

# **FINANCIAL WELLBEING & MITIGATING POVERTY STRATEGY OUR VISION FOR DUDLEY 2024-2034**

‘Dudley, a place where residents have sufficient resources to live a happy, healthy and content life’.

DRAFT

## Foreword

From Councillor James Clinton, Cabinet Member for Health, and Wellbeing

Dudley Borough is proudly referred to as the 'Historic Capital of the Black Country'. It has a rich industrial heritage, award winning green spaces and attractions, and is located in the heart of the West Midlands.

Like the rest of the country, we are faced with ongoing cost-of-living pressures. Inequalities in income have been rising for many years, and those on the lowest incomes – including among people who are in work – are struggling to make ends meet. Families with children and those with disabilities are disproportionately impacted, with more living in poverty or facing an uncertain financial future.

Financial wellbeing and health are intertwined: poor financial wellbeing can have a negative effect on an individual's wellbeing, and poor health can lead to poverty. Dudley should be a place where everyone can experience a decent quality of life, including access to essential items, clean and safe housing, healthy food, transport, and a job that pays a living wage. Our children and young people should be able to grow up in environments that enable them to thrive, free from the negative impacts and stigma of poverty and feeling positive about the future.

We recognise the impact that the current economic challenges are having on our resident's health and wellbeing, and in response we have worked with partners to coproduce this Financial Wellbeing and Mitigating Poverty Strategy, taking a whole system approach. It builds upon and complements our existing Economic Regeneration Strategy for Dudley. It contains an offer to individuals, families, communities, schools, organisations, businesses, and local politicians to work together and build upon our borough's strengths and assets, to develop solutions to mitigate poverty and to improve financial wellbeing, with a focus on reaching the people in highest need in our most disadvantaged communities — creating a borough where everyone has the opportunity to thrive.

## Introduction

From Dr Mayada Abu Affan, Director of Public Health, and Wellbeing

**Financial wellbeing is defined as feeling secure and in control of your finances, both now and in the future. It is knowing that you can pay the bills today, can deal with the unexpected, and are on track for a healthy financial future<sup>1</sup>.**

While many Dudley residents and families are financially secure, the increasing cost-of-living means that achieving financial wellbeing has become harder for some. Inequality gaps have continued to widen, and more people and families are struggling with the cost of living, as they are elsewhere, and numbers in poverty are increasing.

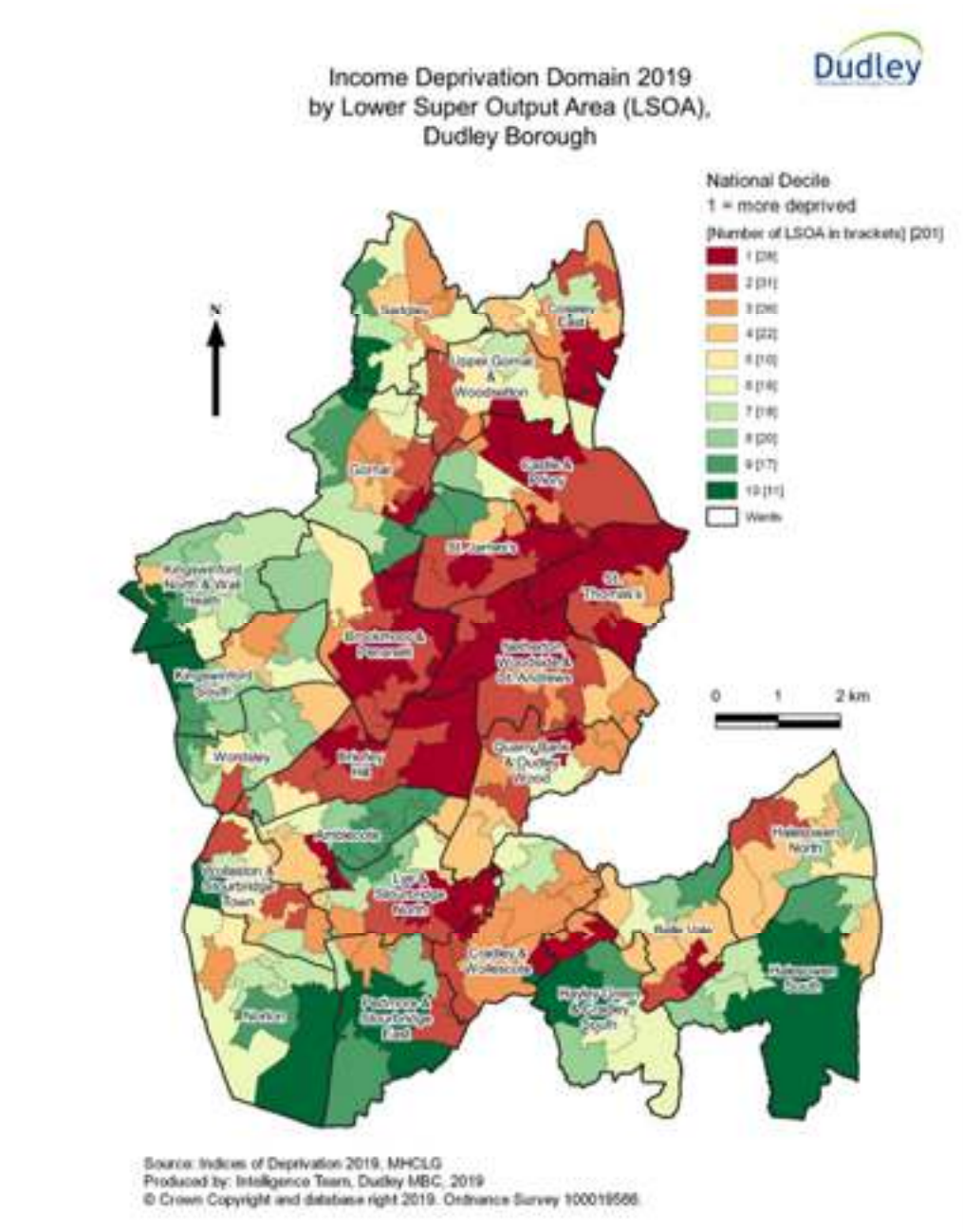
According to the Joseph Rowntree Foundation: *“Poverty means not being able to heat your home, pay your rent, or buy the essentials for your children. It means waking up every day facing insecurity, uncertainty, and impossible decisions about money. It means facing marginalisation - and even discrimination - because of your financial circumstances. The constant stress it causes can lead to problems that deprive people of the chances to play a full part in society.”*

Maslow’s “hierarchy of needs” is a well-known theory of motivation that ranks the needs of individuals, and clearly demonstrates the link between financial wellbeing and wider health and wellbeing. Those who cannot easily meet their basic needs (e.g., food, shelter, clothing, sleep) and are in poverty will not be able to focus on the second set of needs. Similarly, those who are struggling with their safety and security (e.g., health, employment, family) and have poor financial wellbeing will not be able to move up the hierarchy to reach their full potential.



Maslow's Hierarchy of Needs

Dudley Borough ranks 73<sup>rd</sup> out of 317 local authorities in England in terms of income deprivation, where 1 is the most deprived. Within the borough, however, there is a mixed picture: 12% of Dudley residents are living in the 20% least income deprived areas nationally whereas 32% are living in the 20% most income deprived (map)<sup>1</sup>.



The experience of local voluntary and statutory organisations consistently highlights the following groups as being disproportionately impacted by poor financial wellbeing:

<sup>1</sup> English indices of deprivation 2019, Ministry of Housing, Communities & Local Government

- Children and families, and especially single parent households and children living with special education needs.
- People with disabilities and serious mental health illness
- Black, Asian and Ethnic Minority communities
- Care experienced.
- Migrant communities
- Older people
- People who are isolated and lonely

Following engagement with Dudley's communities, voluntary and community sectors, statutory partners, and businesses, and building on our learning from the Household Support Fund and other initiatives, we have identified 3 ambitious themes that will make a difference to the residents of Dudley over different timescales. Central to this is a concerted shift to prevention and earlier intervention across multiple services and the wider system. We need to be addressing the root causes of poverty, not just responding to poverty crisis.

1. Preventing poverty
2. Helping people out of poverty
3. Mitigating the impact of poverty

Each theme will be enabled by:

- Community development using a strengths-based approach – building upon the assets, skills, and capabilities that individuals and communities possess.
- Enhancing workforce resilience to strengthen the support for residents and support the emotional wellbeing of frontline workers.
- Optimising communications with residents so that they receive the information that they need to strengthen their financial resilience.

For each theme, there will be a whole system action plan developed across our partnerships. Governance and oversight will be through Dudley's Financial Wellbeing and Mitigating Poverty Strategic Partnership reporting up into the Forging a Future Board in recognition that all of Dudley's Boards and Partnerships play an important role.

# THEME 1: Preventing Poverty

To improve the lives of Dudley's future generations and to ensure that they are on track for a healthy financial future, we will focus on improving outcomes associated with financial hardship for infants, children and young people.

## Objective 1.1: The First 1,001 Days

**In 2022/23, more than a quarter of children under 2 in Dudley (around 2,000) lived in relative low income families<sup>2</sup>.**

Poverty is linked with higher infant mortality, low birthweight, and prematurity. The stress of poverty can hinder infants' brain development with lifelong consequences for health and mental wellbeing into adulthood.

Parent-infant relationships are one of the core elements of early development, resilience, and a child's ability to weather life's challenges. Infants need nurturing care to achieve their full potential. This is based on feeling safe and secure, with a responsive caregiver who is not overwhelmed by housing issues, debt, or poor mental wellbeing. Parents need to be in a place - physically and mentally – to be able to help their infant with emotional regulation and create the home conditions for early learning, play and language development.

Having a good standard of housing is really important for infants and young children so that they are growing up in a safe environment that is also free of damp and mould. Ensuring that families can follow safer sleep guidance to reduce mortality is also a priority – some families cannot afford Moses baskets or cots for their infants or do not have the space to use them.

### What are we going to do?

- Make sure that all families from pregnancy onwards, and including those who speak different languages, know where to get financial support and how to access welfare benefits so that they are maximising their household income.
- Ensure that there is sufficient capacity in services, including maternity, health visiting, Family Nurse Partnership, Family Hubs and Start for Life, and early years' settings, to provide support for those living in, or at risk of, poverty.

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<sup>2</sup> Sources: Source: Office for Health Improvement & Disparities. Public Health Profiles. [ accessed 25<sup>th</sup> June 2024] <https://fingertips.phe.org.uk> © Crown copyright [2024]. Office for National Statistics, Lower layer Super Output Area population estimates 2022.



- Work with housing providers to help ensure that infants and young children are being brought up in safe, warm housing and with safer sleep arrangements to reduce the risks of injuries, development of disease and infant mortality.

### **How will we know if this goal has been achieved?**

Infant mortality will decrease over time in Dudley – infant death is clearly associated with higher levels of deprivation nationally.

*There were 43 infant deaths in Dudley between 2020 and 2022, equating to a rate of 4.2 deaths per 1,000 live births. This was statistically similar to the England average of 3.9 deaths per 1,000 live births but lower than the West Midlands average of 5.6 deaths per 1,000 live births.*

### **Objective 1.2: Improve School Readiness**

**In 2022/23, 37% of Dudley children (around 2,350) were not school ready at age five and of all West Midlands local authorities, Dudley had the worse school readiness outcomes for children who were eligible for free school meals<sup>3</sup>.**

Children from poorer households are less likely to be ready for school at age five, often driven by poorer language and communication skills, with lifelong impacts on educational attainment and employment opportunities.

The inequalities gap in good levels of development appear between 1 and 2 years of age in Dudley. At the time of the 2-2½ year check undertaken by health visitors, only 78% of children in the 10% most deprived areas have a good level of development compared to 93% in the 10% least deprived areas.<sup>4</sup> By age 5, only 44% of children who are eligible for free school meals have achieved a good level of development compared to 63% of all children<sup>5</sup>.

Being school ready starts at conception, highlighting the important role of early years' services and settings, and Family Hubs, as well as schools. There are numerous wider determinants that affect children's ability to learn in the earliest years and to get ready for school, these include poverty, housing and homelessness, family breakdown, neglect, domestic violence and substance misuse. The things we know that help to improve school readiness includes parents having good mental health, parents speaking to their child and reading with their child, being physically active, evidence-based parenting support programmes and access to high-quality early education.

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<sup>3</sup> Source: Office for Health Improvement & Disparities. Public Health Profiles. [ accessed 25<sup>th</sup> June 2024] <https://fingertips.phe.org.uk> © Crown copyright [2024]

<sup>4</sup> Source: DMBC, Health Equity Audit on Health Visiting, Dudley, 2024

<sup>5</sup> Source: Office for Health Improvement & Disparities. Public Health Profiles. [ accessed 25<sup>th</sup> June 2024] <https://fingertips.phe.org.uk> © Crown copyright [2024]

## What are we going to do?

- Explore how existing services such as the Family Hubs and Start for Life, 0-19 (25 SEND) public health service (including health visiting and school nursing), NHS services, nurseries and schools can work together to better support children and families on lower incomes.
- Continue to focus on the earlier identification of communication needs to provide support earlier, particularly in the most deprived areas of the borough and among ethnic groups with lower levels of development.

## How will we know if this goal has been achieved?

The gap between children on free school meals who have a good level of development at the end of reception and those who are not eligible for free school meals will have narrowed (Health, Wellbeing, and Inequalities Strategy 2023-28 Inequalities Goal).

*Only 44% of Dudley children on free school meals were school ready in 22/23 compared to 67% of children who were not eligible for free school meals<sup>6</sup>*

## Objective 1.3: Improve Educational Attainment

**In 2021/22, the average Attainment 8 score for young people in Dudley who were eligible for free school meals was 36.9 compared to 47.6 for all young people<sup>7</sup>. The 2022/23<sup>8</sup> Average 8 Attainment score in 2022/23 had reduced to 43.5 for all young <sup>(OBJ)</sup>people.<sup>9</sup>**

National data shows that pupils who are persistently or severely absent (who missed more than 10% and 50% respectively of possible school sessions) have lower average attainment. Children living in poverty are likely to experience a wide range of physical symptoms, ranging from tiredness, inability to concentrate, hunger, and be exposed to cold that affect their attendance and educational outcomes. Barnardo's has been reporting large rises in children sharing beds or sleeping on the floor – bed poverty which will increase absence.

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<sup>6</sup> Source: Office for Health Improvement & Disparities. Public Health Profiles. [ accessed 25<sup>th</sup> June 2024] <https://fingertips.phe.org.uk> © Crown copyright [2024]

<sup>7</sup> Source: Office for Health Improvement & Disparities. Public Health Profiles. [ accessed 26<sup>th</sup> June 2024] <https://fingertips.phe.org.uk> © Crown copyright [2024]



In 2022/23 Dudley's absence rate was 7.7%, higher than the England average (7.4%)<sup>10</sup>. The absence rate, which has substantively increased since Covid-19, is twice as high in the most deprived areas and is also higher among children with special educational needs are more likely to be eligible for free school meals (39% vs. 22%). A large part of this increase in absence is considered to be due to mental health and emotional wellbeing although it is not possible to quantify this with currently available statistics. Some girls report that they are missing school because they do not have sanitary products<sup>11</sup>.

Stigma is common experience for children living in poverty. Stigma may be associated with being identified as being impoverished, due to free school meals or through not having appropriate clothing or possessions. Feelings of exclusion, along with low self-esteem and ambition, may result in young people being at increased risk of exploitation and gang involvement, particularly if they feel they need to support with providing food at home.

### **What are we going to do?**

- Support education settings and wider services to implement measures that reduce the stigma and exclusion associated with poverty, recognising both the financial and practical restraints that parents or carers may experience. This needs to include those with special education needs and children in care.
- Reduce bed poverty in the borough to ensure that children and young people are ready and able to learn, maximising their educational opportunities.
- Improve mental health and emotional wellbeing for school children to reduce school non-attendance.

### **How will we know if this goal has been achieved?**

There will be fewer school absences among children and young people living in the most deprived areas of Dudley closing the gap with the least deprived areas.

*In 2022/23, the overall school absence rate was 7.7% across Dudley as a whole. This ranges from 9.0% among children and young people living in the 20% most deprived areas of Dudley compared to 5.0% among those living in the least deprived areas<sup>12</sup>.*

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<sup>10</sup> Department for Education <https://explore-education-statistics.service.gov.uk/data-tables/fast-track/2dfd3c02-6120-44e3-0436-08dc44f80079#locationFiltersForm-locations> [accessed 8<sup>th</sup> May 2024]

<sup>11</sup> Dudley Council/SHEU, Supporting the Health and Well-being of Young People in Dudley 2024 A summary report of the Health Related Behaviour Survey (2024)

<sup>12</sup> Department for Education <https://explore-education-statistics.service.gov.uk/data-tables/fast-track/2dfd3c02-6120-44e3-0436-08dc44f80079#locationFiltersForm-locations> [accessed 8<sup>th</sup> May 2024]

## Objective 1.4: Reduce Tooth Decay among Children

***In St Thomas's, St James's and Castle and Priory wards around a third of 5-year-olds have visible dental decay compared to less than 8% in more affluent areas of the borough<sup>13</sup>.***

Higher levels of tooth decay among children – which are entirely preventable, are found in areas of deprivation due to limited access to toothbrushes and fluoride toothpaste, more bottle feeding, greater consumption of high sugar foods, and fewer visits to the dentist.

Dudley Borough has lower levels of tooth decay on average compared to the West Midlands and England because the water is fluoridated. However, there are large disparities across Dudley's communities. As well as there being a far higher prevalence of visible tooth decay in the most deprived areas, data from across the West Midlands shows disparities by ethnic group with children from Asian communities and those from "other ethnic background" having more tooth decay<sup>14</sup>.

Poor oral health can have long-lasting impacts for children including damaging their self-esteem and confidence. The impacts of poor oral health in children should not be underestimated. It can cause pain and infections affecting children's ability to sleep, eat, speak, learn, and play, and impact on school readiness, educational attainment and attendance. Nationally, tooth decay remains the most common reason for hospital admissions in children aged between six and ten years.

### What are we going to do?

- Invest in preventing tooth decay among children in the most deprived communities, promoting the importance of oral health, providing toothbrush packs to those in financial need and encouraging age-appropriate use of cups instead of bottles.
- Ensure that there is equitable access to dentists for children in the most deprived areas of Dudley.

### How will we know if this goal has been achieved?

Reduce the gap in oral health between children living in the most deprived areas of Dudley and the least deprived areas.

***In 2019, 30% of children in the 20% most deprived areas of the borough had visible dental decay at age 5 compared to less than 10% in the 20% least deprived areas<sup>15</sup>.***

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<sup>13</sup> Public Health England (2021), Oral Health Profile, Dudley, 2019

<sup>14</sup> Public Health England (2021), Oral Health Profile, Dudley, 2019

<sup>15</sup> Public Health England (2021), Oral Health Profile, Dudley, 2019

## Objective 1.5: Reduce Teenage Pregnancy

**While teenage pregnancy rates have dramatically reduced over time, Dudley continues to have a higher rate compared to the national average: in 2021, there were 95 conceptions in under 18s, with 59% leading to abortion<sup>16</sup>.**

Teenage pregnancy is highly associated with poverty. It is more common among young women living in poverty and confines families in the cycle of poverty: children born to a teenage mother are at an increased risk of living in poverty. While there have been large reductions in teenage pregnancy, Dudley has higher rates for both under 16s and under 18s than the national average.

Teenage pregnancy contributes to high levels of school absence and a subsequent underachievement of education attainments, limiting future employment opportunities and perpetuating the cycle of poverty. Furthermore, teenage mothers are more likely to be a single parent and experience mental health problems than older mothers; both factors are associated with increased poverty rates.

Pregnant teenagers are more likely to experience conflict or rejection from their families, which can lead to a lack of adequate financial and social support which increases the risk of homelessness.

### What are we going to do?

- Increase availability of contraception and sexual health advice for young people to reduce rates of teenage conception.
- Ensure that teenage parents receive support to continue with and complete their education to improve their employment opportunities and life chances.

### How will we know if this goal has been achieved?

Fewer girls aged under 18 will become pregnant closing the gap between Dudley and England.

*In 2021, there were 17.3 conceptions per 1,000 girls aged under 18 compared to 13.1 per 1,000 across England<sup>17</sup>.*

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<sup>16</sup> Source: Office for Health Improvement & Disparities. Public Health Profiles. [ accessed 25<sup>th</sup> June 2024] <https://fingertips.phe.org.uk> © Crown copyright [2024]

<sup>17</sup> Source: Office for Health Improvement & Disparities. Public Health Profiles. [ accessed 25<sup>th</sup> June 2024] <https://fingertips.phe.org.uk> © Crown copyright [2024]

## THEME 2: Helping People Out of Poverty

### Objective 2.1: Improve Skills and Employability

### Objective 2.2: Increase Apprenticeship Opportunities

Economic growth plays a crucial role in financial wellbeing by creating income and opportunities, improving access to resources, reducing inequalities, and fostering social mobility.

Over the medium term, improving access to education, training, and jobs will enable Dudley residents to strengthen their own financial wellbeing. Local business are also keen to support local residents and there are opportunities to use innovative approaches to doing this.

Dudley is currently undergoing extensive regeneration efforts aimed at boosting its economy. The [Dudley Economic Regeneration Strategy](#) (March 2024) outlines a route map for the borough focusing on the next ten years. Its three strategic aims are to:

- **Place:** To improve and champion the economic infrastructure and assets of Dudley Borough and secure additional resources to improve its competitiveness.
- **Business and Enterprise:** To encourage the development of a dynamic and diverse business base and job opportunities through support to new and existing businesses in the Borough.
- **People and Communities:** To optimise the opportunities for local people - including the most vulnerable people and those from deprived areas - to develop and improve their skills and obtain jobs.

### Place-Based Strategy

Alongside the Dudley Economic Regeneration Strategy, the West Midlands Combined Authority has agreed a Devolution Deal (new agreement) with the Government to simplify how it gets funding for various services such as skills and training. The region will receive one single settlement (lump sum), allowing local authorities to plan long term strategies focusing on the needs of the area, this plan will be detailed in a Place Based Strategy. This strategy will inform how this funding is used to promote economic growth and support the objectives of the Dudley Economic Regeneration Strategy.

### What are we going to do?

Given the close alignment between the Financial Wellbeing and Mitigating Poverty Strategy objectives and Economic Growth and Place Based Strategies, we will collaboratively develop a single delivery plan approach across all strategies. This will

reduce duplication of resources, providing a sustainable, consistent framework to achieve goals that focus on economic growth, enhancing skills and employability.

### **How will we know if this goal has been achieved?**

Outcome measures will be aligned with the Place-Based Strategy which is in development.

### **Objective 2.3: Have Fewer Young People who are not in Employment, Education or Training (NEET)**

***While the percentage has been reducing, in 2023, 7.4% of 16- and 17-year-olds were NEET in Dudley – 569 young people – compared to 5.2% for the West Midlands.***

The term NEET, 'Not in Education, Employment, or Training,' refers to a person who is not receiving education, in employment, or undertaking vocational training, aged between 16 and 24.

Young people who are NEET often face higher risks of poverty due to limited income, reduced opportunities, and social exclusion. They may struggle to access employment, leading to financial instability and dependence on the welfare system.

Long-term NEET has a direct effect on health and makes the chances of being employed in a good career later in life significantly less likely. Young people who have spent substantial periods of time not in education, employment or training face significant challenges when trying to enter or re-enter the labour market because of the lack of qualifications and minimal work experience.

We know that unemployment affects physical and mental health. Low income increased social exclusion, isolation, and lack of social support, and increases in unhealthy behaviours such as drinking and smoking. We also know that unemployment is linked to ill health, premature death, deterioration in mental health, and an increased risk of suicide.

### **What are we going to do?**

- Work to reduce persistent absence which often precedes becoming NEET.
- Develop and enhance our local offer for young people who are at risk of becoming NEET or who are NEET to reduce their risks of long-term unemployment, including training and activities that help build confidence and provide a positive impact.

### **How will we know if this goal has been achieved?**

Fewer young people will be NEET in Dudley, closing the gap between Dudley and the West Midlands.

*In 2023, 7.4% of 16- and 17-year-olds in Dudley were NEET compared to 5.2% in the West Midlands.*

## **Objective 2.4: Improve Health at Work**

**The percentage of people aged 16 to 64 years in Dudley who were claiming unemployment-related benefits has remained stable over the past year, at 4.7% in both March 2023 and March 2024.** <sup>18</sup>

Ill health among working-age people costs the economy around £100 billion a year. It can also affect people's participation in the labour market. Once people fall out of work due to long-term sickness, they are very unlikely to move back into employment and become dependent on health-related welfare.

Long-term illness often leads to extended periods out of work, few people manage to return to employment. Unemployment is associated with declining financial stability and can increase the risk of mortality and morbidity, including limiting conditions, cardiovascular issues, poor mental health, suicide, and detrimental behaviours.

Evidence suggests that promoting health and wellbeing in the workplace can prevent poor physical and mental health, reduce stress and create positive working environments where individuals and organisations can thrive. Workplaces that encourage positive health and wellbeing retain staff and have happy employees that are more likely to maintain employment and be productive at work.

We aim to work with employers across the Borough to create healthy workplaces that support the physical, mental and emotional health of employees. By fostering environments that respect, accommodate and support people carers, people living with long term conditions and people living with a disability, to ensure that both staff and the businesses thrive.

### **What are we going to do?**

- Encourage employers to register for the Workplace Wellbeing Charter providing a national accreditation to improve the health and wellbeing of their workforce. The Charter is built on a solid framework which ensures that every angle of workplace wellbeing is covered including health improvement services and NHS Health Checks.

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<sup>18</sup> Source: Official census and labour market statistics [NOMIS][ accessed 25<sup>th</sup> June 2024]  
<https://www.nomisweb.co.uk>



- Work collaboratively with the WorkWell vanguard, Thrive and other employment services to establish holistic support to overcome health-related barriers to employment, and a single, joined-up gateway to other support services.

### **How will we know if this goal has been achieved?**

The percentage point gap in the employment rate between those with a physical or mental long-term condition (aged 16-64) and the overall employment rate will decrease.

*In 2022/23, the employment rate for people with a long term condition in Dudley was 7.5% lower than the overall employment rate.*

## **Objective 2.5: Develop Innovative Private-Public Sector Partnerships**

***To improve financial wellbeing in Dudley our aspiration is to work in partnership with the private sector to create jobs, boost community cohesion, promote networking and collaboration and build a system that empowers and enriches our community.***

In Dudley we already have well established joint ventures which we want to build on, including:

- Dudley Banks and building society – we are collaborating with banks and building societies to create a comprehensive catalogue of support and banking solutions aimed at assisting residents facing financial difficulties. This initiative includes establishing bank accounts for residents lacking identification and fixed addresses.
- Supermarkets and retail stores – according to [data from the Crime Commissioner](#) there has been an increase in shoplifting incidents across the Borough. We are collaborating with the Crime Commissioner to work with supermarkets and retail stores to provide assistance pathways for individuals caught shoplifting essential items and are experiencing evident financial crisis or stealing to fund drug addictions. This will include referrals to local welfare and charities and [Offender to Rehabilitation Programme](#).
- Dudley Business Champions' Group comprising industry leaders and companies across the borough acting as ambassadors for business and providing a link between the Council and Private sector.
- Newly established Long-Term Plan for Towns Board and town centre specific partnership / organisations including Dudley Town Centre Partnership, Halesowen Business Improvement District and potential Stourbridge Business Improvement District (subject to successful ballot Oct 24).

By increasing and building further private-public sector partnerships, through mutual support, we can unlock a range of social, environmental, economic benefits aligned to local priorities and drive transformation and sustainable development, encourage innovation and address issues our communities are facing.

**What we are going to do:**

- Through collaboration with the Black Country Chambers of Commerce, seek to forge new partnerships with local businesses (including, banks and shops) and national businesses to support our goals and opportunities for preventing poverty and helping people out of poverty, and to support community development, job opportunities and apprenticeships.

**How will we know if this goal has been achieved?**

- An increase in bank accounts for residents lacking identification and fixed addresses.
- Decreased reports of shoplifting across the borough.
- There will be an increased number of private-public sector partnerships to improve financial wellbeing and reduce poverty in Dudley.

## **THEME 3: Mitigating the Impact of Poverty**

### **Objective 3.1: Welfare support and advice**

**Between 1st October 2021 and 31st September 2024, Dudley received £15,753,114 from the Department of Work and Pensions to help the most vulnerable residents in financial crisis ensuring access to necessities: food, fuel, water, and shelter.<sup>19</sup>**

Much of the work that has been undertaken recently has been driven by the Government's Household Support Fund (HSF). Between 1st October 2021 and 31st September 2024, Dudley received £15,753,114 from the Department of Work and Pensions to help the most vulnerable residents in financial crisis ensuring access to necessities: food, fuel, water and shelter. Working across our statutory, community and voluntary sector partnerships, we have distributed this money to 212,000 times to households who would otherwise have struggled to buy food or pay essential utility bills or meet other essential living costs.

The benefit system is often confusing and hard to engage with, causing errors and delays. The system can also make it difficult for some to move into jobs or increase their working hours. The lack of uptake of welfare benefits significantly impacts homelessness by depriving individuals of essential financial support, that can lead to issues affording housing and basic needs, which can lead to eviction and homelessness. This then increases the barriers to employment, causing poor mental and physical health and wellbeing.

In Dudley there are several Welfare Support and Advice services available through Dudley Council and the voluntary sector. Their aim is to improve income for Dudley citizens and in turn to improve quality of life, and social and economic well-being. Services offer free, independent, and impartial advice and support on all welfare benefits, and can provide advice to help people resolve financial problems. They also provide resources and training to empower residents to understand their rights and responsibilities, make informed decisions and improve their financial situation.

#### **What we are going to do:**

- Subject to central government funding, continue to provide direct payments and vouchers for essential support to residents through multiple channels and organisations to ensure the most vulnerable households are supported.
- Work with Welfare Support and Advice services to establish awareness-raising and form filling training programmes for front-line workers to increase their

understanding of the welfare benefit/wider financial support systems to improve uptake of benefits.

- Explore innovative ways to help with personalised financial guidance, which would include benefits, debt and budgeting advice tailored to meet individual needs and goals. This could enable individuals to make informed financial decisions, improve their financial habits, and work towards long-term financial stability.

### **How will we know if this goal has been achieved?**

- To be confirmed – no obvious comparative outcomes indicator available from national data.

### **Objective 3.2: Increase availability and access to healthy, affordable food.**

**Black Country Food Bank supported over 21,000 people in Dudley in 2023, a 15% increase from 2022. Twenty-six percent (12,562) of Dudley's school children are now eligible for free school meals – an increase from 16% (7,331) in 2015/16<sup>20</sup>.**

There has been an increase in food poverty in Dudley, as elsewhere, driven by the increased costs of living with more households reliant on food banks and food vouchers.

A healthy diet is essential for good health and nutrition. It helps protect against many chronic diseases, such as heart disease and cancer. Those on lower incomes may be unable to make healthy food choices because fresh, nutritious products are not readily available, accessible, or affordable. Families experiencing food poverty are at a greater risk of obesity. Excess weight is more common in children living in areas of greater deprivation: 41% of children in year 6 in Castle and Priory are classed as overweight or obese compared to 26% in Norton.

There are initiatives throughout the borough addressing affordable access to healthy food and promoting positive health outcomes. Building and strengthening these assets can effectively contribute to reducing food poverty. These assets include community gardens and allotments for growing projects, voluntary organisations providing initiatives such as grow and cook projects and Best Before cafés, and food suppliers that are wanting to achieve their promise of community responsibility.

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<sup>20</sup> Department for Education <https://explore-education-statistics.service.gov.uk/data-tables/fast-track/e91aed1a-e40f-4f96-3e1d-08dc65d12a8f> [accessed 26<sup>th</sup> June 2024]

## What are we going to do?

- Create a multi-sector sustainable food partnership and action plan that aims to move away from crisis provision and towards creating a sustainable local food system that brings people together to share ideas and resources.
- Consider opportunities for policy changes aimed at reducing junk food advertising with promotions that endorse healthy sustainable food choices and increase availability.
- Explore options for improving the nutrition of children in early years and schools, including auto enrolment for free school meals and healthy start vitamins, availability of breakfast clubs, and quality of meals.

## How will we know if this goal has been achieved?

More adults and children in Dudley will eat at least 5 fruit and vegetables a day closing the gap between Dudley and the England average.

*In 2021/22, only 27% of adults aged 16+ in Dudley consumed the recommended amount of fruit and vegetables per day compared to 33% in England.*

## Objective 3.3: Reduce furniture poverty to achieve a socially acceptable standard of living.

**At Dudley's first *Too Good to Throw Away Day*, residents donated over 2 tonnes of essential items to Provision House, providing two months of home starter packs of nearly 1,000 items and supporting 78 residents.**

Furniture poverty is the inability to access or afford to buy or maintain furniture and appliances to achieve a socially acceptable standard of living. People and families experiencing furniture poverty are vulnerable to a wide range of negative impacts on their mental and physical health and wellbeing, including problems sleeping if they do not have a bed or bedding, not being able to cook healthy meals because they do not have kitchen appliances, and feeling ashamed or embarrassed about their home so they do not invite people over and feel socially isolated.

In Dudley, furniture poverty is a particular issue affecting young adults leaving the care system and people who have been homeless or in temporary accommodation, including refugees and asylum seekers. As they take on new tenancies, residents may lack the necessities (e.g., carpets, furniture, white goods) to be able to create a home. Residents are getting into debt to obtain essential household items before they have even moved in, may not be able to move into the property, or in some cases are not able to maintain their tenancies. Essential furnishings, such as curtains, can also indirectly contribute to reducing fuel poverty by creating a more insulated living environment, reducing heat loss and lowering fuel bills.

## What are we going to do?

We will build upon and further develop Dudley's Starting Over programme:

- Develop and embed processes for the reuse, recycling and upcycling of furniture, furnishings and white goods, including working with local social and private housing to change voids and bulky goods collection policies, and reduce the amount of waste going to landfill.
- Develop multiple communication channels, community outreach, considering language and accessibility needs and establish a feedback process to inform improvements. Ensuring that the vulnerable residents and professionals understand what support is available and where they can access it.

## How will we know if this goal has been achieved?

*To be confirmed – no obvious comparative outcomes indicator available from national data.*

## Objective 3.4: Reduce fuel poverty so that residents have warm homes.

**Latest estimates are that 26,711 households in Dudley were living in fuel poverty in 2022 — 18.8% of the 141,762 households in the area<sup>21</sup>.**

Fuel poverty is the inability to afford to adequately heat a home. In general, fuel poverty relates to households that must spend a high proportion of their household income to keep their home at a reasonable temperature. Fuel poverty is directly impacted by household income, the energy needs of the household and fuel prices.

Households experiencing fuel poverty are not able to heat their homes sufficiently, which has serious impacts on resident's physical and mental health and wellbeing. Living in a cold home can cause or worsen serious health conditions including heart attacks, strokes, and respiratory conditions. Living in cold homes affects children's education attainment and leads to isolation. Debt associated with fuel poverty is growing and self dis-connection by simply not topping up meters is increasingly becoming the norm for the most fuel poor. It is reported by National Energy Action (NEA) that fuel poverty is a known risk factor for suicide.

Dudley Energy Advice Line (DEAL) handled over 4,800 enquiries in 2023-2024 relating to fuel poverty through their one-stop hub for residents and professionals.

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<sup>21</sup> The Sub-Regional Fuel Poverty Report 2024 (2022 data) <https://www.gov.uk/government/statistics/sub-regional-fuel-poverty-2024-2022-data> [accessed 26<sup>th</sup> June 2024]



Through the Household Support Fund, Dudley has given out £310,693.08 of vouchers to support residents with fuel costs including water.

### **What are we going to do?**

- Provide one stop energy advice hub available to all residents of the borough to support with billing issues, offering debt and budgeting advice, funding for energy saving measures (e.g. boilers) and advice on energy efficiency, providing crisis measures, and help to reduce condensation.
- Embed a multi-agency referral partnership, by training frontline professionals from all sectors to recognise households in fuel poverty and refer them to DEAL Energy Advice Line.
- Continue to source and fully utilise national and local funding streams that provide energy improvements to increase the energy efficiency of homes across the borough.

### **How will we know if this goal has been achieved?**

The percentage of households in fuel poverty will reduce in Dudley, closing the gap with the England average.

*In 2022, 18/8% of Dudley households were estimated to be in fuel poverty, compared to 21.8% in the West Midlands and 13.1% in England.<sup>22</sup>*

### **Objective 3.5: Increase awareness and prevention of financial loss.**

**Dudley's Trading Standards Scams Team visit and support scam victims to protect them from further targeting. In 2023, they protected 74 residents from scammers and saved £600,000.**

Nationally, fraud accounts for around 40% of all crime: most offences are unsolved. Many frauds and scams are perpetrated against the elderly and vulnerable in their own homes by mis-selling of goods and services or personal care. Only 5% of victims report the fraud due to shame, fear of losing their independency or lack of awareness that they have been a victim of crime. Scammers are constantly finding new ways to perpetrate fraud and steal money, from blackmail to romance scams to selling non-existent items. The impacts of fraud can be shattering, and some end up in poverty.

Loan sharks are illegal money lenders who target low income and desperate families and individuals. They charge very high rates of interest. Loan sharks often take illegal

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<sup>22</sup>The Sub-Regional Fuel Poverty Report 2024 (2022 data) <https://www.gov.uk/government/statistics/sub-regional-fuel-poverty-2024-2022-data> [accessed 26<sup>th</sup> June 2024]

action to collect the money they have lent, such as threatening violence. In extreme cases, they may force non-payers into prostitution and drug dealing. Those who borrow from loan sharks report high levels of stress, worry or depression, and some have thought about or attempted suicide.

Many people take part in some form of gambling. For some, this can be an enjoyable activity, but for others, it becomes an addiction. Negative effects can include loss of employment, debt, crime, breakdown of relationships and deterioration of physical and mental health. At its worst, gambling can contribute to loss of life through suicide. Harms can be experienced not just by gamblers themselves. They can also affect their children, families and friends, employers and the local community.

### **What are we going to do?**

- Reduce the stigma and embarrassment associated with financial loss, promoting the Stigma Kills Campaign.
- Increase resident awareness about the warning signs of common fraud, scams and loans sharks, how to protect themselves, and how to get help.
- Tackle gambling-related harm and contribute to the West Midlands Gambling Recommendations and Action Plan.

### **How will we know if this goal has been achieved?**

Reduce the number of people requiring support for gambling-related harm in Dudley.

*Based on survey data from 2015, 2016 and 2018, estimates indicate that there were 8,762 adults (95% confidence intervals: 7,320-10,580 adults) who would benefit from interventions for gambling treatment, ranging from brief advice to residential support.*

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