

## Reducing Poverty and Improving Financial Inclusion

Date: 7<sup>th</sup> December 2023

Report of: Chief Officer Community Hubs, Welfare and Business Support

Report to: Scrutiny Board Environment, Housing and Communities

Will the decision be open for call in?  Yes  No

Does the report contain confidential or exempt information?  Yes  No

### Brief summary

As requested by the Environment, Housing and Communities Scrutiny Board, this report provides an overview of the work to reduce poverty and improve financial inclusion in Leeds, focusing on the collaborative approach, local partner updates and Universal Credit.

Leeds City Council and partners across the city have been recognised for the work undertaken to reduce poverty and tackle inequality and address financial inclusion. This approach, which has been adopted since 2004 has been based on building a strong evidence base including local research, data analysis and engaging with services and organisations who work directly with people most impacted by poverty and inequality.

Linked to the Best City Ambitions breakthrough priority to develop an integrated city-wide welfare support approach, multi-agency strategic and operational groups have been meeting since September 2022 to coordinate actions to mitigate the impacts of the cost-of-living crisis. Work over the past year has focused on developing a coordinated and integrated approach to; communications, information, advice and guidance, practical support, funding, and evidence and reporting. Thematic meetings including housing, children's services, health, crime and community safety, third sector and crisis support, have also been discussed, with clear crossover and recurring issues highlighted.

Partner updates reveal public services and third sector organisations in the city are facing rising levels of demand, higher costs, and increasing financial uncertainty. Demand for advice services remains high due to inflation, energy costs and the inadequate levels of income available to many people - either through Benefits or employment.

Locally, funding opportunities have been used to reinforce and enhance existing actions and initiatives established through the partnership approach and work continues through the breakthrough Welfare Group to further coordinate and integrate the city's response to welfare and the cost-of-living.

Despite the successful citywide approach, it should be recognised that due to wider economic factors the work undertaken has not been enough to prevent increasing numbers of households from experiencing financial hardship across Leeds. The resources available are not sufficient to meet the scale of the need. As such, council and citywide efforts to target the root causes of poverty and inequality, providing people with the support and opportunities they need to earn a good living and enjoy a healthy, secure family life, are more important than ever.

Although inflation has started to fall, the longer term economic outlooks remains stagnant. To be able to make sustainable change, longer term national commitments and funding opportunities are required to prevent further deterioration of the citywide financial inclusion position and to tackle the long term and underlying issues driving poverty in the city.

## Recommendations

- a) To examine the content of this report and to review the evidence and approach being taken in respect to reducing poverty, and improving financial inclusion in the city, with consideration as to the current cost of living crisis.
- b) To recognise that national economic factors and context are limiting the ability of the Council and financial inclusion partners to undertake actions and measures to reduce poverty in the city, thereby increasing the risk of more households experiencing poverty and destitution.

### What is this report about?

1. Poverty and financial exclusion have been deep-rooted challenges for many years, but key factors affecting the financial climate since 2022 have further escalated the situation, leading to the 'cost-of-living crisis'.
2. In October 2022, The Environment, Housing and Communities Scrutiny Board last received an annual update on the approach undertaken by Leeds City Council and partners to reduce poverty and improve financial inclusion in Leeds.
3. This report provides an update on work undertaken over the last year with particular focus on local partner updates, including current information on Universal Credit and the 'Move to Universal Credit' programme.

### Background information

4. Inflation reached 11.1% in October 2022, the highest reading since 1982. The latest CPI inflation figures published in November revealed UK Inflation of 4.6% in October 2023.
5. Food and drink prices are still a significant component to inflation at 10.1% as of October 2023 (down from 12.1% in September). The largest downward contribution to inflation was housing and household services which includes energy costs at -3.5%.
6. In November 2023, Bank of England interest rates were 5.25%, maintained from September, the first hold decision for nearly two years (and the highest rate for 15 years).
7. The main factors behind the fall in inflation has been attributed to the high Bank Rate and because the energy price cap been reduced further in October.
8. Since 2022, the Executive Board have received regular reports providing updates on the cost-of-living crisis, the specific impact on low-income households and details of actions undertaken locally to provide support in response to the cost-of-living crisis. (Latest Executive Board Report attached as **appendix 1** as additional context).

### Main Issues

9. Although inflation has reduced since earlier in the year, it remains higher than the 2% target, increasing the overall risk and rate of poverty and pulling those already below the poverty line into deeper, more severe forms of financial crisis.
10. In Leeds, according to the latest available estimates;
  - 22% of the Leeds population is living in relative poverty (after housing costs) equal to 178,630 people in Leeds<sup>1</sup>.
  - 22% of children in Leeds are living in relative poverty (before housing costs), equal to 32,933 children under the age of 16<sup>2</sup>
11. 2023/24 Client demographic data<sup>3</sup> from Citizens Advice Leeds is also indicative of groups being disproportionately impacted in the current climate;
  - 58% of clients were women

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<sup>1</sup> Poverty Estimates for Leeds – Leeds Poverty Factbook, <https://observatory.leeds.gov.uk/leeds-poverty-fact-book/relative-and-absolute-poverty/>

<sup>2</sup> DWP & HMRC Children in Low-Income Families: Local Area Statistics - <https://observatory.leeds.gov.uk/leeds-poverty-fact-book/section-2-child-poverty/> <https://observatory.leeds.gov.uk/leeds-poverty-fact-book/section-2-child-poverty/>

<sup>3</sup> Citizens Advice Client Demographic Date - 2023/24 to date

- 51% had a long-term health condition or disability
  - 42% of clients were from ethnically diverse communities
  - 21% were single parents (compared to 8% of the Leeds population)
12. In addition to the pressure on households, the financial challenges faced by statutory and voluntary sector organisations including the local authority, NHS, third sector present further challenge and risk to the sustainability and operation of services, at a time of rising need.
  13. The Autumn Statement was presented on Wednesday 22 November 2023, with welfare support measures centred around cuts to the rates of National Insurance, confirmation that benefits will be uprated in line with inflation (6.4%, September 2023) and increasing Local Housing Allowance (LHA) rates back to the 30th percentile of local rent levels.
  14. While these measures are welcome, longer-term support is required to ensure and enable meaningful support to low-income households. For example, increasing LHA rates will alleviate pressure for benefit claimants living in private rented accommodation, however if as anticipated the freeze is reinstated the following year, the pressure on households will be restored.
  15. Although changes to Universal Credit indicate increased levels of national employment support, this is alongside strengthened sanction regimes and changes to the Work Capability Assessment which risk reducing incomes and increasing barriers, particularly for disabled people and those with long-term illnesses.
  16. In addition, the Autumn Statement also made no reference as to whether Household Support Fund will continue beyond the current financial year.
  17. National charities including Joseph Rowntree Foundation, Barnardo's, and the Childrens Society have issued a statement expressing concerns that; 'The fund ends in March 2024 leaving a major hole in support which neither local government, nor the voluntary sector, will be able to fill.'
  18. On the 22nd November, Ofgem announced the new energy price cap of £1928 from January 2024. Previously, in January 2023, energy bills had been capped at £2,500 under the Energy Price Guarantee and due to the Government's Energy Bill Support Scheme, average energy bills were £142/month (instead of £208/month). The Energy Bill Support Scheme ended in March 2023, and under the new energy price cap, average households in January 2024, will be paying £160/month.

### **Leeds approach to Reducing Poverty and Improving Financial Inclusion**

19. Leeds City Council and partners across the city have been recognised for the work undertaken to reduce poverty and tackle inequality and address financial inclusion. This approach, which has been adopted since 2004 has been based on building a strong evidence base which has included local research and data analysis but most importantly by engaging with services and organisations who work directly with people most impacted by poverty and inequality and ensuring community views guide the work.
20. As a city it is recognised that to achieve our Best City Ambition and ensure inclusive growth, we need to tackle poverty and inequality.
21. Collaboration and partnership working has always been central to the city's approach, proving critical in the city's ability to respond to both the Covid-19 pandemic and the cost-of-living crisis. However, it should be recognised that because of wider economic factors the work undertaken has not been enough to prevent increasing numbers of households from experiencing poverty and deprivation.
22. In terms of the response to the cost-of living crisis and linked to the Best City Ambitions breakthrough priority to develop an integrated city-wide welfare support approach, strategic and operational groups have been meeting since September 2022 to coordinate actions to mitigate in as far as possible the impacts of the cost-of-living crisis. Each regular meeting includes a wide range of representatives from key organisations and services across the city including Leeds City Council (cross council), NHS, Public Health, FareShare Yorkshire, Voluntary Action Leeds (VAL), Forum Central, DWP and the Leeds Food Aid Network.

23. Work over the past year has been focussed around developing a co-ordinated and integrated approach to; communications, information, advice and guidance, practical support, funding, and evidence and reporting. Full details of the current work are detailed in full in **appendix 2A**. In summary this has involved the following;

**24. Communications:**

- Review and update of the Together Leeds campaign site.
- Dedicated social media content including Welcome Spaces and winter health.
- Online content complimented by a range of offline activity and printed resources.

**25. Information, advice and guidance:**

- The Cost of Living google drive containing up to date messaging and resources for staff and volunteers.
- Leeds Money Information Centre (MIC) - website and printed materials including posters, flyers, booklets and concertinas.
- Bespoke training and awareness sessions for frontline services delivered by the Council's Financial Inclusion Team and partners.

**26. Practical Support:**

- Welcome Spaces - November 2023 to March 2024, hosted by LCC Community Hubs and Libraries, third sector and faith-based organisations across the city.
- Zero Waste Leeds' Winter Coat Appeal.
- British Gas Energy Vouchers for Housing Leeds tenants (Housing Leeds).
- Emergency Warm Packs – distributed via West Yorkshire Fire Service.
- Debt Relief Order Pilot by Ebor Gardens Advice Centre.

**27. Funding:**

- Funding prioritised to support people most impacted by the cost-of-living crisis (including via third sector partners in the city), whilst adhering to the criteria of the different funds and differing timescales for delivery includes:
  - Household Support Fund
  - Holiday Activity and Food Funding
  - West Yorkshire Mayoral fund
  - Allocations of the UK Shared Prosperity Fund

**28. Reporting and evidence:**

- Attached as **appendix 2B** is the Leeds Cost-of-Living Dashboard, which brings together detailed data and analysis as of October 2023.
- Work to enhance the dashboard through migration and integration with an online interactive platform continues.
- Gathering evidence and understanding from a wide range of forums and services, to capture community experience and voice.

29. Building on this work, since June 2023 strategic meetings have focused on key themes, pressures and emerging issues, with updates provided by local expert speakers. To date; housing, children's services, health, crime and community safety, third sector and crisis support, have been discussed. Key points from each theme are included as **appendix 3**.

30. Across all themes, clear crossover and recurring issues have been highlighted. In particular, the quality, affordability and availability of housing, increasing levels of mental health, safeguarding concerns and worsening of health inequalities. Recognition of the increasing demand for services at a time where organisations are experiencing reduced capacity, particularly in the context of short term, reduced funding and budget cuts has also been a significant focus.

31. It is envisaged that the thematic meetings will contribute to greater understanding and strengthening of collaboration across the citywide partnership, in addition to the identification of local opportunities and practical support measures needed to tackle specific challenges.

32. Although strong local partnerships have underpinned and enabled the citywide approach, it is understood that secure funding opportunities and national lobbying is required to prevent further

deterioration of the citywide financial inclusion position and to tackle the long term and underlying issues driving poverty in the city.

### **Involving people with Lived Experience**

33. The Council and partners across the city are keen to ensure that the work undertaken on tackling poverty and inequality involves those with lived experience. For many years now, both Members and Council Officer, plus civic and business leaders from across the city have been involved in furthering this approach through involvement in Leeds Poverty Truth.
34. Whilst Leeds Poverty Truth (LPT) are currently embarking on their 4<sup>th</sup> Commission, the Council has also started working with LPT colleagues as part of their Resourcing the City work, whereby the lessons and actions brought about through the various Commissions in the city are mainstreamed and amplified to the benefit of all.
35. The work commissioned by the Council will see the Poverty Truth approach to involving those with lived experience, become a key building block of 'how we do things in Leeds' to ensure a sustainable and consistent approach is adopted to involving those with lived experience.

### **Partner updates**

36. As has been referred to partnership working is embedded across the city's approach to reduce poverty and improve financial inclusion. This section provides further evidence of the work undertaken across the third sector and advice services in Leeds.
37. The third sector continue to work with and support communities against an increasingly challenging backdrop for the organisations themselves, who face rising levels of demand, higher costs, and increasing financial uncertainty. The recently published [State of the Sector report](#) (jointly commissioned by Forum Central and Voluntary Action Leeds) highlights that between 2020 and 2022, the third sector in Leeds has experienced a;
  - 10% drop in the number of registered (charitable) organisations
  - 25% drop in the number of volunteers reported to the charity commission
  - 34% drop in the paid workforce
38. Alongside this report, the recently published [Third Sector Strategy](#) sets out a programme of work for the city, aiming to ensure all partners work together to ensure that the third sector is more diverse and resilient, and therefore better able to continue supporting communities.

### **Voluntary Action Leeds (VAL)**

39. The work of third sector organisations in the city continues to be a critical part of the support offered to people and communities. As reported to Executive Board, many third sector partners are in receipt of an allocation of the Household Support Fund in recognition of their trusted role and reach into communities, particularly those less likely to engage with statutory services including allocations to VAL and Leeds Community Anchor Network, Forum Central and Leeds Food Aid Network.
40. Taking on board learning from last year's Warm Spaces network, the Welcome Spaces network has been developed for the autumn / winter period of 2023/24. This year, local groups and organisations wishing to offer a Welcome Space have been invited to make a central expression of interest, with the Leeds Community Anchor Network then taking a lead in coordinating local activity and holding and distributing funding. A total of 120 small and medium-sized third sector and faith organisations expressed an interest in being a Welcome Space and there is a good geographical spread of Welcome Spaces, as well as a good spread of organisations working with communities of interest including faith groups, women's groups and LGBT+.

### **Advice services**

41. Access to advice is available in Leeds via several charities and non-for-profit organisations. Service offers vary depending on the organisation, but most offer a mixed provision of face to

face, telephone and digital support to any Leeds resident in need of free, impartial and confidential advice for a range of issues such as debt, benefits, housing, employment etc.

42. Key issues reported across advice partners in the city include:

- Claims to Personal Independence Payment (PIP) remain a significant and challenging area of work both in terms of new claims and appeals. Key issues are the length of time to determine the initial claims, and the high volume of claims which then go to appeal.
- Fuel and utility enquiries have remained exceptionally high, with affordability, debt and self-disconnection likely to be key issues in winter.
- The majority of clients seen for debt advice have deficit budgets, meaning solutions available are extremely limited.
- High levels of safeguarding and mental health concerns, including clients self-harming and expressing suicidal intentions.

43. The Council's Financial Inclusion Team continues to provide a range of training and briefings, particularly aimed at frontline services and volunteers. Feedback from attendees is collated as part of these sessions, to capture specific insights and experiences of those working in front facing roles, informing future training and development of work and projects. Examples of key concerns and challenges are included as **appendix 4**.

### **Citizens Advice Leeds (CAL) & Chapeltown Citizens Advice (CCA)**

44. Demand for advice services has continued to escalate because of inflation, energy costs and the inadequate levels of income available to many people - either through Benefits or employment. Demand has increased particularly in the following areas since 2021/22:

- Utilities enquiries have nearly trebled.
- Demand for help from foodbanks and other crisis support has increased by 250%.
- Housing enquiries have increased by 50%, with most problems arising from the private rented sector.

45. Since 2014, Leeds City Council has funded the Leeds Advice Service contract, which Citizens Advice Leeds delivers, in partnership with Chapeltown Citizens Advice and Better Leeds Communities. Through the Leeds Advice Contract, from 1st October 2022 to 30th September 2023, 28,220 clients were helped with 61,189 enquiries. £2,981,307 income was generated for clients through measures such as benefit entitlement advice and grant applications, and £78,928 debts were written off.

46. Although the high demand and situations experienced by clients can be overwhelming, interventions still result in significant improvements for clients' financial and housing security, and for their health and wellbeing. Client feedback surveys found:

- 96% of clients were satisfied with the service they received.
- 42% reported having more control over their finances following advice.
- 49% reported improvements to their emotional wellbeing.
- 37% reported improvements to their physical health.
- Main areas of dissatisfaction were cited as 'difficulties in getting through on the phone' and 'unable to provide more specialist advice and representation especially in housing.'

47. Further funding has been sourced to increase capacity; funding from the West Yorkshire Combined Authority for the Leeds Advice Service has been used to increase staffing in the telephone team and recruit caseworkers to provide specialist advice in housing, benefits, employment and debt. CAL has also secured funding from Citizens Advice national donations to increase staffing in the telephone/digital team. Northern Powergrid have increased their funding for the Energy Affordability team at CAL and work is ongoing with Leeds MIND and Trussell Trust on one of six pilot projects in the country, to improve support for people experiencing mental health issues and financial difficulties.

48. As a result of increased capacity, the number of phone calls answered locally by Citizens Advice more than doubled in the first half of the year compared to the same period last year, and work is ongoing to increase this further in the second half of the year.

49. Cuts to legal aid and other funding over many years has resulted in virtually no access to specialist advice/representation for people who cannot afford legal advice. Citizens Advice are therefore utilising additional funding referenced to develop casework capacity and CAL is applying for legal aid contracts from 2024 to fill some of those advice gaps.

### **Burmantofts Community Projects (BCP)**

50. Money Buddies (Financial Capability) and Ebor Gardens Advice Centre (Debt Advice), provide debt advice, financial capability, financial education, and income maximisation services from over 30 centres in Leeds, St James and LGI hospitals and 12 food banks across Leeds.

51. In 2023, over 4,000 clients have been helped, including via £76,195 worth of food/fuel vouchers distributed to date.

52. The debt advice service is over-subscribed and although capacity is static, demand has tripled since 2020/2021. This has resulted in the service being forced to cease operating a waiting list.

53. Key focuses for the organisation in 2023 are securing funding for projects and exploration of opportunities to expand including via training and development programmes.

54. BCP Chairs the Leeds and West Yorkshire Debt Advice Network, made up of multi-agency front-line debt advice colleagues working in Leeds. The network helps facilitate collaborative working relationships between front line advisers and plays a key role in working to manage demand across organisations in Leeds.

55. BCP also Chairs the Annual Leeds Poverty and Debt Forum, which is aimed at service managers and seeks to address issues in Leeds in relation to debt and poverty, funding challenges and identifying partnership led solutions.

### **Welfare Rights Unit (WRU)**

56. WRU assisted 10,085 clients in the period April to October compared with 9,748 in the same period in 2022, reflecting the steady increase in work.

57. The biggest area of work continues to be disability benefits, particularly Personal Independence Payment (PIP). Latest DWP figures show again the number of new claims continues to increase and the quarter ending July 2023 saw the highest number of PIP claims since PIP was introduced in 2013, and an increase of 17% compared to the same quarter a year ago. Of awarded claims, 74% were for 2 years or less, giving little long-term stability for disabled claimants and increased pressure on WRU and other advice services.

58. It remains necessary that WRU support customers with initial PIP applications and comprehensive representation for tribunal appeals. In the 6 months commencing 1 April 2023, 158 requests for help with tribunals were received and with the continuing high numbers of new claims being made, high refusal rates and the length of time waiting for a decision, it is expected this number will continue to increase over the next year.

59. The service has noted an increase in 'cost of living' enquiries; with greater demand for benefit checks, help with council tax and information about cost of living schemes. Given current financial forecasts, it is anticipated this upward trend will continue.

### **Universal Credit- update from Department for Work and Pensions (DWP), Housing Leeds and Help to Claim**

60. As of October 2023, there were 80,073 people claiming Universal Credit (UC) in Leeds (compared with 71,344 at July 2022)

### **Housing Leeds**

61. At the end of October 2023 19,389 Housing Leeds tenants were claiming UC full service. 47.9 % of these claims have a Managed Payment to Landlord (MPTL) in place (The Housing Cost element of UC is paid directly to the UC claimant by default, but a direct to landlord payment can be made where the tenant has more than 2 months arrears or where circumstances, as defined by DWP, make this appropriate to support the tenant).

## **DWP**

62. 'Move to Universal Credit' is the next stage of the roll out of Universal Credit which is gradually replacing legacy benefits for people of working age. Nationally, DWP have been migrating legacy benefit customers to UC across an increasing number of Jobcentre Districts, since April 2023 and by March 2024, migration will have started in every Jobcentre District. Through 2023/24, the focus is on households receiving tax credits only. Migration Notices began to be issued to Tax Credit claimants in Leeds from August 2023. This only includes residents who are in receipt of Tax Credits and no other benefits.
63. In 2024, migration notices will start to be issued to households receiving other combinations of the six means tested benefits that UC replaces (i.e. Job Seekers Allowance (JSA) - income based, Employment Support Allowance (ESA)- income based, Income Support, Incapacity Benefit, Housing Benefit (HB), Working Tax Credits and Child Tax Credit), excluding those on ESA only and ESA with HB.
64. Eastgate Jobcentre closed in March 2023 with colleagues and services moved to nearby sites. Leeds Park Place re-opened after refurbishment 20th November 2023. The three temporary jobcentres opened in Leeds are due to close. Seacroft (Temple House); this closes 9th December 2023, Kirkstall closed earlier this year and City Centre (Albion Street) will close 9th January 2024 – Health Model Office will remain in Albion until then.
65. In April - Nov 2023, over 505 employers attended recruitment events in Leeds Jobcentres, offering an opportunity for customers to speak with employers. The established Sector-based Work Academy Programme (SWAP) programs were successful with 712 customers starting a SWAP, and over 700 customers have been able to gain work experience and a guaranteed job interview in their chosen field.
66. The Social Justice Team continues to be a key element of local delivery, supporting some of the most vulnerable customers in Leeds. Alongside key partners, the Social Justice Team also supported 171 families as part of Leeds Afghanistan Resettlement; completing claims for Universal Credit and supporting individuals and families to move closer and into the labour market.
67. The Youth Employability Coach (YEC) role works alongside the Social Justice team in Leeds - mirroring the offer and working with a range of partners and organisations to provide a tailored, focused and intensive level of support to youth customers with multiple barriers to work and complex needs, for 6 months depending on individual needs. YEC attends the Dewsbury Road Youth Hub on a weekly basis, alongside different providers, to reinforce wrap round support available. The YEC Team manage a caseload of 470 vulnerable under 24-year-olds, including 16/17 -year- olds with no parental support and Care Leavers.
68. Supporting customers through the Cost-of-Living issues is paramount to Jobcentres and includes;
- Promotion of the MIC (Money Information Centre) via the website and promotional materials, available in every Leeds Jobcentre.
  - Working with Better Leeds Communities to arrange a regular presence within a jobcentre for Work Coaches to refer customers for support, with a view to extending this offer to further local Jobcentres.
  - Upskilling Work Coaches to ensure customers are aware of crisis & welfare support options
  - Signposting customers to (and improving uptake of) other benefits.
69. Next steps focus on building on the already established relationships with external partners and providers, procuring new provision relevant to the city's changing demands and working collaboratively to ensure customers receive not only the correct benefit payments but appropriate upskilling, guidance, advice, and support.

## **Help to Claim (H2C)**

70. The DWP funds a national Help to Claim service for Universal Credit claimants. H2C provides support for new claimants up to receipt of their first payment.



71. The H2C service is delivered through national telephone and digital channels only. Citizens Advice Leeds is one of the local offices contributing to the delivering the service, answering enquiries from across England and Wales.
72. The service was re-tendered this year, and the outcome of that process is still unknown.

### **What next**

73. Leeds has maintained an effective, collaborative, and co-ordinated approach to tackling poverty for many years, but global and national factors have led to unprecedented demand on services and increasing numbers of households falling into low income and poverty.
74. Although inflation has started to fall, the longer-term economic outlook remains stagnant, and there are deep-rooted causes to poverty that need addressing. As stated by the Joseph Rowntree Foundation; 'for those already skipping meals and going without hot water, the rate at which prices continue to rise is now secondary.'
75. While work continues through the breakthrough Welfare Group to further coordinate and integrate the city's response to welfare and the cost-of-living, there are significant concerns that without long-term support, the sustainability of the approach is at risk and measures undertaken locally will not be enough to reduce poverty and destitution.

### **What impact will this proposal have?**

76. The proposal will ensure that there is a strategic, coordinated, and collaborative response to tackling poverty and ensuring financial inclusion in Leeds.
77. The focus of this report is on poverty and inequality which is protected equality characteristic. It sets out the impact of the cost-of-living crisis will have on households living on the lowest incomes in the city, the actions currently being undertaken to mitigate the impact and the proposed citywide approach. Equality, Diversity, Cohesion, and Integration screening will be undertaken as appropriate for each future measure.

### **How does this proposal impact the three pillars of the Best City Ambition?**

- Health and Wellbeing       Inclusive Growth       Zero Carbon

78. The work of the Council's Financial Inclusion and Welfare and Benefits teams contributes to achieving Leeds Best City Ambition, which sets at its heart the mission to tackle poverty and inequality and improve the quality of life for everyone who calls Leeds home.
79. The cost-of-living crisis will impact all key pillars of the Best City Ambition.
80. Supporting and enhancing the citywide welfare and support offer will not be enough, however, in the face of escalating challenges. The resources available are not sufficient to meet the scale of the need. As such, council and citywide efforts to target the root causes of poverty and inequality, providing people with the support and opportunities they need to earn a good living and enjoy a healthy, secure family life, are more important than ever. This is the basis for our Best City Ambition.

### **What consultation and engagement has taken place?**

Wards affected:

Have ward members been consulted?       Yes       No

81. Partner organisations referred to in this report have been consulted to provide relevant and up to date information about the projects, initiatives and services referenced.

### **What are the resource implications?**

82. All the projects and services referred to in this report are being undertaken within current budgets, there are no additional resource implications arising from this report.

### **What are the key risks and how are they being managed?**

83. Low-income households and those already facing poverty and destitution are being disproportionately, and more severely impacted by the current economic climate. As the situation has prolonged, the risk of more households falling into hardship has been realised.

84. The ability of welfare support services – both statutory and third sector to meet demand and to make meaningful interventions that alleviate poverty and destitution is at further risk.

85. A corporate risk has been identified on Escalating Poverty. Further details of the risk can be seen in Cost-of-Living November Executive Board report in appendix 1.

### **What are the legal implications?**

86. There are no specific legal implications or access to information issues with this report.

## **Options, timescales and measuring success**

### **What other options were considered?**

87. No other options have been considered.

### **How will success be measured?**

88. Success will be measured via update reports

### **What is the timetable and who will be responsible for implementation?**

89. Implementation is immediate and ongoing.

## **Appendices**

- Appendix 1: Executive Board Report 'Understanding & addressing the Cost-of-Living Crisis'
- Appendix 2: (A) Cost of Living Action Tracker & (B) Leeds Cost of Living Dashboard
- Appendix 3: Summary of strategic thematic meetings
- Appendix 4: Experiences/feedback from frontline officer/volunteers
- Appendix 5: Glossary of terms

## **Background papers**

- There are no background papers to this report