

Tackling Poverty in Suffolk 2022



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Introduction

- Suffolk has slightly lower levels of people living in relative poverty (17.8%) than the UK average (22%).¹ However, increasing numbers of Suffolk residents are experiencing fuel and food poverty and struggling with low incomes and high housing costs. The Covid-19 pandemic and the current cost of living issues have further increased the number of Suffolk residents affected, as well as the depth of poverty many people are experiencing.
- Living in poverty can have a wide range of negative impacts on people's health, wellbeing, and life chances even from short periods of being in poverty. In addition, the longer people are in poverty, the more negative the impact. Research shows that socio-economic factors such as education, occupation, and income are the biggest influencers of a person's health and wellbeing.
- The Government's Levelling Up strategy identifies tackling poverty and inequalities as a priority, highlighting the importance of giving everyone the opportunity to flourish so they can live longer, more fulfilling lives and have improved wellbeing. As part of this, Suffolk has been identified for additional funding as one of a number of Priority Education Investment Areas, aimed at improving education and opportunities for children and young people.
- This document discusses what poverty is and why tackling it matters, and then looks at the Suffolk picture. This is followed by key findings from the consultation and co-production activities that have led to the development of our Tackling Poverty action plan. We'd like to really thank all the organisations, schools and especially people with lived experience of poverty who contributed to the development of this strategy. Throughout the document there are six case studies, which explain the types of circumstances people can find themselves in, usually through no fault of their own, the impact of Covid-19 and the cost of living being obvious examples. Whilst the people in the case studies are not real, they are informed by the findings of our consultation, which illustrate how poverty affects people differently.



Councillor Bobby Bennett

Cabinet Member for
Equalities & Communities
Suffolk County Council

Finally, if you are struggling or know someone who is, then please look into what help is available. If you are unsure where to look, then two good places to start are the County Council's webpage on [Financial Hardship](#) or Suffolk Infolink which has a [Financial Hardship help and advice page](#) that has collated a list of all the help that is available across Suffolk. If you would like to know more about our work or get involved with it, please contact povertystrategy@suffolk.gov.uk

What is poverty and why tackling it matters



How is poverty measured

There is no one single measure of poverty. Instead, a range of measures are used to give us a more holistic picture. Poverty is a complex problem which cannot be solved by measuring and changing one thing. Tackling poverty requires a number of interconnecting, multi layered approaches to work together to make sustainable improvements.

Relative poverty

The most common measure of poverty is 'relative poverty', and this is the main measure we are using. Relative poverty is measured:

- Firstly, by the disposable income a household has available, which is the amount of money available for spending and saving after direct taxes, such as Income Tax, National Insurance and Council Tax.
- Secondly, by the median household income, which is the income of the "middle person" if all individuals in the UK were sorted from the poorest to the richest.

If a household disposable income is less than 60% of the current UK median income, the Office of National Statistics (ONS) considers them to be living in relative poverty, i.e. it is relative to the rest of the UK. In addition to relative poverty, there is absolute poverty. This is where if household income is less than 60% of median income in 2010/11.

Because income levels can vary widely even amongst those in poverty, sometimes you may also hear about deep poverty and very deep poverty to describe the depth of poverty people are in. Deep poverty describes a household whose income is less than 50% of the median income. Very deep poverty is where household income is less than 40% of the median income as illustrated in the following table.

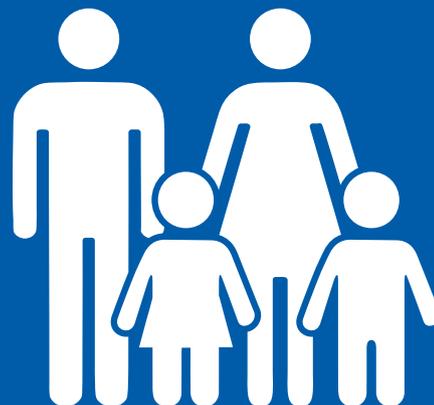


Table 1 The 2019/20 ONS median disposable income and the relative poverty thresholds

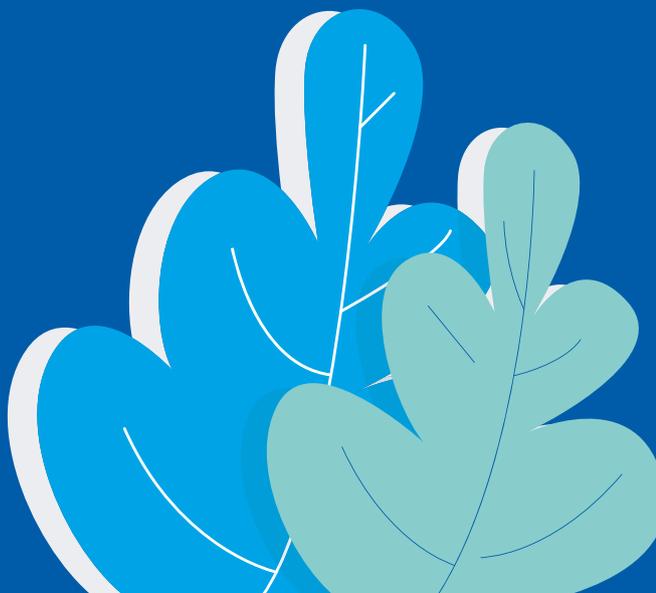
Household Income 2019/2020	Annual	Weekly
Median Household Income in the UK (2019/2020)	£29,900	£569
Relative poverty (60% of median household income)	£17,940	£345
Deep poverty (50% of median household income)	£14,950	£288
Very deep poverty (40% of median household income)	£11,960	£230

Other measures

We also use a range of other statistics to understand the needs of Suffolk communities such as:

- **Households Below Average Income:** This is a Department for Work and Pensions (DWP) dataset that tells us how many households are in relative poverty.
- **Index of Multiple Deprivation:** This is a dataset from Department for Levelling Up, Housing and Communities (DLUHC) that looks at deprivation in the widest sense. It looks at income but also employment, education, skills and training, health & disability, crime, barriers to housing services and the living environment.
- **Minimum Income Standard:** This provides information about what the general public think is a sufficient income to afford a minimum acceptable standard of living. ²

- **Fuel poverty:** The Department for Business, Energy and Industrial Strategy produces statistics on the number of households experiencing fuel poverty.
- **Local data:** We also review data held by the council on subjects like Free School Meals and Homelessness.



What causes poverty

People can fall into poverty for a wide range of reasons, which in most cases relate to events that cause negative impacts on household income. The main reasons are a fall in household earnings, change to a lone parent household, fall in benefit income, and a fall in the number of workers in the household. ³

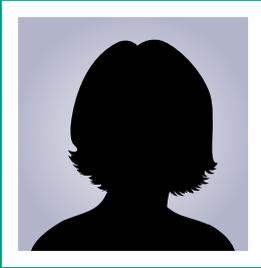
Falls in household income can result from specific life events or through structural reasons outside people's control. Examples include:

Life events	Structural reasons
Loss of an earner in the household due to illness, disability or death, thereby reducing household income.	High housing costs (especially for renters)
Becoming a carer, which limits your ability to work or work as many hours as you used to	Low earnings
Relationship breakdown which leads to lone person or lone parent household.	Benefits not keeping pace with inflation
Escaping domestic violence which leads to becoming a lone person or lone parent household	Wages not keeping pace with inflation
Redundancy from work leading to relying on lower income through benefits in the short or long term	Rises in the cost of living, especially on basics like heating, housing, and food

In work poverty has become an increasing issue in recent years and much of the increase appears to be amongst families living in the private rented sector and social housing and is associated with high housing costs in the private rented sector and low-incomes amongst those in social housing. ⁴

Anyone can fall on hard times and find it hard to make ends meet through no fault of their own as we have seen with the impacts of the Covid-19 pandemic and the current cost of living issues.





Case study

Ellie

2 children, escaped domestic abuse



- Ellie is a single parent of 2 children, who escaped domestic abuse.
- Her husband controlled their finances so she had no money of her own.
- She's had to move often and her children have changed schools multiple times so they are struggling academically and find it hard to make friends.
- She now receives Universal Credit but had to wait 35 days before the first payment so received an advance but this is only a loan. She worries about whether she will be able to pay it back.



- The trauma of domestic abuse caused Ellie significant mental health problems which mean that she hasn't been able to work so she is reliant on benefits currently.
- Like many people escaping domestic violence, Ellie left with few possessions and little money. She has had to rely on charities, foodbanks and the Local Welfare Assistance Scheme and the school helpfully paid for the children's school uniform.
- She walks everywhere as she can't afford public transport and relies on cheap food and foodbanks so they don't eat as healthily as she'd like.



- The Women's Refuge was really helpful in ensuring she could access the benefits she was eligible for and helped her with moving everything into her name, rather than her husband's.
- The benefits she receives do not provide enough for a decent standard of living so she has relied on using a credit card to stay afloat in the short term. She regularly loses sleep worrying about debt.
- She is keen to attend training to move towards a job and knows this will be important as she wasn't allowed to work when she was with her husband so has little work experience.

Groups at most risk



There are people within our communities that are more likely to be low-income earners and/or at risk of poverty, including:

- **Disability** - People living in families where someone is disabled make up around 42% of the population in relative low income poverty after housing costs. ⁵

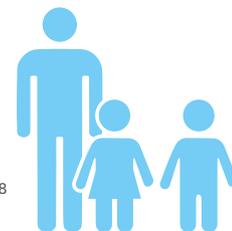


- **Gender** - The overall number (2.9 million) of women who are low paid is still much higher than the overall number (1.9 million) of men who are low paid. ⁶



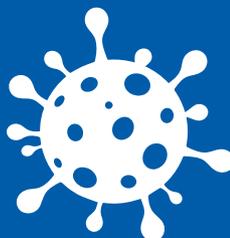
- **Ethnicity** - People from some minority ethnic backgrounds have a higher poverty prevalence, with some ethnicities experiencing particularly high rates. This is often results from lower hourly pay and owner occupation rates which means higher housing costs. ⁷

- **Lone parents** are more likely to experience poverty than those in a couple - 43% of single parent households live in poverty compared with 13% of children in couple families. ⁸



COVID-19 impact

The Covid-19 pandemic increased the number of people falling into poverty and has caused increased financial challenges for those that were already in poverty, such as:



- Redundancies
- Loss of income due to lockdown, furloughing or shielding
- Certain groups have not been eligible for financial support
- Requirements to self-isolate
- Childcare needs reducing the number of hours adults are available to work

Low paid workers, minority ethnic groups, lone parents, renters, disabled workers, young workers, and people living in areas of the UK with already higher levels of unemployment, poverty, and deprivation are all groups that were more likely to have been affected by the economic impacts of the pandemic. ^{9 & 10}





Case study Beth, 47

mortgage on home, business owner



- Beth worked her way up from an apprentice to having her own business where she rented out 15 chairs to self-employed beauticians.
- Beth recently decided to close the business due to COVID, changes in legislation, cost of PPE and a smaller customer base due to some customers not wanting to have treatments. Beth feels a responsibility for her beauticians who are now out of work.
- Since the business closed Beth has concentrated on caring for her mother but feels very alone and apprehensive about the future.



- Beth is worried about being able to find work as a lot of salons have closed in her area; she is considering working out of her home but needs to consider PPE and accessibility.
- She is thinking about downsizing but doesn't want to leave the area, and house prices are high there.
- Beth has been through a lot in closing her business and is now hesitant about social contact; she is increasingly spending time alone.



- The beauty industry is in a state of flux with many employers reducing staff or closing entirely.
- Beth lives in an expensive area and may have to move to find something that is more affordable. Her bills will also increase due to spending more time at.
- Her identity as a business owner has gone and she worries that the beauticians she worked with, who are now on Universal Credit, may also struggle to find employment.
- Beth is concerned about her mother's health and care requirements.

Cost of living impact



We are now experiencing cost of living issues, which is further increasing hardship for many, on top of previous Covid-19 impacts. Although everyone will be affected by these cost increases, the impact will be greatest for those who are already under financial pressure. An Institute for Fiscal Studies report estimated the impact of inflation on poorest tenth of the population is 10.9% whilst it is 7.9% for the most affluent tenth, primarily because poorer households spend more of their budget on food, gas, and electricity.¹¹ Increasingly, for some households in Suffolk, there will be a stark trade-off between the cost of living (and getting core bills paid) and the quality of living.

A detailed report on the Cost of Living in Suffolk and a live dashboard with most recent data was published in April 2022 and can be seen on www.healthysuffolk.org.uk/jsna/cost-of-living. The figures below highlight some key statistics on the cost of living pressures.



9.0%

Inflation rate (CPI) in June 2022, above the 2% target rate set by the Bank of England.



£700

The median rental price for a house in Suffolk in September 2021 (England £755).



43%

The cost of petrol has gone up 43% when comparing June 2021 and June 2022.



24%

Those in the lowest 10% income groups spent more than double on housing, fuel & power compared to those in the highest 10% (10% spend).



11.5%

The median price paid for a house in Suffolk increased by 11.5% in the year to Sept 2021 (England 14%).



57%

Increase in price of popular second hand cars compared to 2019.



14.5%

Of Suffolk households were fuel poor in 2020 - once they pay the amount to heat their homes, they are left with income below poverty line.



28.7%

Of Suffolk properties were off the gas grid in 2020, and need other sources such as oil to heat their homes (England 14.3%).



£40

Suffolk resident's gross weekly pay is £40 per week lower than England (2021).





Case study James

recently bereaved, private rent



- James is in his early 30s and works in a care home being paid the national living wage. He used to live with his wife but she recently died so he now lives on his own. James and his wife both worked full time.
- James' wife earned £25,000 per year so the sudden loss of income is significant. James and his wife lived in Woodbridge and paid £900 rent monthly for their home.
- James has no debt currently as he and his wife budgeted well and lived within their means but like most people he only has a limited amount of savings.



- After his wife died the loss of her income has meant James is now struggling. He moved from their original 2 bedroom home to a £600 per month, 1 bed flat in Ipswich nearer to his work to cut housing and travel costs but high private rental prices mean the saving is limited.
- He received a Bereavement Support Payment which provided some breathing space in the short term but like many people in Suffolk, his pay has not kept pace with the cost of living and he is worried about how he'll cope with rising fuel and food prices.



- James is looking for a better paid job so he can be more financially resilient but this is proving challenging.
- He is also regularly looking for a cheaper flat but they are hard to find.
- Unfortunately, identifying ways to increase his income or reduce his expenditure are hard to realise immediately. He has used most of his savings to get by but worries that if he can't get a better paid job or a cheaper flat very soon then he will start falling into debt.

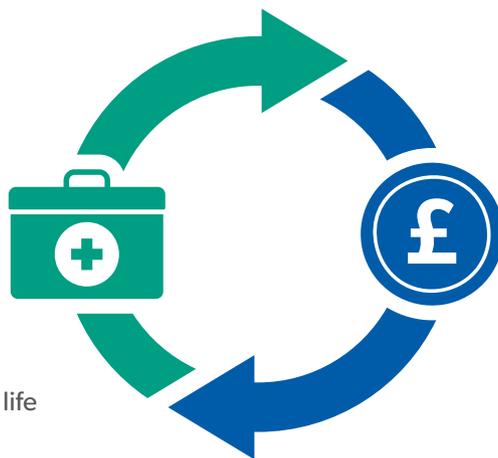
What's the impact of living in poverty?

*Experiencing poverty has a negative impact on people's lives in a range of ways, and the longer the time spent in poverty the more negative the consequences. To ensure Suffolk residents in low-income households have healthy lives, it is crucial to address the relationship between health and income as the Health Foundation diagram below shows.*¹²

The relationship between health and income

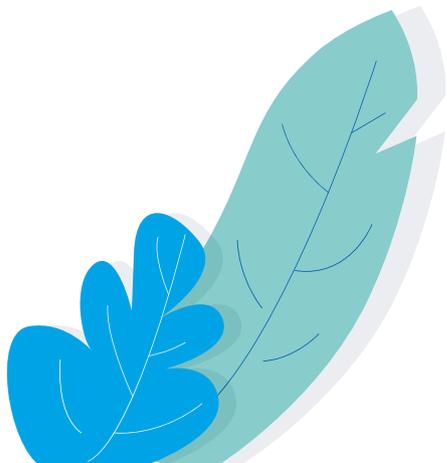
Better health

- Allows people to gain and sustain employment
- Can reduce the costs people face from ill-health
- Allows people to have more options, such as a more active life



Higher income

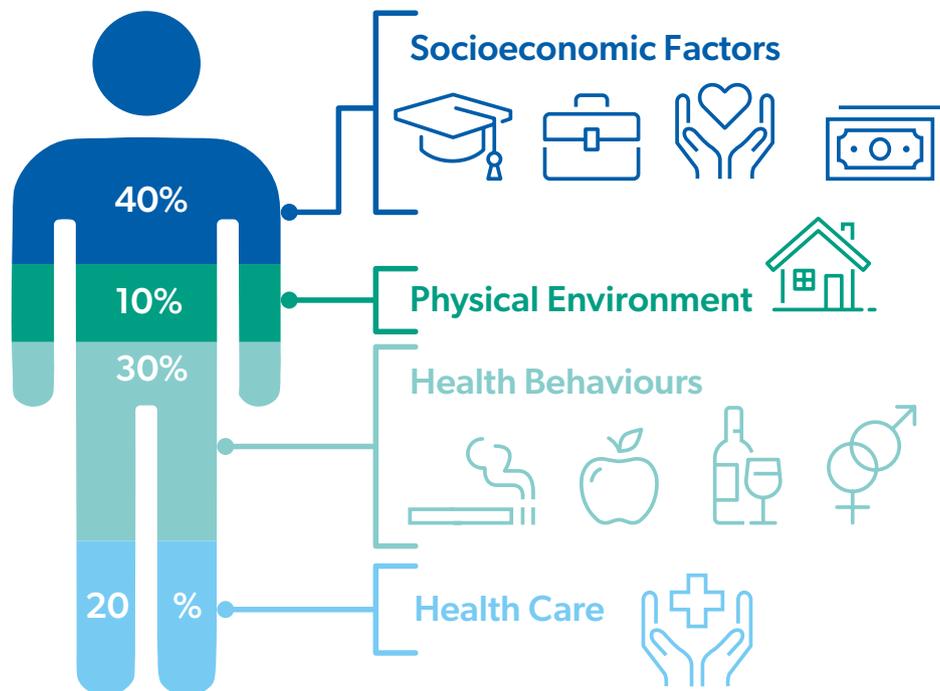
- Means people face fewer financial stresses
- Allows people to meet more of their needs
- Can be spent on health-promoting assets, such as better-quality housing or healthier food



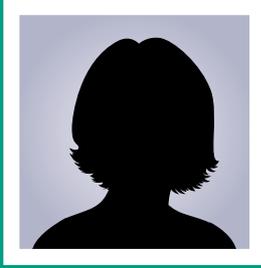
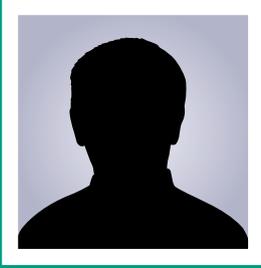
Health impact



Studies show that 40% of an individual's health is determined by socio-economic factors such as education, occupation, or income.¹³ This is the largest factor in determining someone's health and they also impact other factors such as housing and health behaviours.



People living in the most deprived 10% of areas have a much lower life expectancy than those in the most affluent 10%. People living in poverty are at a higher risk of a wide range of negative health outcomes, including asthma, malnutrition, obesity, diabetes, COPD, arthritis, stomach cancer, respiratory-related diseases, and mental health conditions such as stress, anxiety, and depression.¹⁴ It is also harder to adopt and maintain healthy behaviours, for instance, it is 3 times more expensive to get the energy we need from healthy food than unhealthy foods.¹⁵



Case studies

Jon and Jo

couple, family carer



- Jon and Jo are in their 50s and both worked full-time until a couple of years ago.
- Jon had to give up work due to ill health two years ago and his condition has deteriorated significantly recently so Jo has had to cut down from working full-time to working a 15 hour a week part-time job on lower pay than her previous full - time job in order to care for Jon.
- When Jon stopped working, they had to cope with reduced level of income and as a result they downsized to a smaller home.



- They've reduced their leisure spending to offset the increased costs incurred due to Jon's medical needs.
- A big cost is transport as Jon has to have regular hospital visits.
- Since Jo reduced her working hours their income has further reduced.
- They've been able to claim disability benefits but like many disabled households, it isn't enough to meet essential costs.
- Jon is at home all day and his condition means he needs to stay warm or he would become sick so they have high heating costs.



- Jo received advice from a local VCSE organisation on claiming benefits. The organisation, also provided emotional support to her. She really valued this - it's hard being a carer when you have to worry about staying afloat financially.
- She struggles with her mental health at times balancing work and caring, but without the income from her part-time job things would be even harder. She could claim Carers Allowance but this would mean she has to restrict her earnings to £128 per week which would mean they are even worse off financially.

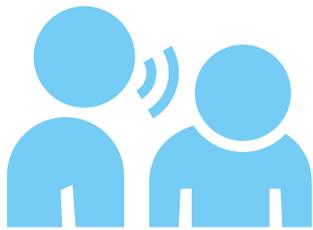
Financial hardship



Financial hardship can severely limit choice and affect your ability to have a healthy lifestyle and make it harder to improve your circumstances. ¹⁶ Long term financial hardship has been shown to have significant impacts on health. ¹⁷

Poor financial resources, benefit issues and likelihood of insecure/low-skilled employment mean that residents living in poverty are more likely to struggle to make ends meet. This can mean people find themselves making decisions such as, heating, or eating, risking going into debt or actually falling into debt as well as suffering from mental health illness due to finance-related stress. It can also affect people's ability to take up opportunities that might improve their financial situation in the long term with one study finding that 40% of people with unmanageable debt said they were less likely to be able to study or retrain. ¹⁸

It is also more expensive for low-income households to access essential goods and services such as utilities, insurance, and banking. This is known as the 'poverty premium' and is estimated that the average cost of the poverty premium is £490 per household per year. ¹⁹



Domestic violence

Domestic violence abuse can occur in any financial circumstance however there are links to poverty. This may be through financial restraint in a relationship or susceptibility to being in poverty for the fleeing partner, either through relocation, childcare or entangled financial arrangements with the perpetrator.

Housing

People living in poverty are more likely to live in poor housing, in over-crowded and damp conditions. Research by Shelter found that the health of 22% of renters in England is being harmed by poor housing. This includes impacts on physical health (e.g. mould, heating) and mental health (e.g. fear of eviction). ²⁰

For children, this can mean that there is no space for play or a quiet place to complete homework ²¹ or to have the equipment to aid their learning, including IT, impacting on their education and life chances.



Life chances and children's outcomes

Living in poverty also negatively affects children's life chances and social, emotional, and cognitive development (particularly language function, attention, and decision-making) and academic achievement. It can also cause people to be socially isolated or experience barriers to taking part in what is normal in society.

Family income makes a significant difference to children's outcomes: poorer children have worse cognitive, social-behavioural and health outcomes. They are more likely to die in their first year of life, be born small, become overweight, have asthma, and have tooth decay). In addition, the longer the duration of child poverty the more severe effect there is on children's outcomes.²²



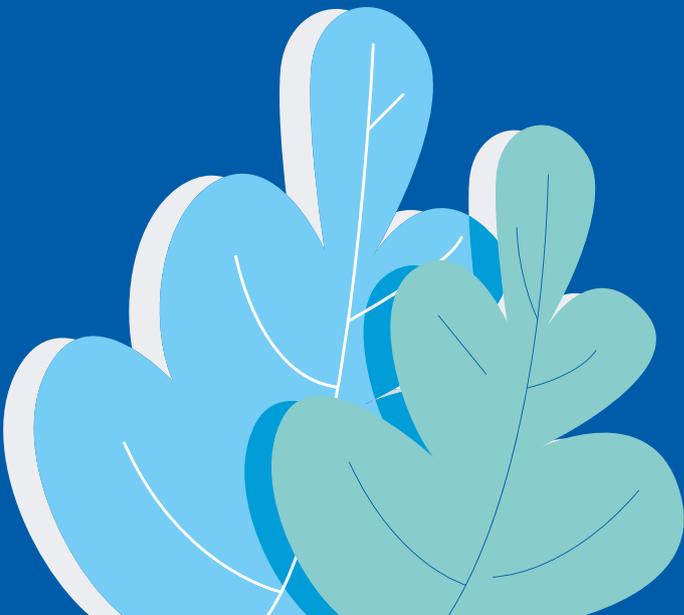
In addition, children who live in poverty are more susceptible to bullying²³, facing exclusion,²⁴ self-harm,²⁵ lower education attainment²⁶ and can be at higher risk of radicalisation, being involved with gangs, drug misuse and domestic abuse. Recent evidence also shows that an increase in the child poverty rate is associated with increased numbers of children entering care.^{27 & 28}

Children from low-income families also lack opportunities and often miss out on events that most of us would take for granted such as school trips or socialising with friends.

£69 BILLION



£1 in every £5 of all spending on public services, is needed because of the impact poverty has on people's lives and the costs of society.²⁹





Case study Leanne

single parent, child with special educational needs



- Leanne is a single parent, her daughter has learning and mobility difficulties and attends a special school. This has allowed Leanne to have a part-time job at the local supermarket.
- She receives Universal Credit and carers and disability benefits because of Claire's health conditions, these help towards the additional costs incurred but not completely.
- Like many lone parent families, they struggle to afford the essentials. Leanne is reliant on cheap food which is often not as healthy as she would like it to be.



- Leanne has had help to access the benefits they are eligible for but, as Claire approaches school leaving age, she is concerned that her benefits will be reduced.
- Leanne has put on weight due to the quality of the food they can afford and her lack of activity, causing her to have low self-esteem and feelings of isolation.
- Leanne has always managed her limited funds well so they are not in debt, but she is very worried about the upcoming energy price rises and knows this will push her into debt as she has already reduced her budget to nothing but the absolute essentials.



- The schools closing resulted in Leanne having to give up her job to be at home with Claire every day, and she is struggling to find another job that fits around her caring responsibilities.
- Leanne would like to do some training to help her get a better job but can't afford to do this which makes her feel trapped and unable to better her circumstances.
- Claire's behaviour worsened during lockdown and is still causing Leanne concern. She is feeling anxious and depressed at what the future will hold.

What does poverty look like in Suffolk?



Whilst Suffolk has lower levels of poverty than some parts of the country, there are some challenges that make it hard for many to make ends meet, most notably lower than average income and high housing costs compared to the England average.

17.77% of the Suffolk population are living in poverty (135,314 people out of a population of 761,350.³⁰ Gross Suffolk pay is £40 lower per week than the national average for gross pay³¹ and has been consistently below the national average for some time.

Housing affordability is a challenge in Suffolk, and this is particularly true for residents in the lowest 25% income bracket.

District	Housing Affordability Ratio (ratio of median house prices to median gross annual workplace earnings) ³²
Babergh	11.84
East Suffolk	9.74
Ipswich	7.97
Mid Suffolk	9.62
West Suffolk	9.50

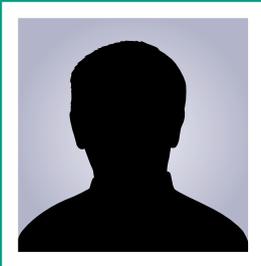
Children in poverty

In 2019/20, the DWP estimated there were 27,627 children living in relative low income families in Suffolk.³³ However, this is likely to underestimate the true number as this data does not take into account housing costs. With pay in Suffolk being lower than the national average and housing costs higher this is likely to mean more children are living in relative low-income families.

The Covid-19 pandemic and current cost of living issues are likely to see further increases in the numbers. For instance, since the first lockdown we have seen a 32% increase in the number of children eligible for free

school meals (16,087 children eligible on 22nd March 2020 and 22,380 as of 14th June 2022).³⁴ It is also understood that only around 50% of children living in low-income households are actually currently eligible for free school meals.³⁵

In February 2020, 30,592 people were claiming Universal Credit in Suffolk. As a result of Covid-19, by May 2020, 53,355 people were claiming Universal Credit and this has stayed relatively static since with 54,930 people claiming it in May 2022, highlighting the long term effects of Covid-19 on the income of Suffolk residents.³⁶



Case studies

Peter and Hayley

two children, minimum wage, private renters



- Peter and Hayley have one child at primary and one at high school. Peter works full time on the National Living Wage, Hayley works part-time during school hours.
- They rent privately but their home is damp and in poor condition.
- Their income is not always enough to cover food and rent so they often use foodbanks.
- They have had to take out payday loans in the past which they are repaying with high levels of interest.
- Peter has had periods of depression and is on a final warning at work due to his level of sick leave.



- They worry that the stress of their situation may cause Peter to lose his job due to his depression.
- Hayley was furloughed, then made redundant during the Covid-19 pandemic and has struggled to find another job that fits around childcare needs.
- They have high heating costs due to the poor quality housing they rent.
- They received a little help towards rent through Universal Credit but this was limited. They applied for a Discretionary Housing Payment but were unsuccessful.



- Hayley and Peter have few qualifications so they can only apply for low-skilled low-income jobs where there is a lot of competition.
- It is likely that they will need to turn to expensive payday loans again as no other credit is available to them.
- They can't afford to move from their current home but if they complain to the landlord, they worry they may be evicted.
- The children's education suffered through lockdowns as they don't have a laptop so missed the online learning the school delivered.

Consultation & Co-production findings



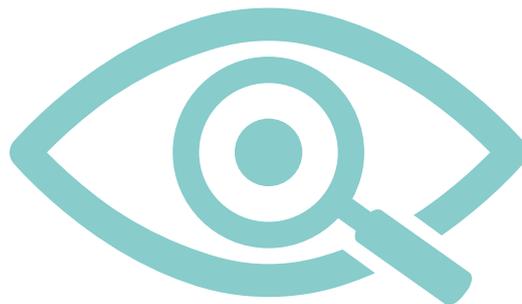
Between February and December 2021, we conducted extensive consultation, co-production, and research, including:

- Co-producing our consultation and co-production activities in partnership with Healthwatch Suffolk and twenty-two public sector and Voluntary, Community & Social Enterprise (VCSE) sector organisations.
- Inviting over two hundred VCSE organisations to participate via survey or telephone interview with 75 organisations responding.
- Surveying schools with 33 schools responding.
- Working with 11 VCSE organisations to conduct interviews with 22 people with lived experience of poverty.
- Listening to the views of over 50 young people with experience of poverty.
- Identifying and reviewing a range of data to give a picture of poverty in Suffolk as summarised in the previous section.

Coproduction is defined as “A meeting of minds coming together to find a shared solution. The approach is built on the principle that those who use a service are best placed to help design it. It means aspiring to be equal partners and co-creators.”

- Compiled a Joint Strategic Needs Assessment on the subject of food insecurity.
- Creating the Cost of Living profile for Suffolk.
- Conducting extensive evidence review into ‘What Works’ to tackle poverty in order to identify the types of actions which might meet the needs identified in the consultation.
- Merging the Food Justice Plan into the wider Poverty strategy and action plan.

We gained significant insight into the issues people face. This section details some of the most important findings from the consultation and interviews, which have helped to inform the action plan.



Finding 1: Stigma & Social isolation

People talked about how poverty causes social isolation and the added pressure of dealing with negative perceptions. A person with experience of poverty talked about how poverty can be a divisive and stigmatising subject. They said this made it harder to find solutions but that it was really important for people to work together to find those solutions.

// *I get so angry when people put people down who need the food bank. They don't know that person's situation. They think they should get off their backside and get a job - hang on a minute mate, they probably are working but they still can't afford food because the prices are so high.* **//**

Negative perceptions can result in harmful behaviour such as schoolchildren being bullied, which could lead reduced attendance, reluctance to attend school or in some extreme cases self-harm. It also means people don't seek help when they need it. It can make people less confident in their abilities making it harder to improve their circumstances.

Due to the stigma and/or cost of activities, people may not take part in even a free community event because of a fear of being judged. Or they may feel embarrassed to tell friends or family that they are struggling. This leads to social isolation. Some interviewees highlighted the importance of improving social connections in communities through the provision of community activities, facilities, and services that are accessible by all. Existing schemes like free swimming or access to free holiday clubs can be hugely positive for children and young people.

A greater awareness of the causes of poverty and what it's really like to live in poverty was felt to be important in order to reduce negative perceptions of people in poverty and support people to feel confident to seek help and receive positive support to improve their situation.



Finding 2: Employment



Consultation responses strongly argued that people need to earn a decent living wage that enables them to afford the essentials of housing, heating, food, clothing, and hygiene products. In addition to a decent rate of pay, it is also important that employment is:

- Secure – uncertainty on the hours or wage makes it challenging to budget effectively.³⁷
- Flexible – important that employees can balance work and home life, particularly where people have caring responsibilities such as children or elderly relatives.
- Healthy – having a workplace that supports employees, physical and mental wellbeing.

For those who are not in work, then support to gain work was crucial as one of the consultation respondents highlights:

Accessing employment and employability are proven to reduce financial poverty in most cases and are also proven to have wellbeing benefits to health and mental health.

Employment support programmes and skills and training opportunities were highlighted as especially important, and research shows that they are one of the best poverty reduction approaches available for people not in work. However, it is worth noting that for a small minority of people, if the job does not pay sufficiently, then it may actually make them worse off once the costs of going to work are factored in (e.g., travel, childcare). It is important that there are a range of programmes to reflect the needs of different groups, this includes:

- Support to get into work now.
- Support to gain the skills and confidence to be in a position to apply for work.
- Support to progress in the workplace or sector.

People also raised that there can be additional barriers to employment that need overcoming for some groups, in particular disabled people and that current programmes don't always address this sufficiently for everyone.

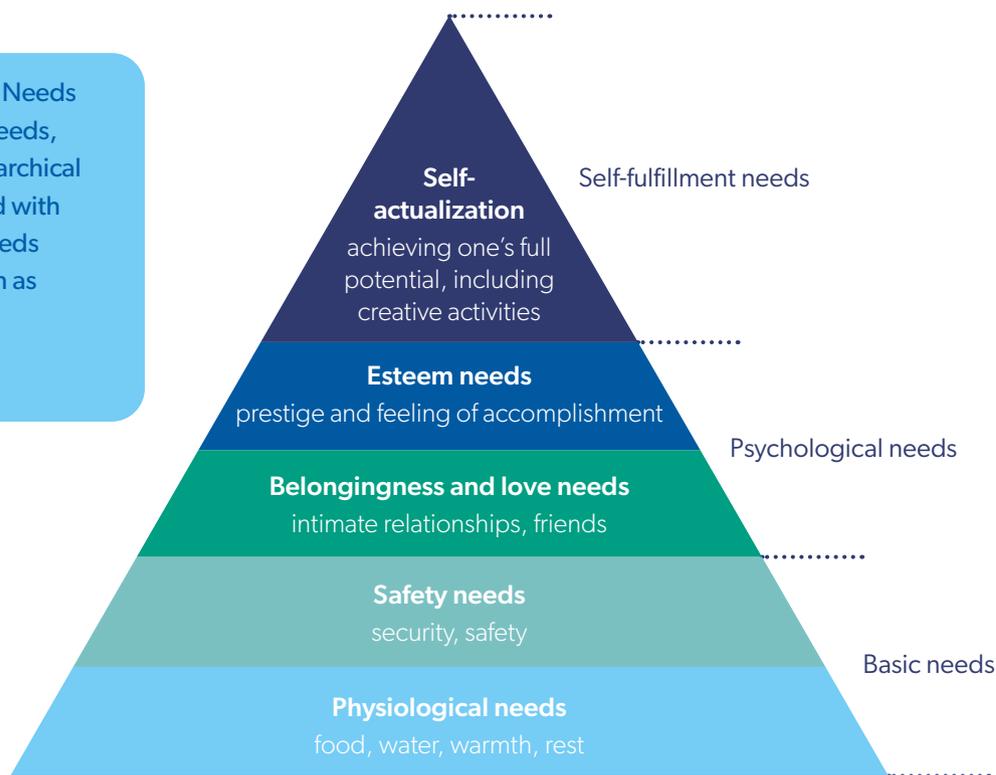
Finding 3: Stability

People with experience of poverty talked about how it causes instability in their lives making it harder for them to deal with the stress of day-to-day survival. People highlighted the following points as crucial to having stability:

- Stability of housing.
- A stable, regular income that enables them to afford the essentials.
- Stability of schooling for children.
- A strong support network (this might include friends, family, support services or community group).

One respondent highlighted Maslow's Hierarchy of Needs, pointing out that often support did not focus enough on ensuring that food and a warm home were in place. Having stability on the basics puts in place the building blocks to then help a person escape poverty and address any other issues or goals they may have.

Maslow's Hierarchy of Needs is a model of human needs, often depicted as hierarchical levels within a pyramid with basic physiological needs at the foundation (such as shelter and food).



Finding 4: Financial resilience

Helping people improve their financial situation was unsurprisingly an important theme. People felt the following were important approaches to be included in the poverty action plan:

- More support to help people maximise their income. Many people do not claim all of the benefits they are eligible for (£1.7bn in pension credit and other benefits for older people nationally is unclaimed).³⁸ Ensuring people are accessing support such as Free School Meals, Healthy Start Vouchers and the Warm Homes, Healthy People programme are also important ways to help people maximise their income and reduce costs. For example, only 54% of eligible families claim Healthy Start Vouchers.
- Ensuring access to debt advice services is also important. National evidence shows there is not enough availability of these services.³⁹ A high proportion of people in debt, are in debt to the Department for Work and Pensions and/or district/borough councils (for council tax arrears).⁴⁰
- People living on low incomes often have to pay more for services such as banking, insurance, and utilities, effectively paying a 'poverty premium.'
- Young people want to see better financial education. They felt there was insufficient emphasis on ensuring young people left school with basic financial management skills.

// It seems crazy to have to learn how to do complicated maths but not how to make your money stretch and buy food for the week, this is what needs to be taught in schools not algebra. //

- The reach of credit unions could be increased to help people on low incomes access affordable credit and reduce vulnerability to unaffordable credit options like payday loans.
- The Money & Pension Service found 22% of the population has less than £100 in savings due to low income.⁴¹ A high proportion of households experience unexpected bills each year and risk falling into debt. The Local Welfare Assistance Scheme was felt incredibly important in providing emergency support that helps people avoid falling into debt. This type of support can also prevent people getting trapped in poverty and needing further long-term support.

// The recent Local Welfare Assistance Scheme introduced in response to the recent pandemic has had a significant difference to the people that we have seen and helped. //

Finding 5: Food & fuel poverty

We often hear about poverty in relation to people not being able to afford food, heating, or hygiene products. Our interviews with people with lived experience included stories like this:

“ I have struggled to pay my bills especially my heating in the winter. I often can't afford to put my heating on, sometimes when it is really cold and a blanket doesn't help. In the first lockdown I was fine as it was summer, but the winter lockdown was so hard as it was cold at home and I have nowhere to go. ”

Current cost of living pressures means that services that ensure people can access food and heat their homes will remain crucial for many people for some time. Enquiries to the Suffolk Advice and Support service and the Local Welfare Assistance Scheme were already at an all-time high even before the energy price cap rise on 1st April 2022. A further substantial rise in energy prices is expected in October 2022 as well.

Consultation feedback also highlighted the importance of making sure there is a longer-term plan to tackle food and fuel poverty, including:

- Ensuring more people can access existing schemes like Warm Homes, Healthy People.
- Ensuring that low-income households get access to schemes improving home energy efficiency.
- Reducing the reliance on foodbanks and increasing access to healthy food. Evidence shows that unhealthy food is far cheaper than healthy food per calorie.⁴² People want to eat healthily and will do so if they have sufficient funds,⁴³ but as people noticed in our consultation they can't afford to eat as healthily as they want due to low incomes.



Finding 6: Involving people with lived experience

It was clear that any work to tackle poverty needs to be informed by people with lived experience. Interviews with people with lived experience provided detailed examples of the issues they were facing and how it affected them. As one of our respondents rightly highlighted.

Unless you have lived on a low income, you have no idea what it is like.

Finding 7: Seeking Support

Feedback suggested that people sometimes struggle to find support when they need it. People tend to only seek support when they hit crisis, so its important people know where to find timely support.

We found that people often only knew about one or two organisations, such as Citizens Advice or a local charity with a high profile in their community.

Increasing awareness of the range of support services available is important. As is encouraging people to seek support before they hit crisis.

Positive relationships with trusted organisations are crucial. People want support that is compassionate, non-judgemental from professionals who understand poverty. Such support is often the difference between someone resolving a problem or it being made worse.

My rent officer has been a godsend

I have had help from Citizens Advice, they've been fantastic

Luckily, many local organisations are exemplars of this already. But we also received comments indicating the need for improvements. Improving awareness of poverty among professionals and ensuring that processes don't get in the way of timely, effective support were two areas highlighted to look at.

Finding 8: Barriers to improving circumstances

A common theme we found was how people on low incomes often come across barriers to improving their circumstances. Examples we heard included:

- digital exclusion that impacted on children's education during Covid-19
- barriers to employment
- cost preventing children accessing educational and extra-curricular activities
- healthy food being more expensive than unhealthy food
- the impact of having been a child in care
- not being able to afford to participate in training (both cost of course and for parents' childcare costs to be able to attend the training)
- parents who would be worse off by getting a job even though they wanted on due to low pay and prohibitive costs for travel and childcare.
- complicated processes to access support
- being unable to find cheaper housing
- impact of having been in debt (for example impacting credit rating making future borrowing more expensive or making it harder to move home)

Often these barriers could easily be addressed through improving a process or where a small sum of money would overcome a hurdle that would help the person escape poverty.

“The zero hours contracts were the hardest, I was better off not working. But the trouble is I get all depressed when I'm not working, I have to work for my own sanity”

“By the time that I would have driven 45 minutes somewhere to work and paid for childcare, I wouldn't earn enough to make a difference”



Finding 9: Mental health

Poverty puts people at higher risk of mental health issues. It can cause mental health issues (i.e. stress from poverty causing depression). Poverty can also be a consequence of mental health issues. For example, losing a job because of a mental health condition which then leaves you in poverty.

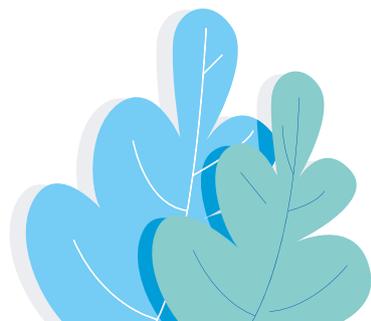
Our feedback gave examples of how poverty causes mental health issues and how it can be a significant barrier to be able to escape poverty. People talked about how they felt stressed, ashamed, or even a failure. This was despite their other responses showing they were anything but. Research shows how this can cause people to feel helplessness in the face of stressful situations and causes a focus on short term survival at the expense of longer-term planning. ⁴⁴

Millennium Cohort Study research also shows how children's mental health is affected by growing up in poverty. It found that poor children are four times more likely to develop a mental health problem by the age of eleven than children from higher-income families. ⁴⁵

Suffolk County Council recently allocated £2.5m in extra funding to respond to the mental health impacts of the pandemic. ⁴⁶ In addition, our 2021 Annual Public Health Report ⁴⁷ endorsed by the Health and Wellbeing Board recommends that mental health should be considered in all policies. These initiatives will be important to support the long-term recovery from the pandemic and especially for those living in poverty.



// *I'm always looking for better paid work. It's scary sometimes, I literally don't have money sometimes and it means I have to ask. I definitely feel a sense of hopelessness, depressed even and anxious. I often felt alone, I try and keep it to myself. It can be lonely too. Sometimes I feel like I'm being set up to fail! Even, what is the point of being alive?*



What are we going to do and how will we approach the challenge?

This Tackling Poverty strategy does not start from scratch as Suffolk County Council and wider system partners are already providing and influencing programmes of work that tackle poverty effectively and help increase the life chances of Suffolk residents.

During the pandemic, additional support was introduced by local councils to help support Suffolk residents with the immediate impacts, including the Home but Not Alone service; the Local Welfare Assistance scheme; the Household Support Fund; the Everyone In initiative for homeless people; and funding FareShare to supply food to Suffolk Foodbanks and Pop-up shops. It is important that we also recognise the amazing contributions of our local communities who have been integral in helping to make sure people were looked after during the pandemic.

The Tackling Poverty Action Plan is built on four priorities which the Suffolk system will focus on – from crisis management to prevention of poverty. These priorities set out the multi-level approach that is needed to support people living in crisis, those whose disposable income is decreasing and could be at risk of experiencing poverty, addressing the impact of poverty, and finally also addressing the root causes and preventing people from falling into poverty through universal offers of support.

The Action Plan also considers work which is already underway to tackle poverty alongside immediate and long-term actions.

We will continue to do more, including widening the reach of existing offers and helping people access the support they need earlier and faster. We will also be exploring opportunities through the national Levelling Up agenda.

Finally, our work will not just limit itself to the current action plan. We aim to be proactive so that we can ensure we are always reflecting the nature of poverty in Suffolk and our action plan will be updated periodically to reflect changing needs. The inclusion of a Tackling Poverty Partnership and our Experts by Experience initiative will ensure we are constantly informed by people with experience of poverty.



Our principles



During our consultation and co-production activities we not only found out about the issues people faced, we also received feedback about how work to tackle poverty should be delivered. The following principles are how we aim to work:

- **Dignity & Respect:** Work to tackle poverty needs to ensure people are treated with dignity and respect to overcome stigma.
- **Inclusive:** Poverty can affect anyone, but certain groups are at more risk of being in poverty. Our action plan will be inclusive in its approach by identifying for each issue who is most affected and what is the most appropriate approach to tackling the issue for each group.
- **Coproduction:** To effectively tackle poverty, any actions need to be informed by people with lived experience of poverty. They best know the issues and the potential solutions.
- **Long term thinking:** People recognised that an issue like poverty needs to be a long-term initiative, with long-term thinking about long term impacts.
- **Data, evidence, and intelligence led:** Data and evidence can help us identify what needs there are and where and know what sort of solutions might help to address them.
- **Partnership working:** Poverty cannot be addressed by a single organisation. It requires a collaborative response from public sector organisations, the VCSE sector, business, and individuals.
- **Early intervention/prevention:** Many efforts to tackle poverty tend to focus on addressing the needs of people in crisis. This is, of course, important but this cannot be the only action taken. It is important that we also try to prevent people falling into poverty in the first place.

Governance

Tackling poverty cannot be done in isolation but instead a coordinated approach with commitment from across the system is needed.

- Suffolk County Council will lead the coordination of the programme of work and ensure the strategy delivers across the local system.
- Implementing an action plan of this scope will require a whole system approach and buy in to ensuring the action plan is delivered.
- Ensuring system leaders are aware and well informed of what causes poverty so that decision-makers implement actions to help reduce poverty.

To ensure we all take responsibility for tackling poverty in Suffolk the following governance model has been set up.



The Tackling Poverty Partnership will involve VCSE organisations, schools, and businesses with an interest in supporting efforts to tackle poverty in Suffolk. It will provide information on the types of issues that are being seen in our communities and support delivery against the Tackling Poverty Action Plan.

Our Experts by Experience initiative will work with people with lived experience of poverty to better understand what it is like to live in poverty. Through coproduction with people with lived experience we will identify issues that people face and develop solutions that tackle those issues.

Priority 1: Emergency Support

There will always be a need for some level of emergency support as many people end up in crisis because of unforeseen events that affect their incomes such as redundancy or the loss of a household income. A lot of additional support was implemented due to the Covid-19 pandemic but with the current cost of living pressures it will be important that we continue to ensure Suffolk residents receive the right help should they hit crisis.

What are we already doing?

- We have been ensuring people experiencing food poverty can access food through
 - We have been ensuring foodbanks in Suffolk have access to sufficient food to meet current needs
 - We have employed a Foodbanks and Hardship officer
 - We are finding ways to make more fresh food available via foodbanks and popup shops and other means such as Community Pantries in Lowestoft and Pink Orange food boxes available via the Local Welfare Assistance Scheme
 - Providing supermarket vouchers through our Local Welfare Assistant Scheme
- We have put in place a programme of communications to ensure people are aware of the available support through
 - Regular communication to foodbanks via a leaflet which highlights the support available to people in Suffolk
 - Individual invitations sent to households to apply for the Household Support Grant
 - Through Suffolk Infolink holding information about a wide range of services tackling financial hardship
- We will continue to support Local Welfare Assistance Scheme for 2022/23

What else are we going to do?

- Work with partners to deliver a range of measures to tackle food insecurity
- We will support local food networks that supports a variety of community based food offers
- Further develop our programme of communications to reach more people
- We will review and develop a financial hardship model which supports the changing needs of our community, supported by Suffolk Public Sector Leaders and underwritten by £1million

Priority 2: Increasing incomes, reducing costs

As well as emergency support, it is important that we help people have a pathway to escaping poverty. This is best achieved through helping people identify ways to increase their incomes (such as ensuring people are receiving all the benefits, they are eligible for or helping them find work) and reducing their costs (such as helping to reduce fuel costs through energy efficiency measures).

What are we already doing?

- We have been delivering the Work Well Suffolk project which is a coaching and employment service that helps people get closer to being 'job ready'. The project particularly helps people with barriers to employment, mental health conditions and long term health conditions. The project has helped 231 people into work with 220 sustaining employment for at least 6 months.
- Supporting the Warm Homes, Healthy People programme that helps vulnerable people and families to make their homes warmer and cheaper to heat, improving health and wellbeing and addressing fuel poverty.
- We have increased promotion of Free School Meals to ensure that eligible families take up the opportunity and we have simplified the application process.
- Delivered the 'Developing Skills in Health and Social Care' project which aims to empower people working in the health and social care sector to develop new skills.
- We have been involved with the Suffolk Cultural Consortium's Kickstart programme offering work opportunities to young people aged 16-24 years old who are at risk of long term unemployment and who are claiming Universal Credit.

What else are we going to do?

- Run a pilot trial of the Poverty Proofing the School Day initiative.
- Increase the promotion, uptake, and use of Healthy Start Vouchers.
- Communicate with government to look at ways to improve data sharing between national and local government so that targeted support can reach people before they hit crisis.
- Increase promotion of support that is available to people who are struggling.
- Increase awareness of local credit union services and identify ways to increase access to them.
- Work with employers to increase the number of Suffolk employers who offer 'good work', which includes ensuring a decent living wage is paid, that people have secure work and flexible working opportunities.
- Increase the number of residents able to access opportunities to improve home energy efficiency.
- Identify ways to tackle the poverty premium that people on low-incomes face in accessing basic services .
- We are currently developing and will be delivering the new government-funded Multiply programme in Suffolk which will support individuals to enhance their numeracy skills for daily life both at home and at work through a mix of free personal tutoring, digital training, and flexible courses.

Priority 3: Mitigating the impacts of poverty

Evidence shows that any spell in poverty has negative impacts on a person and the longer the spell in poverty the worse the impacts. This priority recognises the importance of helping people mitigate the impacts of living in poverty through measures that help to improve their wellbeing and life chances.

What are we already doing?

- We have been running the Department for Education - funded Holiday Activities & Food programme since 2019 that provides free school holiday activities and food for children eligible for Free School Meals. During 2021, 9,747 children accessed activities and 44,839 meals were provided across the Easter, Summer, and Christmas school holidays.
- We are currently working to identify ways to improve school readiness, to help ensure children are well placed to succeed in education and break the intergenerational cycle of poverty.
- We have set up an Adverse Childhood Experiences network to increase awareness of adverse childhood experiences and trauma informed approaches across Suffolk. This work includes training for organisations working with children affected by adverse childhood experiences.
- Suffolk Public Sector Leaders and Suffolk County Council have funded the Get Suffolk Reading scheme which is a partnership between Suffolk County Council and the National Literacy Trust to deliver a 10 - year programme to improve literacy in Suffolk.

What else are we going to do?

- Deliver a cultural programme in Suffolk Libraries focused on children's literacy.
- Continue to develop the Holiday Activities & Food programme.
- Invest £2.5m to improve Suffolk residents' mental health and wellbeing following the impact of the Covid-19 pandemic.
- Set up a fund to test innovative approaches to tackling poverty.
- Work with government on the new Education Investment Area which was identified for Suffolk in the Levelling Up strategy.
- Increase efforts to improve school readiness.
- Explore whether there are any local actions we could take to support people with gambling issues.

Priority 4: Preventing poverty

The previous three priorities tackle issues relating to people who have fallen into poverty, but it is also important that we look at ways to prevent poverty so that we can reduce the numbers of people falling into poverty in the first place.

What are we already doing?

- We adopted a 100% council tax reduction for care leavers in 2019 meaning that care leavers do not have to pay council tax until they are 25 years old. This has benefitted 392 care leavers making the transition to adult life and independent living easier for a group that are known to have limited finances.
- We have written to government asking them to enshrine the existing commitment to UN Sustainable Development Goal 2 (End Hunger, Achieve Food Security, and Improved Nutrition) into domestic legislation.
- We encouraged suppliers of the council to consider social value when tendering for work through our 'Social Value Ask'. This provides a range of different ways that our suppliers can help promote and support the health and wellbeing of people in Suffolk and has recently been updated with additional suggestions that help to tackle poverty.
- Eastern Community Homes is a new community-led housing initiative which will provide expertise to community-led housing groups to increase the delivery of community-led housing in Suffolk.

What else are we going to do?

- We will add the socio-economic duty in the Equality Act 2010 into the council's Equality Impact Assessment process so that due consideration is given to inequalities resulting from socio-economic disadvantage.
- We are setting up an Experts by Experience initiative which will work closely with a group of people with lived experience of poverty to identify and tackle local poverty issues.
- We will develop poverty awareness training sessions for professionals to improve awareness of poverty issues and the support that is available to people facing hardship.
- We are looking into the potential to set up a Local Food Partnership using the Sustainable Food Places model in order to try and strategically address food insecurity in Suffolk.
- Look into ways to improve financial education for children and young people.
- We will review internal systems and processes on key services that support people on low incomes to ensure they are providing timely and easy to access support.

We would like to thank the following organisations for participating in and supporting the consultation and co-production activities that have led to the development of the Tackling Poverty Strategy and Action Plan.

4YP	Leiston Citizens Advice Bureau	Stour Valley Community School
ACE Anglia	Lowestoft Foodbank	Stowupland High School
Anglia Care Trust	Lowestoft Rising	Sudbury Citizens Advice
Babergh & Mid Suffolk District Councils	Mid Suffolk Citizens Advice Bureau	Suffolk Association of Secondary Heads
Beccles Primary Academy	Moulton CEVC Primary School	Suffolk CEO's Network (Schools)
BME Suffolk Support Group	New Life Foodbank	Suffolk Chinese Family Welfare Association
Bosmere Community Primary School	Newmarket Open Door	Suffolk Coalition of Disabled People
Brampton, Bramfield and Ringsfield Primary Schools	Number 72 Family and Community Network	Suffolk Community Foundation
Bucklesham Primary School	One Voice 4 Travellers	Suffolk GP Federation
Bury St Edmunds Volunteer Centre	Outreach Youth	Suffolk Libraries IPS
Capel St Mary CEVC Primary School	Parents and Carers Together	Suffolk MIND
Chilton Community Primary School	PHOEBE	Suffolk Primary Heads Association
Christians Against Poverty Ipswich	Pipers Vale Primary Academy	Suffolk Refugee Support
Claydon Primary School	Poplars Primary School	Suffolk User Forum
Community Action Suffolk	Ranelagh Primary School	Suffolk West Citizens Advice Bureau
Disability Forum for Suffolk	Rattlesden CofE Primary Academy	Tattingstone CEVC Primary School
East Suffolk Council	REACH Haverhill	The Befriending Scheme
Eastern Community Homes	Realise Futures	The Christian Advisory Service (Hope Church)
Eastern Savings & Loans	Richmond Fellowship	The Fishermen's Mission
Emmaus Suffolk	Rural Coffee Caravan	The Limes Primary Academy
Eyke CofE Primary School	Samphire Homes (Flagship Group)	TOPCATS Charity
Forest Academy School	Selig (Suffolk) Trust	Trussell Trust
Gunton Primary School	Sensing Change	Walsham-Le-Willows Foodbank
Healthwatch Suffolk	St Edmunds Catholic Primary School	Warm Homes, Healthy People
Hillside Primary School	St John's Baptist Church Felixstowe	Waveney Foodbank
Homestart in Suffolk	St Margarets CEVA Primary School	Wednesday's Child
Hour Community	St Mary's Roman Catholic Primary	Westgate Community Primary School and Nursery
Ipswich Borough Council	St Matthews CofE Primary School	West Road Church
Ipswich Citizens Advice Bureau	St Peters Church Brandon	West Suffolk College
Ipswich Community Media	Springfield Junior School	West Suffolk Council
Ipswich Furniture Project	Stanton Community Primary School	Wickham Market Primary School
Ipswich Opportunity Area	Stone Lodge Academy	Woods Loke Primary School
ISCRE	Stonham Aspal CEVA Primary School	
Job Centre Plus	Storehouse Foodbank	

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