

Eden District Council

Cabinet

27 June 2022

Poverty Statement

Portfolio:	Communities/Housing and Health
Report from:	Assistant Director Customers and Performance
Wards:	All Wards
OPEN PUBLIC ITEM	

1 Purpose

- 1.1 The purpose of this report is to set out the proposed Poverty Objectives and Actions and detail the contents of the Poverty Statement.

2 Recommendation

It is recommended that the Objectives and Actions are adopted and the corresponding Poverty Statement (Appendix A) is approved and published on the Council’s website on a dedicated *Cost of Living* support webpage.

3 Report Details

- 3.1 Following the adoption of the ‘Poverty Corporate Priority in April 2020; *‘Poverty: We will work across the Council to ensure that all residents struggling due to financial inequalities have access to advice and assistance. Through this work the long term aim is to reduce levels of poverty across the District.’*

A research document was compiled to provide detail as to the levels of poverty across the district (Appendix C). In line with the key findings of this piece of work the following Poverty Objectives have been identified.

- 3.2 Proposed Poverty Objectives;
- Helping people on low incomes to maximise their income and minimise their costs
 - Raising skills, improving access to higher value employment opportunities for people on low incomes
 - Improving health outcomes for people on low incomes
 - Helping people with high housing costs, increasing the numbers of affordable homes and improving the conditions of people’s homes
 - Supporting groups of people that are more likely to experience poverty
- 3.3 The findings of the poverty research conducted in 2020 highlighted that approximately 28.8% of Eden’s households have a gross income below £20,000 per annum and therefore likely to be classed as ‘living in poverty’ or at ‘risk of poverty’ using the relative income poverty definition (where

households have less than 60% of median household income). Additionally, the current cost of living crisis may result in a higher proportion of Eden's residents experiencing increased levels of hardship, so it is imperative households know where and how to access support when it is needed.

3.4 The Poverty Statement links each of the suggested objectives with current schemes, initiatives or projects the Council is facilitating. In addition to this a 'Finding Help and Support section' is also included. It is recommended that the Finding Help and Support Section is produced as a dedicated webpage which can be continuously added to.

3.5 The Poverty Actions outlined within the Poverty Statement are:

- Ensure there is an understanding of the levels of poverty present across the district through the regular monitoring of poverty indicators for Eden (Poverty indicators were identified as part of the 2020 research document);
- Support and promote existing schemes and initiatives;
- Partnership working with other key stakeholders and organisations (such as Eden Housing Association);
- Continue effective partnership working of Children's Trust locality working groups and the Life Opportunities working group;
- Creation of an equality and Diversity Action Plan to improve the Council's Equality and Diversity Practices.

3.6 The actions are also outlined in the Poverty Statement and their adoption ensures reducing the levels of poverty and hardship within the district remains a key focus for the Council. They will also enable how effectively the Council is working towards achieving its poverty corporate priority to be monitored.

4 Policy Framework

4.1 The Council has four corporate priorities which are:

- Sustainable;
- Healthy, safe and secure;
- Connected; and
- Creative

4.2 This report meets the Healthy, Safe and Secure corporate priority which the Poverty priority sits within.

5 Consultation

5.1 The draft objectives and actions have been created in conjunction with the Housing and Health and Communities Portfolio Holders (Cllr Derbyshire and Cllr Sharp).

5.2 They were also presented at a district wide *Poverty in Cumbria Workshop* for discussion (May 2022). Follow up meetings were then held with members of the Public Health Team at Cumbria County Council. The Poverty Statement, dedicated webpage, objectives and actions were all positively received and praise was given for the work conducted by the Council to date. A copy of the

presentation prepared for the *Poverty in Cumbria workshop* is attached as an Appendix (Appendix B).

6 Implications

6.1 Financial and Resources

6.1.1 Any decision to reduce or increase resources or alternatively increase income must be made within the context of the Council's stated priorities, as set out in its Council Plan 2019-2023 as agreed at Council on 7 November 2019.

6.1.2 There are no proposals in this report that would reduce or increase resources.

6.2 Legal

6.2.1 There are no legal implications associated with the adoption of the objectives and actions. The Council has no statutory responsibility to publish a Poverty Statement, however it is recommended given the current Cost of Living crisis and the associated poverty work being discussed/conducted throughout the district.

6.3 Human Resources

6.3.1 There are no Human Resources impacts.

6.4 Environmental

6.4.1 There are no environmental impacts.

6.5 Statutory Considerations

Consideration:	Details of any implications and proposed measures to address:
Equality and Diversity	The adoption of Poverty Objectives and Actions has a positive impact on the consideration of and delivery of positive outcomes in terms of Equality and Diversity
Health, Social Environmental and Economic Impact	The adoption of Poverty Objectives and Actions has a positive impact on the consideration of and delivery of positive outcomes in terms of Health, Social, Environmental and Economic Impact.
Crime and Disorder	The adoption of Poverty Objectives and Actions has a positive impact on the consideration of and delivery of positive outcomes in terms of Crime and Disorder.
Children and Safeguarding	The adoption of Poverty Objectives and Actions has a positive impact on the consideration of and delivery of positive outcomes in terms of Children and Safeguarding.

6.6 Risk Management

Risk	Consequence	Controls Required
Council not responding to current cost of living crisis	Increased level of hardship experienced by residents	Adoption of objectives/actions and publish Poverty Statement so support and advice is accessible

7 Other Options Considered

- 7.1 An alternative option is to not adopt the objectives and actions outlined in this report and the corresponding Poverty Statement (Appendix A) is not published. However, this would not be in line with the previously adopted Poverty Corporate Priority. The Finding Help and Support sections of the Statement will also be a useful resource for Eden residents who experience hardship.

8 Reasons for the Decision/Recommendation

- 8.1 It is recommended that the proposed objectives, actions and Poverty Statement included in this report are adopted, for the reasons cited in paragraph 3.3, it is in line with the 2020 adopted Corporate Priority; Poverty and the statement includes helpful information for Eden's residents.

Tracking Information

Governance Check	Date Considered
Chief Finance Officer (or Deputy)	17 June 2022
Monitoring Officer (or Deputy)	17 June 2022
Relevant Assistant Director	16 June 2022

Background Papers:

Appendices:

Appendix A - Draft Poverty Statement

Appendix B - Poverty in Cumbria Workshop Presentation

Appendix C - EDC Poverty Research Document

Contact Officer:

Amanda Yellowley, Assistant Director Customers & Performance

Eden District Council - Poverty Statement (Draft)

Our Ambition: To reduce the level of poverty in Eden and limit the impact of poverty when experienced. It is the aim that this will be achieved through effective partnership working and collaboration, to ensure we are able to provide excellent support, assistance and advice to those that need it.

Corporate Priority

In April 2020, the Council adopted 'Poverty' as one of its Corporate Priorities;

Poverty: We will work across the Council to ensure that all residents struggling due to financial inequalities have access to advice and assistance. Through this work the long term aim is to reduce levels of poverty across the District.

To help us achieve our ambition and corporate priority, Anti-Poverty Objectives and Actions have been adopted.

Anti-Poverty Objectives

- 1 Helping People on low incomes to maximise their income and minimise their costs;
- 2 Raising Skills, improving access to higher value employment opportunities for people on low incomes;
- 3 Improving health outcomes for people on low incomes;
- 4 Helping people with high housing costs, increasing the numbers of affordable homes and improving the condition of people's homes;
- 5 Supporting groups of people that are more likely to experience poverty.

Anti-Poverty Actions

- 1 Ensure there is an understanding of the levels of Poverty present across the District through the regular monitoring of Poverty Indicators for Eden;
- 2 Support and promote existing schemes and initiatives;
- 3 Partnership working with other key stakeholders and organisations (such as Eden Housing Association);
- 4 Continue effective partnership working of Children's Trust Locality Working Groups and The Life Opportunities Working Group;
- 5 Creation of an Equality and Diversity Action Plan to improve the Council's Equality and Diversity Practices.

Existing Schemes/Support facilitated by the Council

Scheme/ Initiative	Description	Associated Poverty Objective
<u>Youth Employment Hub</u>	<p>The Eden Youth Hub supports Eden’s NEET (Not in Employment, Education or Training) 16-24 year olds to overcome barriers to employment.</p> <p>Working in partnership with Inspira, Cumbria County Council and DWP, the service is delivered through a Youth Employment Worker (YEW). The YEW works across Eden providing an holistic employment support service; a ‘one stop shop’ where young people go to access a range of information, advice and guidance along with a breadth of learning, training, health improvement and apprenticeship opportunities.</p>	2
<u>Eden Apprenticeship Scheme</u>	<p>The Eden Apprenticeship Scheme is aimed at businesses in all sectors across the district. Eligible businesses are offered a grant of up to £2,000 towards wage costs for each new apprentice.</p>	2
<u>Green Homes Grant</u>	<p>Following successful bids to Central Government, Eden District Council has received funding for Green Homes Grant Local Authority Delivery Scheme Funding.</p> <p>Through the Green Homes Grant the energy efficiency installation of insulation and low carbon heat measures can be carried out in residential properties located within the district, aiming to improve the energy efficiency of dwellings and reduce the number of households experiencing fuel poverty.</p>	1, 3, 4, 5
<u>Warm Homes Eden</u>	<p>Warm Homes Eden is a scheme designed to support residents with making their homes more energy efficient. The scheme aims to help Eden residents living in private housing who find it difficult to heat their home and maybe experiencing the following:</p> <ul style="list-style-type: none"> • People with a low income and are struggling to pay their bills; 	1, 3, 4, 5

	<ul style="list-style-type: none"> • People who may be face making a choice between heating their home or feeding their family; • People with a low income and a chronic health condition, affected by living in a cold home; • People with energy inefficient homes. 	
<u>Disabled Facilities Grant</u>	Disabled people living in Eden who are in need of aids or alterations in their home may be eligible for a disabled facilities grant. This grant is also available for elderly persons who are struggling with mobility. The aim of this grant is to help maintain people's independence in their own home for as long as possible.	3, 4, 5
<u>Council Tax Reduction and Housing Benefit</u>	<p>If a household has a low income, is in receipt of benefits or have other people living with them, they can apply for a Council Tax Reduction. The amount Council Tax is reduced by is dependent on each applicant's individual situation. If Council Tax Reduction is awarded the Council will reduce their Council Tax bill accordingly.</p> <p>The Council has an online Council Tax Support and Housing Benefit Calculator available on its website, so households are able to receive an instant online estimate. The online calculator is available here: Benefit Calculator (eden.gov.uk). In addition to processing Housing Benefit and Council Tax Reduction payments the Council's Council Tax and Benefit Departments also have effective partner working with the Citizens Advice Bureau, Law Centre and the Department for Work and Pensions.</p>	1, 4, 5
<u>Discounted Sales Scheme</u>	<p>The Council works with private developers to secure discounted sale properties on new housing developments. Discounted sale means that the properties are for sale to eligible households for a percentage of their open market value.</p> <p>The scheme was first launched in 2010 (previously known as the Homeseekers' Register) and seeks to ensure discounted sale properties remain within reach of households on local incomes. Unlike some other forms of affordable housing, such as</p>	1,4

	shared ownership, with discounted sale properties the purchaser owns their home outright. This means no other party retains a share of the equity, but the initial price and each re-sale is subject to the same percentage discount.	
<u>Eden Residents Support Grant</u> (previously known as Eden Residents Covid 19 Hardship Grant)	This is a fund made available to support people experiencing hardship. The fund is open to local organisations, charities and Eden Parish Councils who assist individuals or families suffering extreme hardship.	1,5
Support Offered in Conjunction with <u>Eden Housing Association</u>		
Eden Deposit Guarantee Scheme	<p>The Eden Deposit Guarantee Scheme provides a Private Landlord with a deposit (the value of one month's rent) for them to place in a Government Deposit Scheme.</p> <p>This Scheme is for those who are homeless or threatened with homelessness, have a local connection to Eden are on a low income or in receipt of Income Support, Job Seekers' Allowance, Housing Benefit or Universal Credit and for households/residents who are capable of managing a tenancy.</p>	1, 4, 5
Rough Sleeper Initiative	Eden District Council receives funding to employ 1x FTE Supported Letting Officer and 1x FTE Private Rented Accommodation Officer. Each Officer has a discretionary fund to provide essential items for individuals based on identified need.	1, 3, 4, 5
Homelessness Prevention Grant	The Homelessness Prevention Grant gives Local Authorities control and flexibility in managing homelessness pressures and supporting those who are at risk of homelessness.	1, 3, 4, 5
Accommodation for Ex-Offenders	A financial incentive is available for Private Sector Landlords to secure accommodation for ex-offenders.	1, 4, 5

Finding Help and Support

Cost of Living Support- Cumbria County Council

The County Council have created the following online leaflet that details organisations where Cumbrian residents can access support; [Cost of Living Booklet \(cumbria.gov.uk\)](#).

This details information related to **Free School Meals, Mental Health Support, Energy Saving Advice, Financial Support** and others.

In addition to the online leaflet information can also be found on the Cumbria County Council's website; [Cost of Living Support | Cumbria County Council](#).

Help with Food

If you are struggling to feed yourself or your family there are organisations that can help. **Foodbanks** can provide emergency food parcels in a crisis. Cumbria County Council maintains a list of all local Foodbanks, where you can search for your nearest one; [Welfare - help with food | Cumbria County Council](#).

Healthy Food Vouchers- if you are pregnant or have a child under 4 and are on a low income Healthy Food Vouchers can be used for milk, fruit and vegetables. You can apply online for the vouchers here: www.healthystart.nhs.uk.

Help with Money and Advice

If you are worried about money, you can contact **Citizens Advice**. They can give you free advice on debt, benefits, employment and housing problems and make sure you're getting all the support you're entitled to.

You are able to visit their website: [Citizens Advice](#) or contact Eden's local Office: Carlisle and Eden - 03300 563037.

The **Cumbria Law Centre** can offer free legal advice on housing, debt, employment and welfare benefits to those on low incomes. Visit their website: [Cumbria Law Centre](#) or contact them by telephone: 01228 515129.

Credit Unions- Savings and Loans

Credit Unions help you to save money and can also provide loans at low interest rates. Anyone who lives or works in the area a Credit Union serves can use them. They are an alternative to payday lenders and 'loan sharks' and can help you avoid getting into problem debt.

Pennine Community Credit Union: Website: [PCCU and Affinity Credit Union merger has now been completed](#) / Telephone: 01282 691 333/ Email: enquiries@pccu.co.uk.

Help with Housing

If you think you are going to be homeless within 56 days, help is available from the Housing Options Team at Eden Housing Association. They will work with you to explore your housing options and develop a personalised housing plan to assist in preventing homelessness and securing suitable accommodation.

If you have nowhere to stay Eden Housing Association may be able to help by making arrangements to place you and your family in temporary accommodation while your homeless application is being assessed.

Contact Details:

Website: [Homelessness - Eden Housing Association \(edenha.org.uk\)](http://edenha.org.uk)

Housing Options Team: 01768 861 499

email: housingoptions@edenha.org.uk

online homelessness referral form: <https://hpa2.org/refer/EDEN/>

Emergency out of Hours Contact Numbers: 01768 861499 or 0800 061 4232

Help with Housing Costs and Council Tax

If you are worried about your housing costs, please contact our Benefits Department who will be able to provide support and advice. Available on our website is an online Council Tax Support and Housing Benefit Calculator, so you are able to receive details of any assistance that might be available to you.

Contact Details:

Website: [Council Tax and Housing Benefit \(eden.gov.uk\)](http://eden.gov.uk)

Email: benefits@eden.gov.uk

Telephone: 01768 817 817

Council Tax Support and Housing Benefit Calculator: [Benefit Calculator \(eden.gov.uk\)](http://eden.gov.uk).

Eden District Council: Activity to Date

Poverty in Cumbria Workshop- 25 May 2022



www.eden.gov.uk

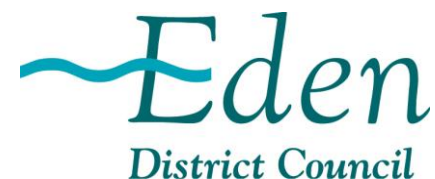
Corporate Priority

- April 2020 the Council adopted 'Poverty' as one of its Corporate Priorities;

'Poverty: We will work across the Council to ensure that all residents struggling due to financial inequalities have access to advice and assistance. Through this work the long term aim is to reduce levels of poverty across the District.'

(Eden District Council Corporate Priorities [Corporate Strategic Priorities 2021 to 2022 \(eden.gov.uk\)](https://www.eden.gov.uk/corporate-strategic-priorities-2021-to-2022))

- This led to the creation of a research document to help us understand the situation within Eden



Understanding Poverty in Eden

- Referenced relevant data sources to help our understanding of Poverty within the District
- Identified possible indicators for measuring poverty levels to enable easy replication;
 1. *Income*
 2. *Education, Qualifications and Employment*
 3. *Health*
 4. *Housing*
 5. *Access to existing financial assistance*
- Key finding:
 - Approximately 28.8% of Eden's households have a gross income below £20,000 per annum (and therefore likely to be classed as 'living in poverty' or at 'risk of poverty' using the relative income poverty definition).

Poverty Objectives & Actions

- Based on the data obtained **draft** 'Anti-Poverty Objectives and Actions' have been identified;

<u>Draft Objectives</u>	<u>Draft Actions</u>
1. Helping People on low incomes to maximise their income and minimise their costs	1. Ensure there is an understanding of the levels of Poverty present across the District through the regular monitoring of Poverty Indicators for Eden
2. Raising Skills, improving access to higher value employment opportunities for people on low incomes	2. Support and promote existing schemes and initiatives
3. Improving health outcomes for people on low incomes	3. Partnership working with other key stakeholders and organisations (such as Eden Housing Association)
4. Helping people with high housing costs, increasing the numbers of affordable homes and improving the condition of people's homes	4. Continue effective partnership working of Children's Trust Locality Working Groups and The Life Opportunities Working Group
5. Supporting groups of people that are more likely to experience poverty	5. Creation of an Equality and Diversity Action Plan to improve the Council's Equality and Diversity Practices

- These are subject to change as they are still to go through the Council's approval process**

Draft Poverty Statement

- In line with the suggested Actions a Poverty Statement has also been drafted
- Links the suggested Poverty Objectives to Schemes/ Initiatives the Council is already running or promoting, such as;
 - *Youth Employment Hub*
 - *Eden Apprenticeship Scheme*
 - *Green Homes Grant*
 - *DFGs*
 - *Eden Residents Support Grant*
 - *Support offered in conjunction with EHA*
 - *Discounted Sales Register*

Cost of Living Support Webpage

- Early development of a 'Cost of Living Support' Page/ Directory of Support. This is not a live webpage yet

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Cost of Living Support

Our Anti-Poverty Statement

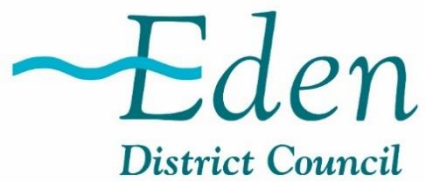
In response to the rising cost of living the Council has prepared an Anti-Poverty Statement, outlining the Council's ambition, objectives and actions in relation to poverty and hardship. This can be accessed here: [Eden District Council Anti- Poverty Statement](#)

Finding Help and Support

Cost of Living Support- Cumbria County Council	Links/ Contact Details
The County Council have created an online leaflet that details organisations where Cumbrian residents can access support. It includes information relating to Free School meals, Mental Health Support, Energy Saving Advice and Financial Support. In addition to the online information booklet information can also be found on the Cumbria County Council's website	Cost of Living Booklet Cost of Living Support Cumbria County Council
Help with Food	
Foodbanks If you are struggling to feed yourself or your family there are organisations that can help. Foodbanks can provide emergency food parcels in a crisis. Cumbria County Council maintains a list of all local Foodbanks, where you can search for your nearest one	Welfare - help with food Cumbria County Council
Healthy Food Vouchers If you are pregnant or have a child under 4 and are on a low income Healthy Food Vouchers can be used for milk, fruit and vegetables	www.healthystart.nhs.uk
Help with Money and Advice	
CITIZENS Advice If you are worried about money, you can contact Citizens Advice. They can give you free advice on debt, benefits, employment and housing problems and make sure you're getting all the support you're entitled to	Website: Citizens Advice Carlisle and Eden - 03300 563037
Cumbria Law Centre The Cumbria Law Centre can offer free legal advice on housing, debt, employment and welfare benefits to those on low incomes.	Website: Cumbria Law Centre Telephone: 01228 515 129
Credit Unions- Savings and Loans Credit Unions help you to save money and can also provide loans at low interest rates. Anyone who lives or works in the area a Credit Union serves can use them. They are an alternative to payday lenders and 'loan sharks' and can help you avoid getting into problem debt.	Pennine Community Credit Union: Website: PCCU and Affinity Credit Union merger has now been completed / Telephone: 01282 691 333/ Email: enquiries@pccu.co.uk
Help with Housing	
Eden Housing Association If you think you are going to be homeless within 56 days, help is available from the Housing Options Team at Eden Housing Association. They will work with you to explore your housing options and develop a personalised housing plan to assist in preventing homelessness and securing suitable accommodation. If you have nowhere to stay Eden Housing Association may be able to help by making arrangements to place you and your family in temporary accommodation while your homeless application is being assessed.	Website: Homelessness - Eden Housing Association (edenha.org.uk) Housing Options Team: 01768 861 499 email: housingoptions@edenha.org.uk online homelessness referral form: https://hpa2.ora/refer/EDEN/ Emergency out of Hours Contact Numbers: 01768 861499 or 0800 061 4232
Help with Housing Costs and Council Tax	
EDC Benefits Department If you are worried about your housing costs, please contact our Benefits Department who will be able to provide support and advice. Available on our website is an online Council Tax Support and Housing Benefit Calculator, so you are able to receive details of any assistance that might be available to you.	Website: Council Tax and Housing Benefit (eden.gov.uk) Email: benefits@eden.gov.uk Telephone: 01768 817 817 Council Tax Support and Housing Benefit Calculator: Benefit Calculator (eden.gov.uk)

Resourcing Requirements

- Health and Wellbeing Role advertised at the moment- Likely this role will feed into this work
- Sits within our Communities Department
- Budget information relating to existing schemes referenced in draft Poverty Statement available upon request



Anti- Poverty Research

Eden District

DRAFT

Business Intelligence and Research Officer
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What is meant by Poverty?

The most commonly understood definition of poverty is **relative income poverty**, where households have less than 60% of median household income (after benefits and taxes).

The Joseph Rowntree Foundation (JRF) provides further detail and states that 'poverty' means not being able to heat your home, pay your rent or buy essentials for your children. The constant stress of financial circumstances can lead to problems that deprive people of the chance to play a full part in society.

The JRF state there are 3 levels of poverty¹ and have identified a *Minimum Income Standard*² (MIS) as a comparator across these poverty levels. The MIS is based on what the public have told JRF is sufficient income to afford a minimum acceptable standard of living³. The 3 levels are;

1. **Income below Minimum Income Standard:** Getting by, but difficult to manage unexpected costs and events
2. **Not Enough Income:** Falling substantially short of a decent standard of living
3. **Destitute:** Unable to afford basics, such as shelter, heating and clothing.

Levels of poverty



There are 3 levels of poverty

¹ <https://www.jrf.org.uk/our-work/what-is-poverty>

² <https://www.jrf.org.uk/income-benefits/minimum-income-standards>

³ The JRF have determined that to reach a minimum standard of living in 2020, a single person needs to earn £19,200 per year and a couple with 2 children, each need to earn £18,700 (household combined income £29,400)

What are the causes of Poverty?

The JRF outline some of the causes of poverty in the UK today;

- Unemployment and low-paid jobs lacking prospects and security (or lack of jobs)
- Low levels of skills or education
- An ineffective benefit system
- High Costs (the high cost of housing and essential goods and services)
- Discrimination
- Weak relationships
- Abuse, trauma or chaotic lives

What are the Consequences of Poverty in the UK?

JRF state some of the consequences of poverty are:

- Health problems
- Housing problems
- Being a victim of perpetrator of crime
- Drug or alcohol problems
- Lower educational achievements
- Homelessness
- Relationship and family problems

Poverty in Eden

As previously stated the most common definition of poverty is **relative income poverty**, where households have less than 60% of median household income (after benefits and taxes). As table 1 below shows, 60% of median household income (including earnings, pensions, investment income, benefits and taxes) in the UK was

£17,759 in 2018/19⁴. The JRF's UK Poverty 2019/20⁵ report found that approximately fourteen million people (22%) are in poverty in the UK.

Gross Household Incomes (incl. earnings, pensions, investment income, benefits and taxation)					
	2014/15	2015/16	2016/17	2017/18	2018/19
UK median income	£28,074	£28,565	£29,336	£29,161	£29,598
60% of UK median income	£16,844	£17,139	£17,062	£17,497	£17,759

Table 1: Gross Household Incomes (Source: ONS 2020, Timeseries of mean and median equivalised household disposable income)

Unfortunately comparable data on household income is not available at a local, district level. Eden District Council has access to income data from CACI⁶, but this is only available in income bands of £5,000 and unlike the national data shown above, it does not factor in taxation. However, it does provide information relating to Eden's gross median income. The 2020 CACI details the median income for Eden to be £31,673, with **60% of this being £19,004**.

The CACI Paycheck information identifies that approximately 28.8% of Eden's households have a gross income below £20,000 per annum (and therefore likely to be classed as 'living in poverty' or at 'risk of poverty' using the relative income poverty definition).

The following chart shows the proportions of Eden's households earning <£20,000pa and <£10,000pa and how these have changed over time;

⁴ ONS, 2020, Timeseries of mean and median equivalised household disposable income
This data is based on estimates from the ONS Living Costs and Food Survey. It includes all sources of income (benefits, employment, private pensions, investments and other non-government sources). Direct taxes are subtracted from gross income to estimate disposable income. Income figures have been adjusted ('equivalised') to reflect 2018/19 prices. Median income is calculated by assigning the equivalised household disposable income to all individuals within that household.

⁵ <https://www.jrf.org.uk/report/uk-poverty-2019-20>

⁶ CACI Paycheck data uses information from CACI's lifestyle database with data from ONS's Average Weekly Earnings and Living Costs & Food Survey to provide consistent and statistically reliable estimates of gross household income across the UK. Gross household income from all sources including earnings, benefits and investments

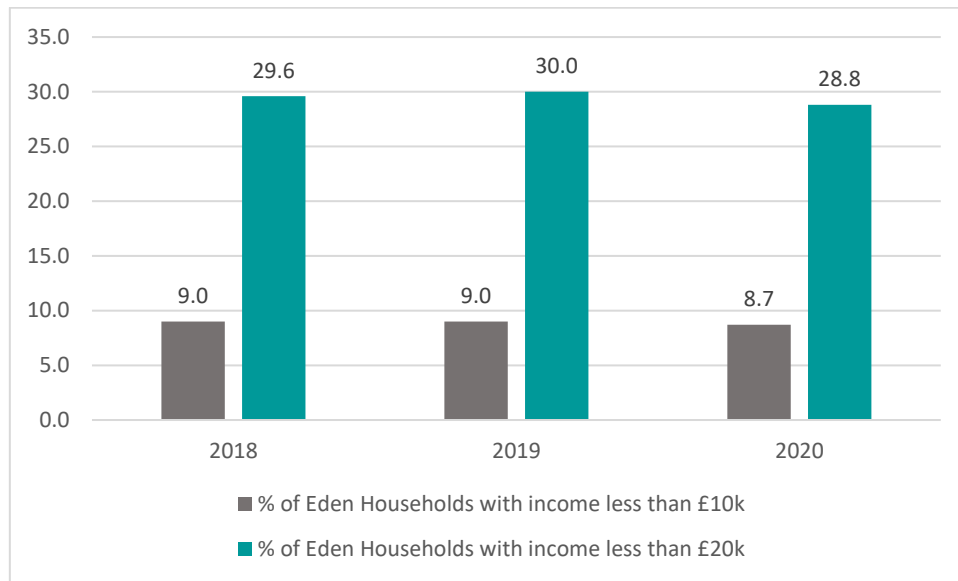


Figure 1: Percentage of households with low incomes in Eden (incl. earnings, pensions, investments and benefits) (Source: CACI Paycheck 2020)

As the above chart shows, the proportions earning these income thresholds have remained fairly consistent over the last 3 years.

It is suggested that possible ‘indicators’ are identified in order to measure poverty across the Eden District going forwards. The suggested measurement indicators are shown in the following section. These could be measured annually (where the data allows) to monitor the changing levels of poverty in the area (particularly relevant if trying to determine if any improvement initiatives are having a positive effect).

Indicators for measuring Poverty in Eden

Based on the information outlined by the Joseph Rowntree Foundation in relation to Poverty it is proposed that the following indicators are used for measuring poverty within Eden;

1. Income

Possible Objective: Helping people on low incomes to maximise their income and minimise their costs

Measure	Latest Available Figure	Source	Date of Data
ONS estimated weekly median* pay (gross for all employees) for Eden residents	£456.50	Annual survey of Household Earnings- resident analysis, ONS	2020
ONS estimated weekly pay (gross for 25 percentile**) for Eden residents	£275.50	Annual Survey of Household Earnings, ONS	2020
ONS estimated weekly pay (gross for 10 percentile) for Eden residents	£151.60	Annual Survey of Household Earnings, ONS	2020
<p>*Median - the median is the value below which 50% of jobs fall. It is ONS's preferred measure of average earnings as it is less affected by a relatively small number of very high earners and the skewed distribution of earnings. It therefore gives a better indication of typical pay than the mean. **Percentiles mark the values below which certain proportions of jobs fall. For example, the 25th percentile is the value below which 25% of jobs fall.</p>			
Out of work benefits	3.5% (1,070) of Eden's residents aged 16 years and over (Job Seekers' Allowance and Universal Credit claimants)	Cumbria Intelligence Observatory	2020
Low Income Families	8.4% (650) of children in Eden live in low income families	Public Health England, Eden District Health Profiles	2016

2. Education, Qualifications and Employment

Possible Objective: Raising Skills, improving access to higher value employment opportunities for people on low incomes

Measure	Latest Available Figure	Source	Date of Data
Number of NEETS* *Not in Education, Employment or Training	45 (4.3%), 16-17 year olds	Labour Market Briefing 2020 (Cumbria Intelligence Observatory)	Oct 2020
Percentage of secondary school pupils with free school meals (Cumbria)	9.6%	Department for Education	2019
Percentage of pupils receiving Free School Meals achieving Grades 9 to 4 in GCSE English and Maths (Cumbria)	35.4%	Department for Education	2019
Percentage of pupils not receiving Free School Meals achieving Grades 9 to 4 in GCSE English and Maths (Cumbria)	94.6%	Department for Education	2019
Percentage of working age population (16-64) who are economically inactive (Eden)	11.7%	Annual Population Survey, ONS	July 2019- June 2020
Percentage of employees who are employed in an 'elementary occupation'*	8.9%	Annual Population Survey, ONS	July 2019- June 2020
*Elementary occupations consist mainly of simple and routine tasks. Most occupations in this group require skills at the first ISCO Skill Level (a primary education)			
Percentage of working age population with no qualifications (Cumbria)	5.4%	Annual Population Survey – Resident Analysis, ONS	Jan 2019- Dec 2019

3. Health

Possible Objective: Improving health outcomes for people on low incomes

Measure	Latest Available Figure	Source	Date of Data
life expectancy in Eden (men)	82 (England: 79)	Public Health England, Eden District Health Profiles	2019
life expectancy in Eden (women)	85 (England: 83)	Public Health England, Eden District Health Profiles	2019
Percentage of Population aged 65 and over unable to manage at least one activity on their own (Eden)	18% (2,639)	Projecting Older People Population Information System (POPPI)	2020
Number of Mortalities of people aged 18-64 from suicide (Eden)	3	Projecting Adult Needs and Service Information (PANSI)	2020
Total population aged 18-64 predicted to be at higher risk of alcohol related health problems (Eden)	4.6% (1,381)	Projecting Adult Needs and Service Information (PANSI)	2020
Total population aged 18-64 predicted to be dependent on drugs (Eden)	2.9% (883)	Projecting Adult Needs and Service Information (PANSI)	2020

4. Housing

Possible Objective: Helping people with high housing costs, increasing numbers of affordable homes and improving the condition of people's homes

Measure	Latest Available Figure	Source	Date of Data
Number of Active Applicants to Eden's Housing Register in a Priority Band (Bands A-C)	225 (22% of all Active Applicants)	Cumbria Choice Based Lettings	2020
Number of Active Applicants to Eden's Housing Register aged 65+ (Age of main or joint applicant)	165 (8% of all Active Applicants)	Cumbria Choice Based Lettings	2020
Number of Active Applicants to Eden's Housing Register aged below 20 (Age of main or joint applicant)	35 (3% of all Active Applicants)	Cumbria Choice Based Lettings	2020
Homeless Presentations	299* *Further information on this figure can be found in the Appendix)	Figures Provided by Eden Housing Association	1 st April 2019-31 st March 2020
Homeless Presentations aged 65+	17 (5%)	Figures Provided by Eden Housing Association	1 st April 2019-31 st March 2020
Homeless Presentations aged below 25	59 (19%)	Figures Provided by Eden Housing Association	1 st April 2019-31 st March 2020
Affordability Ratio (Median)	7.2 (i.e. the median house price in Eden is 7.2 times the median property price)	CACI Paycheck and StreetValue	2020
Social and Affordable Rental Rates (Monthly)	Social (General Needs): £412.14 Affordable (General Needs): £464.53	Private Registered Provider Statistical Data Return	2019
Percentage of Households in Eden experiencing fuel poverty (low income high cost definition)	15.2%	BRE Stock Modelling Report	2019

5. Access to existing financial assistance

Possible Objective: Supporting groups of people that are more likely to experience poverty

Measure	Latest Available Figure	Source	Date of Data
Total Housing Benefit Claimants (Eden)	1,478	Department for Work and Pensions	August 2020
Percentage of Housing Benefit Claimants aged 65 and Over (Eden)	51.2 % (756)	Department for Work and Pensions	August 2020
Percentage of Housing Benefit Claimants aged 25 and Under (Eden)	1.2% (18)	Department for Work and Pensions	August 2020
Percentage of Housing Benefit Claimants who are lone parents (Eden)	11.7% (173)	Department for Work and Pensions	August 2020
Percentage of Housing Benefit Claimants who are single and aged 65 and over (Eden)	41.6% (616)	Department for Work and Pensions	August 2020
Number of Households on Universal Credit (Eden)	2,181	Department for Work and Pensions	August 2020

The impact of Coronavirus on Poverty

The national response to the coronavirus, including the short term and longer term impacts of lockdown on the local, national and global economy is likely to lead to more people in Eden experiencing economic hardship.

Not only are more households at risk of Poverty, the JRF argue that the pandemic has heightened and exposed long-term issues for those who were already experiencing poverty prior to the Coronavirus epidemic.

The following tables detail statistics for Eden related to the Furlough Job Retention Scheme and the number of claims made to the Self- Employment Income Scheme (Please note: *An employment* is defined as anyone who meets the scheme criteria set out within the published guidance. If an employee has jobs with more than one employer and has also been furloughed by more than one employer, they will be counted in these statistics once for each employment that has been furloughed. The employment is assigned geographically to the residential address of the employee which may not be the location of the job. An employee furloughed from the same job for more than one claim period will only be counted as a single furloughed employment).

Furloughed Employments as at 30 th September 2020						
	Female		Male		Total	
	Number	Take-up Rate	Number	Take-up Rate	Number	Take-up Rate
Eden	1,100	9%	800	7%	1,800	8%

Source: Labour Market Briefing Doc 2020 (Cumbria Intelligence Observatory)

Self-Employment Income Scheme- Round 2 Claims to end October 2020					
	Total potentially eligible population	Total claims	Total value of claims (£)	Average value of claims (£)	Take-Up Rate
Eden	4,400	2,700	6,700,000	2,500	60%

Source: Labour Market Briefing Doc 2020 (Cumbria Intelligence Observatory)

A survey conducted by JRF in November 2020, found that 2.5 million UK households were worried about paying their rent over winter, with 700,000 already in rental arrears and 350,000 at risk of eviction⁷. The study also identified that high proportion of renters were having to reduce their spending to offset a fall in income since March and were cutting back on food (70% of respondents) heating and electricity (49%).

JRF also carried out a survey of British mortgage holders⁸ and found that 1.6 million households (20% of all British mortgage holders) are worried about paying their mortgage and like in the rental sector, one in three mortgage holders are spending less on food and heating due to reduced incomes (since March).

The following bar chart shows the number of ‘new’ registrations to Eden’s Housing Register (Cumbria Choice Based Lettings) over the last year and details an increase from April through to August. It can’t be definitely determined that the increase in registrations is related to the Coronavirus Pandemic, but the dates do correlate to the Country’s first lockdown and the introduction of the Furlough scheme;

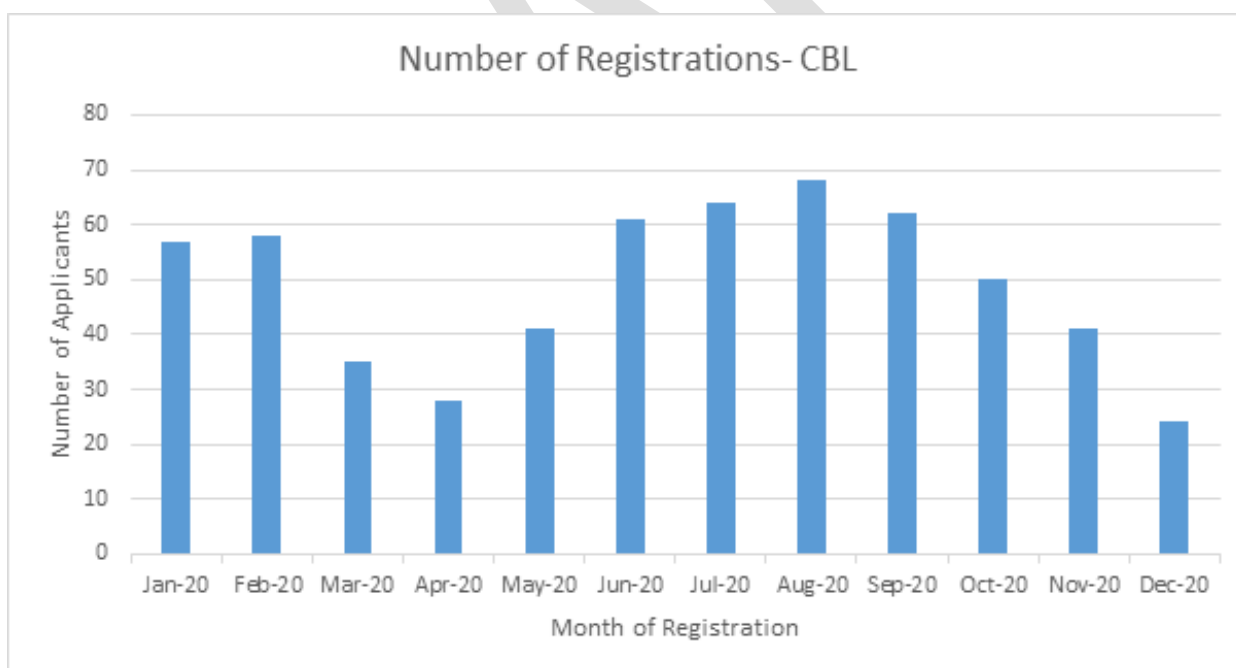


Figure 2: Source: Cumbria Choice Based Lettings

⁷ <https://www.jrf.org.uk/press/25-million-households-worried-about-paying-rent-over-winter-700000-already-arrears-and-350000>

⁸ <https://www.jrf.org.uk/press/one-point-six-million-households-worried-about-payments-over-winter-mortgage-holiday-scheme-closes>

Further analysis was conducted on the registration information to identify the numbers of those registering with some form of housing related debt (such as mortgage or rent arrears). This is shown in the following table;

Registration Month	Number of Registrations	Number of Applicants with Housing Related Debt	% of new registrations with housing related debt
Jan-20	58	9	15.5
Feb-20	59	11	18.6
Mar-20	35	7	20.0
Apr-20	28	8	28.6
May-20	41	2	4.9
Jun-20	61	12	19.7
Jul-20	64	9	14.1
Aug-20	68	0	0.0
Sep-20	62	11	17.7
Oct-20	50	8	16.0
Nov-20	41	10	24.4
Dec-20	24	4	16.7
Total	591	91	15.4

Source: Cumbria Choice Based Lettings

As the above shows 15.4% of those registering to Eden's Housing Register during the last year (2020), had some form of housing related debt.

How do we improve Poverty in Eden?

This report has outlined 5 possible objectives (related to the data gathered) to reduce the level of poverty within the district. They are;

1. Helping people on low incomes to maximise their income and minimise their costs

Could be achieved by:

- Researching if any finance clinics are run by local Organisations, Charities or Registered Providers

2. Raising Skills, improving access to higher value employment opportunities for people on low incomes

Could be achieved by:

- Apprenticeships

3. Improving health outcomes for people on low incomes

Could be achieved by:

- Initiatives such as Warm Homes Eden, Cold to Cosy

4. Helping people with high housing costs, increasing numbers of affordable homes and improving the condition of people's homes

Could be achieved by:

- Ensuring provision of affordable dwellings with a mixture of affordable tenures
- Working with the local Registered Providers
- Green Homes Grant
- Inspections by Housing EHO
- Updating the Council's Housing Renewal Policy

5. Supporting groups of people that are more likely to experience poverty

Could be achieved by:

- Increased joint working with Cumbria County Council and other Cumbria Local Authorities
- Helping to facilitate initiatives led by local Housing Associations, Charities and Community Groups (such as Food Bank)
- Ensuring Eden's Homelessness Service is working effectively

Appendix

List of Data Sources References

Data Source	Accessed
Annual Population Survey	https://www.nomisweb.co.uk/query/asv2htm.aspx
Annual Survey of Household Earnings	https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/datasets/placeofworkbylocalauthorityashetable7
Cumbria Intelligence Observatory	https://www.cumbriaobservatory.org.uk/economy-employment/report/view/a582fc0a0ae24bd8aca46d6c58c880a4/E07000030/
Department for Work and Pensions	https://stat-xplore.dwp.gov.uk/
Department for Education	https://www.gov.uk/government/statistics/key-stage-4-performance-2019-revised
Joseph Rowntree Foundation	https://www.jrf.org.uk
Labour Market Briefing 2020	https://cumbria.gov.uk/elibrary/Content/Internet/536/671/4674/17217/17224/44180124616.PDF
LG Inform	https://lginform.local.gov.uk/reports/lqastandard?mod-metric=2174&mod-period=1&mod-area=E10000006&mod-group=AllCountiesInCountry_England&mod-type=namedComparisonGroup
ONS Median Incomes	https://www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/incomeandwealth/datasets/householddisposableincomeandinequality
Projecting Adult Needs and Service Information (PANSI)	https://www.pansi.org.uk/
Projecting Older People Population Information System (POPPI)	https://www.poppi.org.uk/
Private Registered Provider Statistical Data Return.(2019)	https://www.gov.uk/government/statistics/statistical-data-return-2018-to-2019#history
Public Health Profiles	https://fingertips.phe.org.uk/profile/health-profiles/data#page/1/gid/1938132701/pat/6/par/E12000002/ati/101/are/E07000030/iid/10101/age/169/sex/4/cid/4/page-options/ine-vo-0_ine-yo-3:2017:-1:-1_ine-ct-9_ine-pt-0_cin-ci-4_ovw-do-0

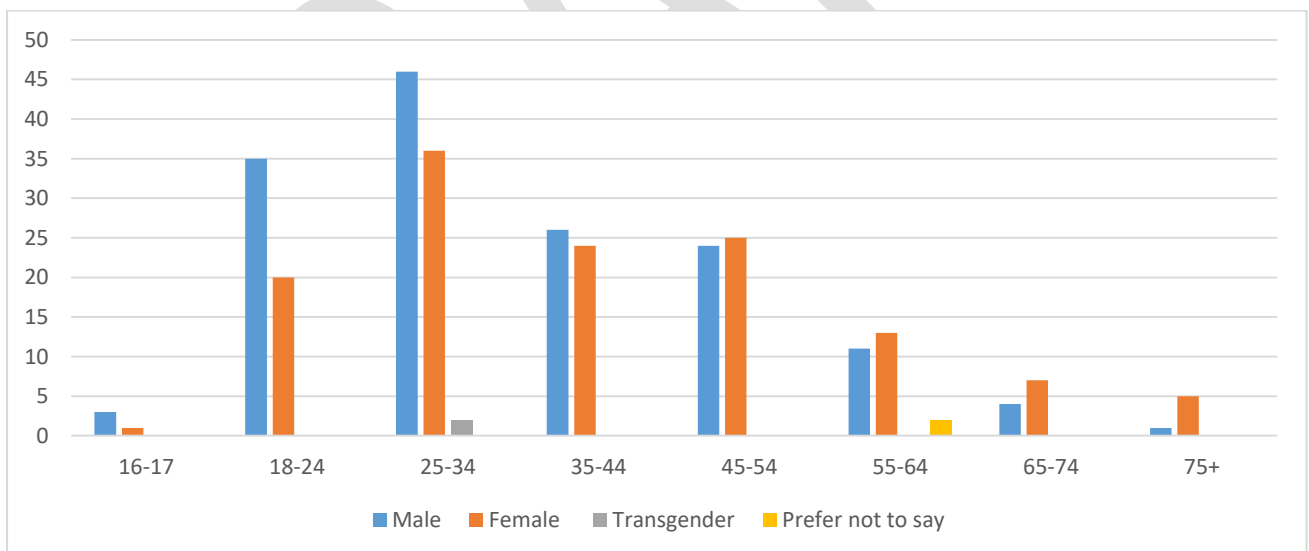
Homeless Presentations Broken Down by Decision/Response from Housing Options Team

Homeless Presentations broken down by Household Make-up (2019-2020)

Household Make-Up	Count	% of Presentations
Single Person	203	68
Family, 2 children	33	11
Family, 1 Child	29	10
Couple	11	4
Family, 3 children	9	3
Non-cohabiting couple	5	2
6-7 People or 4 children	5	2
8+ People or 5+ Children	3	1
Couple and 1 adult	1	0
Total	299	100

Source: EHA Housing Options Team

Age Range and Gender of Homeless Presentations (2019-2020)



Source: EHA Housing Options Team