

From: John Betts, Interim Corporate Director of Finance

To: Kent Health and Wellbeing Board – 24 May 2022

Subject: Overview of Financial Hardship Programme

Classification: Unrestricted

Past Pathway of report: N/A

Future Pathway of report: N/A

Summary: This report provides a brief overview of the Helping Hands Scheme and Financial Hardship work. Whilst health and wellbeing are not the primary focus of this programme, the report highlights where there are links to health and wellbeing and discusses some of the expected benefits in this area.

1. Introduction

1.1 The Helping Hands Scheme was created in February 2021 by the Leader using £10m of the Covid Emergency Grant to support projects aimed at helping residents experiencing, or at risk of, financial hardship. The scheme has four key areas: Residential, Digital Inclusion and Capabilities, Crowdfunding and Business.

1.2 The Financial Hardship Programme includes the Helping Hands Scheme and expands on this work to utilise funding from other sources. As a result of this, three additional workstreams are included in the Financial Hardship Programme; Data Sharing, Referrals, and Free School Meals and Healthy Start.

1.3 While health and wellbeing are not the primary focus of this programme, there are health and wellbeing benefits from some of the projects being undertaken. This report provides a brief overview of some of these benefits.

2. Body of the report

2.1 Residential

2.1.1 The Residential Workstream aims to support and develop projects that mitigate or reduce the financial impact of the pandemic on residents who are at risk of, or experiencing, financial hardship. The workstream has recently completed delivery of two schemes using the Household Support Fund that set out to support residents of Kent who are experiencing financial hardship due to a reduction in income employment, along with the cost-of-living crisis.

- Fuel Support Scheme – the project supported residents across the county with crisis support payments (fuel vouchers) and funding for item support (warm blankets, temporary heaters).
- Water Support Scheme – the water support scheme provided funding to residents through the water providers in Kent.

2.1.2 Living in a cold home has significant and demonstrable direct and indirect health impacts. There is strong evidence that shows it is associated with poor health outcomes and an increased risk of morbidity and mortality for all age groups¹. The fuel support scheme will help to support people to be able to heat their homes and therefore reduce some of these outcomes.

- Debt Advice – debt advice work is intended to provide financial advice and support to people in hardship and provide a financial plan to support them and improve their financial resilience.
- Underwritten Loans Scheme – the underwritten loans scheme is a partnership project with Citizen’s Advice Bureau and Kent Savers. The project will provide no interest loans to residents in high interest debt. Applicants would need to undertake financial resilience training.

2.1.3 There is a clear link between mental health and financial wellbeing. Projects which are targeting improvement of resident’s financial resilience are expected to have positive mental health impacts.

2.2 Digital Inclusion and Capabilities

2.2.1 The digital workstream is tackling digital exclusion and poverty across the county, through several projects and schemes directly delivered by Kent County Council or with third-party partners. The pandemic has highlighted the existing digital divide in the county and many digitally excluded residents (fully or partially) were disproportionately affected – this was due to many public buildings/services were closed due to government restrictions.

- System and Platform – the objective of the project is to produce a digital tool that collates the digital inclusion schemes for Kent, enables professionals to access guidance, templates, resources to support and embed digital inclusion and capabilities, provide skills courses for residents and business owners.
- Social Connectivity – the objective of the project is to (a) improve the communication between the market (telecom providers) and owners of social housing stock, to improve the drop-out rate of these buildings as part of commercial infrastructure build programmes; (b) establish legal agreements from best practice to make it easier for the market and those responsible for the housing stock to improve the pace and expense of getting the legal agreements in place and (c) support telecoms providers to improve affordability of connectivity for tenant, through special rates or social tariffs.
- Engagement and Skills – the objective of the project is to deliver intensive localised digital inclusion and capability support for Kent residents and businesses, targeted at those that are (or at-risk of) digital exclusion.
- Social Sector Support – the scheme was established in partnership with Kent Community Foundation (KCF) and launched a £350k fund to enable frontline organisations to enhance their digital offer or strengthen client-facing technology infrastructure.

¹ <https://www.gov.uk/government/publications/health-risks-of-cold-homes-data-sources>

- Hardware Access Scheme – providing remanufactured devices to those most in need and digitally excluded as a ‘gift’ by a referral from a professional. Improving digital access through hardware, which we aim to improve health and educational outcomes of Kent.

2.2.2 The workstream has data sets on digital exclusion across the county, along with a number of other indicators, this can be found here:

<https://www.digitalkent.uk/resources/detail/kent-digital-exclusion-reports-june-2021-537>.

2.2.3 In addition, the workstream is committed to improve health outcomes as we improve the digital inclusion picture across the county. The team support individuals to realise that they can improve self-care using digital tools, access health tools and services and more widely, reduce loneliness and isolation.

2.3 Data Sharing

2.3.1 The Data Sharing workstream is currently piloting two data sharing systems, which through more intelligent use of data, enable local authorities and support services to more effectively identify those in need or at risk of crisis, and tailor the support provided to those individuals and households.

2.3.2 Within the pilots we are running, we have a wide range of objectives being considered which are at varying degrees of implementation – ranging from increasing the take-up of welfare benefits for those who are entitled to it, reducing homelessness through early identification of those households at risk, preventing falls among vulnerable cohorts and subsequent hospital admissions, safeguarding at-risk young people and children from harm, and improving holistic work within the Supporting Families agenda. Many of these initial areas of focus, for instance financial vulnerability, are closely linked to wider determinants of health and we hope to demonstrate a net benefit across multiple indicators.

2.4 Referrals

2.4.1 The referrals workstream is aiming to strengthen referrals across Kent, rather than signposting as default. It was recognised at the initial stages of the pandemic, that many people were subjected to signposting for financial support and advice, often from one organisation to another. This was leaving individuals who were seeking the support, deflated and falling further into financial hardship. In addition, new and emerging financial pressures on the household budget, have meant that services - internally and externally - have seen an increase in customers contacting services for advice and support in relation to financial hardship and the wider holistic issues that present when someone is experiencing, or at risk of, financial hardship. An outcome of the project is to reduce the number of A&E and GP appointments made for mental health support in relation to financial hardship, by getting individuals support and advice they need in a timely way.

2.4.2 The projects we are piloting:

- **ReferKent** - (Development phase) Referkent will use ICT software to allow public sector and voluntary organisations to make direct referrals to each other in line with UK GDPR. It will ensure that residents will no longer be subjected to signposting and that they will receive the financial advice and support they need in a timely way. ReferKent will allow us to track referrals, which will help assess demand on services and monitor the effectiveness of the referrals made.
- **Strengthening referrals networking** – The strengthening referrals networking meeting give's an opportunity for referral partners to promote new and existing services in relation to financial hardship and will help to build trust between referral partners, who onboard the ReferKent system.
- **Money Advice Network (MAN)** - MAN is a free service that allows professionals to make direct referrals to their service. The MAN service will call customers on a taxi rank basis to offer free debt and financial advice. We are working with MAN to train up frontline staff across the public and voluntary sector.

2.5 Free School Meals and Healthy Start

2.5.1 Through partnership working with the Integrated Care System and Voluntary Community Sector colleagues and collaborative working between KCC departments the Free School Meals (FSM) and Heathy Start workstream aims to increase the uptake across Kent. Currently, FSM uptake is 92.5% and Healthy Start is approx. 55%. Maximising the benefits realised for Kent families that are entitled to this support will result in:

- families gaining additional funds into their budgets to fund food (up to £34/week per child);
- reduced costs of feeding young people when at school (worth £440 a year).

2.5.2 There is also the secondary benefit of additional funding for schools linked to FSM, specifically Pupil Premium funding (£985-1385/annually per child for 6 years from registration for FSM) which funds interventions for all pupils, to close the attainment gap, including wellbeing interventions.

2.5.3 There are clear links to health and wellbeing benefits from this workstream. The Healthy Start initiative provides free vitamins in line with government guidance. Vitamin consumption in babies and young children can help prevent a number of illnesses. For example:

- The intake of folic acid before conception and during the first trimester of pregnancy can prevent spina bifida
- zinc deficiency can slow child's growth
- iron deficiency can cause tiredness and lack of concentration
- Not enough iodine can cause goitre and other conditions like intellectual disability
- Not enough calcium can lead to rickets, osteopenia and osteoporosis
- Vitamin D: vitamin D deficiency can lead to rickets and bone disease.
- Vitamin B12: vitamin B12 deficiency can lead to a form of anaemia.

2.5.4 Preventing potential health issues by ensuring families have the right nutrition will ensure children have the best start to life and that they are ready to learn.

3. Conclusions

3.1 This paper outlines the current key projects and explores their links to health and wellbeing. Whilst health and wellbeing are not the primary focus of the financial hardship programme, they remain a priority for the Council and as such we invite the Kent Health and Wellbeing Board to endorse the projects and welcome comments on the areas of work included here.

4. Recommendation(s):

The Kent Health and Wellbeing Board is asked to endorse the projects described above within the Financial Hardship Programme

5. Background Documents

- N/A

6. Contact details

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