot of money so then I wake up scared and	It makes me not want to pursue my ideal career because of the lack of money I might have	it makes me feel negative and worried about my future .	
It effects me by eating it cost allot	It makes me anxious and I always ask my parents or myself(even if we can afford) should we pay for it .	It just scares me that one day I : might become poor and live on the	nauseous	it is so worrying now because they if are so many people that are rich and	It makes me concerned if my family will be okay and able to live comfortably and well.	
of money if my mum cooks or goes out on a bus or food shopping it is to much money.	It can be worrying as its a single parent family who have 3 siblings yet	streets. It adds on stress when thinking	It distracts me from everyday tasks	not rich If u don't have even money u would	It can affect me by making me do	
I worry about money when I finish school.	live in a 2 bedroom flat	about the prospects of money. There are billions of people who struggle financially and I don't want to be	are constantly anxious	start to worry about what u would do and what can be the best way to get more on what u have on hand. This	I think yes because it costs money	
I sometimes feel upset when my	I think that you get more money then it would be easier.	I over think things for example if my	I think because if you don't get enough money life is harder to live as you can't afford for things you want and need.	limited a lot of thing they like to do and this can have an impact on mental health as this keep u on the edge of trying to live and as for physical health this can be shown in the way they look as cheap food is often process	to buy personal hygiene products.	
parents talk about the price of living crisis.	I need it to get food and water for my health	mum loses her job then we become homeless and die			you either use it well or spend it in one go and i'm worried about that.	
I just feel a bit worried	I feel worried that we spend a lot of money because of price rise	I get scared how I am going to cope : with life.	I feel like whenever I spend my money to try to improve myself I	food that contains a lot of unhealthy ingredients this can lead to ppl over obesity and increased there chance of health problems	feel that for some reason I am at fault	
or not I'll be able to afford the basic cost of living in the future	Cause I cry quite a lot and have : meltdowns	because you just need family	doubt that the products that I have bought will actually help me	Because we have money	By feeling like I cant eat and that makes me anxious	
Because u need food and help	because I never worry and live a happy, healthy and clear minded	Because sometimes it does but sometimes when I think about it it doesn't	because it is helpful info so far 🕴	because I don't think about it and it will go off my brain	Because I cannot predict the future yet can only hope for the best	
Because i always manage to spend imy money	lifestyle	autom	Anxious and confused about future			

## **Our Approach**

There is evidence that a strong policy and strategic focus on addressing poverty, delivered through and steered by a robust anti-poverty strategy can have a positive impact.

- Our approach for Havering will seek to build on work to support local people with the cost of living increases. A Poverty Reduction working group has been established to develop, and oversee this strategy.
- The working group is embedded in the Place based Partnership, and the strategy is being developed and adopted by all partners across Havering, acknowledging that we need a single cohesive approach to seek to reduce poverty in the borough.
- The strategy has a clear action plan, owned by all partners, setting out how we will seek to address the root causes of poverty within the borough
- Through the development of the strategy we have sought to embed an approach that will benefit the work of all partners within the Place based Partnership by developing comprehensive approaches to communications and engagement that focus on marketing, sharing information and data that can be used as a framework to support other programmes, and other such legacy work
- Feedback from, and experiences of local people are central to the development of this strategy



Building a	<ol> <li>Build learning and reflection</li> <li>Develop a galvanising shared agenda to</li></ol>
strategy and	connect and grow local action on the root
coalition	causes of poverty.
Shifting power and redesigning the system	<ol> <li>Shift power to people and communities with experience of poverty.</li> <li>Redesign services and support to make sure people get the right help at the right time.</li> </ol>
Creating the	<ol> <li>Unlock more stable and long-term funding</li></ol>
conditions for	that incentivises collaborative and
sustainable local	coordinated action on poverty. <li>Seek to inform and influence the national</li>
change	policy conversation on poverty.

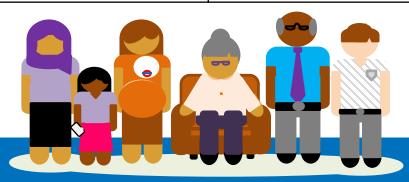
## Havering vision and objectives



#### Our vision for poverty reduction in Havering

The Havering Place based Partnership will work together to collectively address the underlying causes of poverty, facilitate community action and build resilience to alleviate the effects of poverty. Partners will seek to embed this approach across all programmes of work.

Objectives	How things will improve for local people
Help people on low incomes to maximise their household income and minimise their costs, building financial resilience and reducing indebtedness.	I feel confident in managing my finances and am able to afford my bills. I was/am able to pay off my debt and am planning to save money once this is paid
Strengthen families and communities, including supporting groups of people that are more likely to experience poverty, and community and voluntary groups working to combat poverty.	I feel secure financially, and am confident about the future for my family and I
Promote local people to be economically active, raising skills and improving access to a range of employment opportunities for people on low incomes.	I have a job and have the opportunity to progress and develop in my chosen area of work
Improve housing affordability and quality.	I am able to live in an affordable and safe home
Improve health outcomes for people on low incomes, reducing health inequalities; including access to good diet, health care, and support people to remain healthy for longer.	I am able to access healthy, nutritious food for myself and my family



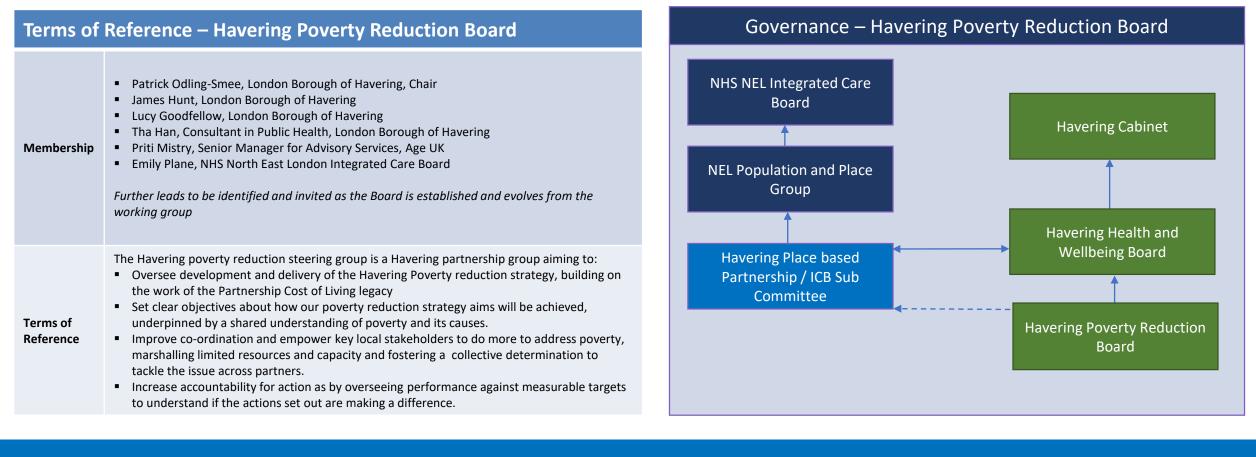
## **Action Plan to Tackle Poverty in Havering**

Key aspiration	How we will deliver this	Lead/s	How will we measure success
Help people on low incomes to maximise their household income and minimise their costs, building financial resilience and reducing indebtedness.	<ul> <li>Increase the number of people accessing the energy doctor scheme and build on the Havering Helps Marketing campaign</li> <li>Develop a food alliance to promote access to healthy, affordable food</li> <li>Increase the number of local people supported by Local Area Coordinators</li> <li>Explore LBH becoming a London Living Wage accredited employer</li> <li>Build Social value and LLW into our procurement processes from an NHS and Local Authority perspective</li> <li>Ensure access to debt advice services are available across the borough</li> <li>Age UK increased capacity for providing Advice and Information for over 50s in Havering to support with the cost of living crisis and reduce health inequalities (Support provided includes help with benefit checks, income maximization, benefit applications (Attendance Allowance, Council Tax Allowance, Pension Credit, Carers Allowance, Personal Independence Payments, Universal Credit, Warm Home Discounts, Trust Fund Energy Grants, Housing benefit) transport schemes applications, utility providers comparison advice, energy saving advice, priority registration with utility company (gas, electric, water), accessing grants for home improvements or emergency purchases Energy Rebate applications)</li> </ul>	James Hunt Tony Lowe Claire Monmirelle Kathy Freeman Luke Burton Andreea Albu	<ul> <li>Number of people accessing energy doctor scheme</li> <li>Reduction in the number of people near or below the food poverty line in Havering</li> <li>Reduction in council tax debt / missed payments</li> </ul>
Strengthen families and communities, including supporting groups of people that are more likely to experience poverty, and community and voluntary groups working to combat poverty.	<ul> <li>Target support using risk scores to those who are more susceptible to the current economic climate / less economically resilient – through campaigns such as one off winter payments, and ensuring that people can access the Emergency Assistance Scheme if needed</li> <li>Focussed work around Health Inequalities to reduce the potential for some groups to be adversely affected by the current economic climate, including investment in the Community Chest fund</li> <li>Information and advice through Local Area Coordinators and Social Prescribers</li> <li>Share information between health and care partners to increase our ability to identify and target those in greatest need of support.</li> <li>Continue to invest in the Health visitor service continue to support families at risk</li> <li>Implement the Joy App to make every contact count and increase links to support</li> </ul>	James Hunt Tha Han Claire Monmirelle/ Lucy Goodfellow Tha Han Emily Plane	<ul> <li>Number of people supported through the Community Chest Fund</li> <li>Number of people supported with additional payments and support</li> <li>Number of people supported by Local Area Coordination / Social Prescribing</li> </ul>
Promote local people to be economically active, raising skills and improving access to a range of employment opportunities for people on low incomes.	<ul> <li>Work Well Programme bid in partnership with NEL, DWP and DHSC to support those with Long Term Conditions back into work, or maintain work</li> <li>UK SPF funding – part of Havering Works, to improve access to work for those with Learning Disabilities</li> <li>BHR Academy and CEPN to develop apprenticeships and associate programmes to support people to develop 'on the job' – for example, Nursing Associates at BHRUT, supporting Health Care Assistants to train to become Nursing Associates, and eventually Nurses, whilst still working and getting paid</li> </ul>	Amanda Montague Amanda Montague Kenye Karemo	<ul> <li>Increase in the number of local people of working age, who are economically active</li> </ul>
Improve housing affordability and quality.	<ul> <li>All housing developments within the borough to have a strong focus on offering Social Housing and affordable rent, alongside embedding social value by creating local jobs</li> <li>Work via the Better Homes, Better Health group to improve the quality of homes locally, reducing issues that impact on health and wellbeing</li> <li>Support council tenants maximise their incomes and avoid rent arrears</li> <li>Increase the number of affordable housing properties in the borough through the Council's Regeneration Programme.</li> </ul>	Neil Stubbings Patrick Odling- Smee/Emily Plane Paul Walker	<ul> <li>Increase in access to social housing and homes with affordable rent</li> </ul>
Improve health outcomes for people on low incomes, reducing health inequalities; including access to good diet, health care, and support people to remain healthy for longer.	<ul> <li>Health Champions, Social Prescribers, Local Area Coordinators and other roles to work closely with local people to improve outcomes for those on low incomes</li> <li>Delivery of the recommendations in the Havering Healthy Weight strategy</li> <li>Promote and raise awareness of the many leisure and culture opportunities to help improve health and wellbeing of residents affected by poverty and associated issues.</li> </ul>	Patrick Odling- Smee/Luke Burton Jack Davies Guy Selfe	<ul> <li>Qualitative outcome measures</li> </ul>

# Governance and oversight of this strategy and action plan



Partners of the Havering Place based Partnership have established a working group, including leads from across the council, social care, NHS and community and voluntary sector, to oversee the development of this strategy. This group will eventually evolve to oversee delivery of the action plan set out within this strategy.



#### Roadmap



