# Document control

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## Document amendment history

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Foreword

The national challenge of poverty is often talked about. It affects hundreds of thousands of people across the UK, and several thousand in our city alone. It is a challenge that can pervade every person in a household, and every aspect of their lives.

As the economy moves away from recession and toward a more positive outlook, economic growth has been a key area of focus in the media. At the local level, despite growth as a city, that optimistic outlook isn’t shared by everyone. The impact of ongoing cuts to services, and changes to welfare provision and benefit entitlement, are increasing challenges for some of the most marginalised in our communities.

In 2013, the city council’s Community Leadership Scrutiny Committee embarked on a nine month journey with partners. It ultimately led to almost two years of close partnership working to identify the key challenges of poverty; and an award winning Anti-Poverty Strategy with a central focus on seeing real change in the lives of residents.

The remit of the review was suitably broad to reflect the complex nature of poverty. It included low income; worklessness; child poverty; fuel poverty; and the links between poverty with poor health. Whilst initially these were independent reviews, what struck us was how many of these issues were experienced under the same roof. With partners, we undertook an in-depth exploration of these challenges; and considered opportunities for us to work closer together to have a positive impact in the lives of those who needed it most.

One of the outcomes of the review was the recommendation of a Lincoln Anti-Poverty Strategy. A range of partners from the voluntary, public and educational sectors helped develop this, as it became evident that dealing with a multifaceted challenge like poverty, would require us to work as closely as possible with partners to find ways to tackle its effects.
In February 2014, approximately 120 delegates from more than 40 organisations were invited to attend the first Lincoln Against Poverty Conference. At this conference, partners developed the first year’s Anti-Poverty Action Plan. Since then, two more annual conferences have taken place, with more expected each year of the strategy. To date, more than 100 actions have been delivered.

Thanks to the support and hard work of partners, the citywide review; strategy; and action plan; have received regional and national recognition for the positive difference being made in people’s lives. This has included:

* Overall Winner Award at the CfPS Good Scrutiny Awards 2015 *
* Economic Resilience Award at the CfPS Good Scrutiny Awards 2015 *
* Highly Commended at the Stop Loan Shark National Awards 2015 *
* Commended at the MJ Awards 2015 in the Excellence in Community Engagement category *
* Finalist at the CIPR Excellence Awards 2015 in the Public Sector Campaign category *
* Shortlisted at the PRCA DARE Awards 2015 in the Public Sector and Third Sector Awards category *

This recognition highlights two key things. The first is the commitment given by our partnership to tackling the effects of poverty together. The second is the impact this strategy is having ‘on the ground’ to deal with real issues in people’s lives. It is testament to the commitment of partners throughout the review, and throughout the delivery of this strategy, that there can be an ongoing and lasting impact in Lincoln.

The original strategy spanned 2014-2016. The purpose of this was to review it three years on, to ensure it continued to address need in the city. In 2016, it received a light-touch refresh following consultation with the Lincoln Against Poverty Steering Group – a partnership of ten organisations that oversees the direction and delivery of the strategy.

We welcome you to read this refreshed and extended Lincoln Anti-Poverty Strategy, to find out more about how we will continue to work in close partnership with others to help those facing hardship. Throughout this strategy, you will see where we intend to focus our efforts, with others, to alleviate the effects of poverty. We encourage you to visit www.lincolnagainstpoverty.co.uk and follow us on Twitter @lincolnypoverty to stay up to date. Additionally, contact details can be found on the back page.
Executive summary

This strategy has been developed following an extensive piece of detailed scrutiny by the city council’s Community Leadership Scrutiny Committee over a two year period. The review included a study of many academic texts; interviews with key partners; and case studies from people living in poverty.

The outcome set from the start was to produce a strategy that made a difference in the daily lives of local people who were experiencing the effects of poverty. The strategy is very clearly nested in what all partners can do in the ‘here and now’ to help people. As such, it has clear links to its ‘sister strategy’ – the Lincoln Growth Strategy. The Lincoln Growth Strategy seeks to tackle the longer-term infrastructure issues in the city that will ultimately create the job opportunities to lift people out of poverty.

The strategy forms a suite of documents that together provide a comprehensive picture of poverty in the city. They show how partners can come together to tackle the effects of poverty, and have some positive impact on the daily struggle faced by some residents. The documents are:

- The Lincoln Poverty Profile
- The Poverty in Lincoln report which details the scrutiny review process
- The outcomes of the workshops from the annual partnership events
- This strategy setting the general direction from now until 2020
- The supporting action plan detailing the action that will be taken by all partners (this is regularly updated, so please email us for more information)

The ambition for the strategy is grounded in reality. It’s not an inspiring visionary statement that in reality is unachievable and destined to always remain aspirational.

Put simply it is:

“Working with partners, to tackle the effects of poverty, and so have a positive noticeable impact on people’s daily lives”
Our objectives

Our ambition is supported by a series of objectives, each with a range of programmes for further action. These are summarised as:

**Objective one: Helping people maximise their income**

- Increasing income
- Increasing money management skills and confidence
- Providing more help when the household budget runs out
- Limiting the impact of expensive credit

**Objective two: Making the move into work easier**

- Raising awareness of the support available
- Moving people into training
- Helping people apply for jobs

**Objective three: Helping with the cost of raising a child**

- Supporting families to feed and clothe their children
- Supporting children to get involved in school life

**Objective four: Breaking the link between poor health and poverty**

- Helping to stop poverty making people ill
- Helping those facing poverty due to illness

**Objective five: Making sure older people get the services they need**

- Supporting advice designed around the individual

**Objective six: Improving the condition of people’s homes**

- Reducing the cost of running a home
- Improving poor quality housing that makes people ill
- Helping people find a home that meets their needs

**Objective seven: Working in a joined up way**

- Keeping agencies in touch
- Supporting partners to make a difference
- Communicating the work of this group

Not all the objectives will be progressed at the same speed or even at the same time. They provide a holistic overview of where effort needs to be placed over time.
7 objectives of the Lincoln Anti-Poverty Strategy

- Helping people maximise their income
- Making the move into work easier
- Improving the condition of people’s homes
- Breaking the link between poor health and poverty
- Working in a joined up way
- Making sure older people get the services they need

www.lincolnagainstpoverty.co.uk
@lincolnvpoverty
Our definition of poverty

“Individuals, families and groups in the population can be said to be in poverty when they lack the resources to obtain the types of diet, participate in the activities, and have the living conditions and amenities which are customary, or at least widely encouraged or approved, in the societies to which they belong. Their resources are so seriously below those commanded by the average individual or family that they are, in effect, excluded from ordinary patterns, customs and activities.”

This definition has been used to reflect that poverty is broader than just financial considerations. Whilst these have a major impact on whether or not someone is in poverty, it can go beyond finance to encompass all resources and living conditions. We know what poverty means in the city from case studies undertaken and the extensive statistical evidence base reviewed by committee. It means:

- Not having sufficient income to make ends meet, causing severe hardship, stress, anxiety and depression
- Not having access to jobs that will help raise income
- Having to make difficult decisions between eating, heating the home, clothing the children, paying the bills or paying debts
- Not having any savings, so when the washing machine breaks down or the vacuum cleaner stops working, the only option is to borrow on expensive credit terms to get a replacement, which compounds the financial struggle
- Living in poor housing conditions, which impact on the health of the whole family and lead to even higher fuel bills, if you choose to heat the house at all
- Children feeling isolated, bullied and vulnerable because they can’t enjoy the same activities as their peers at school

Many households in poverty are working households where people are struggling to survive in jobs paying the minimum wage; are in part-time work with insufficient hours to earn what they need; or are struggling with the insecurity of working on a zero hour contract. For the first time, more working households experience poverty than non-working households.

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Our outcomes

Outcomes expected from this work will be:

- Ensuring those residents in most need “see and feel” the outcome of the strategy
- Raising public awareness of the scale of poverty in Lincoln, and signposting people to where they can go to for help
- Raising awareness of the extensive support already available across the city from a range of partners, and removing any stigma attached to accessing such help
- Removing areas of duplication across all partners, to make our collective resources go further
- Identifying and closing the gaps in service provision so people are able to access the support they need locally

However, the strategy remains realistic. It will not itself eradicate the causes of poverty, but it will help people be better able to meet their daily financial struggle by equipping them over time with the skills, confidence and support to make life that bit better.
How this fits with the Lincoln Growth Strategy

Longer-term structural work to tackle poverty is also taking place. Access to sufficient and decent paid work remains the best route for people out of poverty, and the Lincoln Growth Strategy contains a range of initiatives and investment to:

- Grow Lincoln’s economy to provide a spread of jobs
- Create better transport infrastructure both within the city and out to other cities, to make Lincoln truly competitive and attract new industries
- Build up the vocational training offer and so drive up the skills base of local people, placing them in the best position to take the new jobs
- Develop more affordable housing that people can afford to buy or rent, and maintain

Although separate, the Lincoln Anti-Poverty Strategy is very much nestled in the longer-term Lincoln Growth Strategy. The opportunity to connect with the Lincoln Growth Strategy is evident:

**Immediate action:** Dealing with the short to medium-term effects of poverty

**Investment for the future:** Dealing with the longer-term structural causes of poverty
Background

The journey so far

In 2013/14, and 2014/15, the city council’s Community Leadership Scrutiny Committee worked extensively with partners to review the issue of poverty in Lincoln. This involved a substantial amount of work, including:

- Seventeen scrutiny committee meetings and workshops with a wide range of partners exploring individual aspects of poverty
- A large body of statistics and case studies helping to ‘paint a picture’ of poverty in Lincoln
- An extensive period of research that included over 50 academic journals covering those experts at the forefront of the topic
- Lots of survey work and ‘one to one’ interviews with partners and stakeholders
- Case studies of households willing to share their experiences
- A high profile conference in February 2014, attracting more than 100 delegates from in excess of 40 public, private, and voluntary sectors organisations, all keen to be involved in developing new ways of tackling poverty in the city

Since then, continued efforts have ensured the strategy and action plan remain fit for purpose, and continue to respond to the need in the city. This has included:

- Two more annual conferences in February 2015, and February 2016, both attracting a large range of public, private and voluntary sector partners who came together to advise on the current landscape of poverty, and plan activity for the year ahead. Moving forward, conferences are planned to take place each year of the strategy.
- The creation of the Lincoln Against Poverty Steering Group, which consists of ten partner organisations in the city who have a strategic mandate for tackling poverty. The role of this steering group is to oversee the direction and delivery of the Lincoln Anti-Poverty Strategy.

This journey we are on is taking place during a time of continued austerity, both at a national and local level. Public spending cuts and welfare reform have exacerbated the issue of poverty for many. Subsequently, the landscape affecting the council’s strategic priorities is changing all the time.

The city council believes it has a fundamental responsibility to respond to this changing landscape, and through partnership working, challenge poverty in all its forms.
The extent of poverty in the city

Whilst the Lincoln Poverty Profile sits as a separate document, key headline figures are included here to show a snapshot of some of the challenges in Lincoln:

- 10 areas in Lincoln are considered relatively deprived (e.g. feature within the most 10% of deprived areas nationally). These areas account for approximately 16,000 residents, or 17% of the total city population.\(^2\)

- 11% of residents claim ‘out of work benefits’ in Lincoln, compared to 9% in Britain. In real terms, this accounts for 7,270 residents.\(^3\)

- An estimated 13,000 employees in Lincoln earn below the Living Wage. This is the rate set by the Living Wage Foundation, considered to be the minimum someone needs to afford a basic standard of living.\(^4\)

- 22% of children live in relative poverty in Lincoln, compared to 18% in England. In real terms, this accounts for 4,310 children in Lincoln.\(^5\)

- 49% of Key Stage 4 pupils in Lincoln achieve 5 or more GCSEs A*-C including English and Maths in Lincoln, compared to 53% in England. However, just 23% of pupils eligible for Free School Meals achieve this level in the city.\(^6\)

- 51% of Employment and Support Allowance claimants claim for mental health conditions in Lincoln, compared to 48% of claimants in England.\(^7\)

- 12% of households experience fuel poverty in Lincoln, compared to 10% in England. In real terms, this accounts for 4,846 households in Lincoln.\(^8\)

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\(^2\) DCLG (2015) *Indices of Multiple Deprivation 2015*
\(^3\) ONS (2016) *Main out of work benefits August 2015*
\(^4\) KPMG (2015) *Number of employees earning below the Living Wage*
\(^5\) HMRC (2015) *Number of children living in low income families 2013*
\(^6\) Lincolnshire County Council (2016) *Key Stage 4 Educational Attainment Rate*
\(^7\) Social Mobility and Child Poverty Commission (2016) *Social Mobility Index 2016*
\(^8\) ONS (2016) *Employment and Support Allowance Claimants August 2015*
\(^9\) DECC (2015) *Fuel Poverty Low Income High Costs definition 2013*
Key FACTS

1. 10 areas in Lincoln are considered relatively deprived.

2. 13,000 employees are on low pay.

3. 11% of residents are on out of work benefits.

4. 22% of children live in relative poverty.

5. 12% of households experience fuel poverty.

6. 23% of children eligible for Free School Meals achieve 5+ good GCSEs including English and Maths.
Our ambition

The ambition set for this strategy is grounded in reality. It’s not an inspiring visionary statement that in reality is unachievable and destined to always remain aspirational.

Instead, more simply, it’s about helping people in poverty ‘get through’ the financial struggle of their daily lives in a way that makes things easier for them. The true test of this ambition will be if people on low income see and feel a noticeable difference. It’s about helping people experiencing the effects of poverty in Lincoln today – not tomorrow or the day after – it’s now our residents need our help as they continue to live through one of the biggest economic challenges in 100 years, at the same time as the largest changes to the benefits system in 60 years.

The ambition is:

“Working with partners, to tackle the effects of poverty, and so have a positive noticeable impact on people’s daily lives”

Supporting this ambition are a range of objectives and supporting programmes of activity. This helps provide focus and structure to the strategy, and enables all partners involved to join up and collectively mitigate the effects of poverty together.
Our objectives

Helping people maximise their income

Both nationally and locally, evidence reveals that low pay is an increasing issue for families. With 13,000 employees in the city on a low income\textsuperscript{10}, and average annual salaries lower in 2015 (£18,054) than they were in 2010 (£20,156)\textsuperscript{11} despite an increase in the cost of living, the concept of the ‘working poor’ is emerging. The factors behind this are many and varied. They range from the prevalence of minimum wage jobs; the sustainability of work as people fall in and out of employment; and the increase of under-employment where people cannot pick up enough hours to earn enough to meet the cost of living.

Since the recession in 2008, many people have less money each month. Savings have depleted or are non-existent, and it’s clear from the evidence collected that people are suffering from multiple debt issues, be it store cards; credit cards; or other unsecured debt.

Whether people are trying to survive financially on low wages, or on benefits payments that have seen the biggest shake up for over 60 years, there is a responsibility on all partners to ensure people are made aware of (and claim) all the income they are entitled to, and are equipped with the skills to manage that income as carefully as possible.

Programme one: Increasing income

Activity in this programme will focus on working with agencies that support vulnerable families, encouraging people to claim the income they are entitled to. Many older people and working families in particular remain unaware of the support available to them, or are concerned about the perceived stigma to claiming benefits.

Additionally, this programme will feature a Lincoln Living Wage Campaign, which will not only encourage employers to pay the Living Wage, but to also use Living Wage suppliers, and ban the use of unfair zero hour contracts.

Programme two: Increasing money management skills and confidence

It was clear from the research collected many people have a range of debt issues that have built over time. Confusing financial terminology; lack of appreciation of the interest rates applied to various credit facilities; and a basic lack of skills to budget, can have a severe impact on people’s ability to make the most of limited incomes. Concern over this is compounded by many people’s worries over Universal Credit, and the prospect of managing personal finances on a monthly rather than fortnightly basis.

There is already a lot of ‘one off’ support and advice available. This programme will seek to build on this by examining ways to provide further ongoing support and mentoring to people, not only when they are already in financial crisis, but also before they start on a downward spiral of increasing debt.

\textsuperscript{10} KPMG (2015) \textit{Number of employees earning below the Living Wage}

\textsuperscript{11} ONS (2016) \textit{Annual survey of hours and earnings}
Programme three: More help when the household budget runs out

Whilst doing what we can to prevent people getting into financial difficulty, it is inevitable many people will still struggle making ends meet. There are a range of reasons why a household’s budget may not stretch to their next pay day, and the consequences can be all too familiar. Running out of money can be the difference between heating your home and not; having enough food to eat and going hungry; and being able to pay for unexpected bills and getting into debt.

This programme will seek to ensure that when we deal with our customers, we will do so in a fair and supportive way. It will also ensure partners work closely together, so when people do struggle, then people know where they can go to access free, independent advice and support.

Programme four: Limiting the impact of expensive credit

The prevalence of easy to obtain high cost credit has a significant impact on the issue of poverty. When people have no option but to use high cost lenders, the result on their finances can be damaging, leaving them in debt, and meaning more of their income is lost to repayments.

The range of providers is huge, from doorstep lenders and payday loan companies, to weekly payment stores and pawnbrokers. In addition, unregulated loan sharks can wreak havoc on households and communities.

In January 2015 the Financial Conduct Authority introduced caps on the amount payday loan companies can charge. Despite this, the high cost lending market remains a concern. In 2015, Lincoln Citizens Advice Bureau was approached by clients with a combined 71 outstanding debts due to payday loans. The total debt value was £21,829, with the average debt being £307. In addition, Lincoln Citizens Advice Bureau advised on 66 doorstep loan debts, with a total value of £41,576, which averaged at just under £630 for each individual debt12.

This programme will seek ways to encourage low cost alternatives to financial products, and so divert people away from legalised high cost lenders, as well as encouraging partners to take a stand against them. The programme will also seek to further campaign against illegal loan sharks, and seek enforcement activity where they are known to exist.

Making the move into work easier

Despite the prevalence of low pay in the city, all the evidence continues to support the fact that moving into work is the most effective route out of poverty. If jobs offer sufficient hours, and are of a decent level of pay (Living Wage or above), it gives people back their earning potential, and a route back to financial independence.

Whilst the unemployment claimant rate has reduced significantly in recent years, at 2.4%, it remains higher than the national rate of 1.9%. Additionally, when including the wider range of ‘out of work benefits’, we can see that 11.0% of the adult population are claimants, compared to the national rate of 9.2%13.

Programme one: Raising awareness of the support available

With the move by many organisations to online access and telephone contact centre support, this programme will look at how people on low income can access the support they need. The review heard of many cases where people could not afford internet access, and any credit they could afford to place on their mobile phones, was easily eaten into on lengthy telephone calls to organisations.

Identifying those services that can help, and making people aware of how to access these, will be a particular feature of this programme.

Programme two: Moving people into training

The emergence of the cycle of needing experience to get a job, but needing a job to get experience, needs to be broken. Evidence collected as part of the review indicated that as many as 20% of young people were not prepared for the work environment. With competition for jobs even more intense, this programme will look at how people can be placed in work experience positions to give them the work experience they need.

This programme will also explore the range of training opportunities to give people the basic IT, literacy, and other work related qualifications.

Programme three: Helping people apply for jobs

More needs to be done to help people apply for jobs. Whilst the review found lots of examples of organisations helping people seek and apply for jobs, this programme will focus on how partners can improve accessibility; manage jobseeker expectations; and match their skills to the emerging local market sectors, such as goods manufacturing, engineering, the visitor economy, and hospitality.

This programme will also explore options to tackle some of the barriers to paid employment including the cost of travel (particularly in the crucial first month of employment, before the first wage), and the provision of affordable childcare.

Helping with the cost of raising a child

It remains a startling fact that one in five children (4,310) live in families on such low income that it places them at risk of relative poverty. In some of our most deprived areas of the city, the rate of relative child poverty rises to above 40%.

Whilst this is not untypical of many urban areas across the country (in the context of 2.5m children living in relative poverty across the UK\(^\text{14}\)), it does provide a ‘wakeup call’ for the city as the financial climate continues to add pressure on households.

Child poverty can have a wide impact. According to recent official figures highlighted by the All Party Parliamentary Group on Hunger, thousands of children in England started school underweight in

\(^{14}\text{HMRC (2015) Number of children living in low income families 2013}\)
2015, due to an increasing number of children not getting enough to eat. It found that, for some children, the school lunch represents the only chance each day to eat something substantial\textsuperscript{15}.

Child poverty can lead to many issues. Families that live in poverty can suffer a myriad of problems including poorer physical health arising from poor diet and housing conditions; a negative psychological impact arising from potential domestic stress and feelings of isolation; a general risk of bullying; and low educational attainment rates. All these factors are known to impact on people’s opportunities.

**Programme one: Supporting families to feed and clothe their children**

This programme covers activity that will support families with two of the most expensive aspects of raising a child – food and clothing (in particular school uniforms).

Whilst the majority of low income families’ children are eligible for free school meals, take-up remains a key area to focus on despite extensive work in recent years to increase it. A variety of factors can influence take-up, including the risk of stigmatisation; the application process; and a lack of awareness of how to access it. Yet it can significantly help with the household budget if the children can have a healthy hot meal at school. In addition, for each child who receives a free school meal, the school itself benefits from a Pupil Premium for that child of £1,320 for pupils in primary school; £935 in secondary school; and £1,900 for Looked After Children (2015/16 rate). This programme will therefore focus on helping families with children who struggle with the cost of food, both in and out of term time\textsuperscript{16}.

It will also look at ways to mitigate the cost of school uniforms. In 2015, the Department of Education published that average total expenditure on school uniforms for 2014/15 was £213. In addition, average total expenditure on PE kits based on items required in 2015 was £88. With both school uniforms and PE kits, costs were a lot more expensive when parents were tied in to buying from specialist shops, instead of being able to shop around. The research found that the lowest income families were most likely to be unhappy with the costs, and nearly one fifth of parents and carers reported they had suffered financial hardship as a result of purchasing their child’s school uniform\textsuperscript{17}.

**Programme two: Supporting children to get involved in school life**

Children who live in relative poverty can feel different and vulnerable. If children don’t participate in the activities their peers do, they can become socially isolated. This in turn can lead to a lack of confidence and low aspirations. This programme will therefore explore ways to involve children in school life so they get the opportunities to go on school trips; experience new learning opportunities; and gain access to the support they need to study and succeed.

\textsuperscript{15} The Independent (2016) *Thousands of pupils start school underweight*

\textsuperscript{16} Education Funding Agency (2016) *Pupil premium 2015 to 2016: Conditions of grant*

\textsuperscript{17} Davies, E. (2015) *Cost of school uniform 2015: Department for Education Research Report*
Breaking the link between poor health and poverty

The review found a clear link between poor health and poverty. There are significant health inequalities present in some of our most deprived communities (both physical and mental). A number of case studies from around the city articulated the daily financial struggle and the constant decisions being made by individuals to either pay fuel bills, or pay for other essentials such as food; rent; clothing; or servicing debts. All of these pressures can exacerbate physical and mental health issues.

The issue extends beyond those suffering illness themselves. The review discovered a number of carers living in the city who survive on very low benefit payments. A policy briefing by Carers UK noted the significant financial challenge faced by many carers. It referenced almost 1 in 3 carers had seen a drop of £20,000 or more a year in their household income as a result of caring; almost half of carers had cut back on essentials like food and heating; and more than half of carers said their money worries were taking a toll on their health.\(^{18}\)

Programme one: Helping to stop poverty making people ill

Local GP practices are often on the frontline of dealing with the health effects of poverty. This programme seeks to maximise GP practices as an access point for referring to wider support. It will also explore the wider use of community hubs and the role of visiting officers, in identifying people in need and signposting them to further support.

Programme two: Helping those facing poverty due to illness

This programme will look at how partners can take early action to help those facing poverty due to illness; or to help those caring for someone suffering ill health; so they do not start on a downward spiral towards financial crisis. The review received a number of submissions from people who only sought help and support when in crisis, which was too late. At a time when illness strikes, the added stress and strain of financial pressure does not aid the situation.

Making sure older people get the services they need

Whilst the ongoing changes to the benefits system may not have impacted older people to the same extent as some other groups, there remains the fact that across the UK, 1.6 million pensioners live on or below the poverty line. Since the turn of the century the number of pensioners living in poverty has reduced, but latterly progress has stalled, with low benefit take-up being a key reason\(^{19}\).

Older people who rely entirely on their pension to ‘make ends meet’ are often more at risk as they have a fixed income with little opportunity to supplement it from other sources. The review heard examples of older people also making choices between eating

\(^{18}\) Carers UK (2014) *Policy briefing May 2014: Facts about carers*

\(^{19}\) Age UK (ND) *How we can end pensioner poverty*
properly; heating their homes to a safe level; or using their income to pay for the personal care they may need to remain living independently.

**Programme one: Advice designed around the individual**

Partners have seen increasing demand from older people seeking financial advice, but there remain many older people who do not access the support they are entitled to. There can be a variety of reasons for this including fear of stigma, and the stress of going through any application process, for example, to access the benefits they are entitled to.

This programme seeks to further raise awareness of the support available to older people – financial and beyond – using a variety of sources and locations. Crucially, it will seek to engage with a range of officers and workers who come into contact with older people, particularly in people’s own homes.

**Improving the condition of people’s homes**

Poor housing has a direct impact on people’s health. Those people who live in cold, damp homes because they can’t afford to heat them properly; and where condensation becomes an issue; will suffer health problems. People who live in poor quality homes, often towards the bottom of the rental market where rents are cheaper, can suffer a range of issues if minimum living standards are not maintained.

The fact remains the quality of housing can be one of the biggest impacts on a person’s life, be it the standard of the property; the security of the tenure; or the physical environment in which the home is located.

**Programme one: Reducing the cost of running a home**

People are struggling to pay their rent in both the public and private rented sectors. One of the key challenges can be the poverty premium, which see’s people on the lowest income having to pay above average costs. A report by Joseph Rowntree Foundation noted charges for utilities and financial services inflict higher costs on the poorest in society, with many on low income paying 10% more for utilities and financial services than their more affluent neighbours. Combined with the issue of low income, it’s not a surprise people are struggling.

Additionally, 12% of households in the city experience fuel poverty, accounting for 4,846 in real terms. Households are in fuel poverty when their income is below the poverty line, and their household energy costs are above typical for their household type. Fuel poverty is caused primarily by the combined effects of energy inefficient housing; low income; and high costs for domestic fuel. The associated level of debt across the UK is significant. At the end of 2014, there were 1.4 million domestic electricity accounts in debt, with an average debt of £355; and 1.2 million domestic gas accounts in debt, with an average debt of £382.

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20 Schmuecker, K. (2013) *The poor are still paying more for basic utilities and financial services*
22 Ofgem (2016) *Energy company performance*
Finding ways to alleviate the pressure these costs have on low-income households, and finding ways to promote the support available, will require a partnership approach. This will be a core feature of the programme.

**Programme two: Improving poor quality housing that makes people ill**

There remains concern about living conditions, particularly at the cheapest end of the property rental market, which financially vulnerable people often find themselves occupying. Whilst there are minimum standards for landlords to achieve, tenants will not always report issues for fear of repercussions from the landlord. This perpetuates poor living conditions.

This programme therefore seeks to explore ways we can raise the standard of properties so they meet the minimum standards of decency. Options include better insulation; the installation of central heating; or improvements to the fabric of the building. Work needs to focus on both enforcement and the provision of grants.

**Programme three: Helping people find a home that meets their needs**

Finding an affordable home is vital for people on low income. The benefits system changes associated with ‘under occupancy’ have brought into sharp focus the costs associated with renting a property. However, there remains a lack of affordable properties for people to downsize to.

The Lincoln Growth Strategy, which sits alongside this Lincoln Anti-Poverty Strategy, seeks to address the provision of new affordable housing, but there remains a role for all partners now as part of this strategy, to signpost people to help; advice; and support, to help them find a suitable home for their needs.

**Working in a joined up way**

The annual Lincoln Against Poverty events mark the development of each year’s Anti-Poverty Action Plan. At each of these events, the need for agencies to keep in touch; support each other; and remove duplication; is a recurring theme.

**Programme one: Keeping agencies in touch**

This programme will focus on maintaining the network of contacts created at each annual partnership event, and build on it as new organisations join the work of this strategy. It will also focus on how we can better connect with one another, for example through the Lincoln Against Poverty website and Twitter account, to share information on each other’s services, and some of the key challenges facing residents in our city.

**Programme two: Supporting partners to make a difference**

There is a commitment across all partners to support each other in tackling issues together. This programme will seek to facilitate topic specific activity throughout the period of the strategy, where partners can come together.

**Programme three: Communicating the work of this group**

Finally, this programme will make sure the high profile obtained for the topic is maintained, as the underpinning Lincoln Anti-Poverty Action Plan is delivered. This is a topic that is high in the public consciousness, and work will continue under this programme to make sure it remains so.
Turning strategy into action

Not all the objectives will be progressed at the same speed or even at the same time. They provide a holistic overview of where efforts need to be placed over time. However, this strategy recognises that even across a wide partnership of agencies, to tackle all of the issues identified at once will result in far less impact due to the resources available.

Therefore, this strategy is supported by an annual Anti-Poverty Action Plan detailing where effort will be focused for the year ahead. This will be reviewed and updated at annual partnership working events.
“Working with partners, to tackle the effects of poverty, and so have a noticeable impact on people’s daily lives.”
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