

Anti Poverty Annual Report 2023



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Foreword

We have made good progress this year raising the profile of our work to tackle poverty and the cost-of-living pressures, working with partners to improve knowledge sharing and access to advice and support. You can find out more about our recent partnership event in this report as well as some lived experiences and case studies. We have seen record numbers of staff and volunteers engage in our partnership groups and events and have strong feedback that the networking opportunities that we provide through the Anti-Poverty Partnership are valued and needed.

The statistics about poverty on our Calderdale Anti-Poverty dashboard are concerning and show that for many people making ends meet can often be a real struggle. We have further developed the dashboards this year to really focus on how the data can help us to respond effectively and attract further funding to the Borough through an evidence-based approach.

With household costs and food prices still high, this is a worrying time for many people already living on a tight budget. We know more people will be fuel poor this winter and we are co-ordinating our efforts through the Affordable Warmth Forum.

This report recognises the real challenges that we face in trying to tackle the many problems caused by poverty and the increased cost of living, whilst showcasing some of the really great work being undertaken by local partners.



Councillor Jenny Lynn
Cabinet Member
Public Services & Communities



Councillor Scott Patient
Cabinet Member
Climate Action, Active Travel
and Housing



Councillor Sarah Courtney
Cabinet Member
Towns, Tourism and Voluntary
Sector

Context and Key Priorities

The Anti-Poverty Action Plan has three key priorities, which remain in place:

Key Priority	Outcome
(1) Prevention	Preventing local residents from falling into poverty
(2) Intervention	Providing support to local residents who have fallen into poverty
(3) Resilience	Keeping residents out of poverty

The diagram below shows the groups that continue to meet regularly as part of the Anti-Poverty Partnership. All our events are advertised on our Eventbrite page [here](#). The three thematic subgroups highlighted in green have an open membership. The Anti-Poverty Steering Group ensures that the key priorities of the plan are delivered, and links are made to other key strategic groups such as the Health and Wellbeing Board and the Inclusive Economy Partnership. The Steering Group is made up of a wide range of statutory and voluntary sector partners and meetings are chaired by Calderdale Council.

There is a significant amount of activity by partners which can be viewed in more detail in the action plan on the [Money and Wellbeing webpages](#). Activities are wide ranging and span across housing, welfare and debt, food and fuel, education, employment and training, health and wellbeing and early intervention and signposting.

This year we have revised our cost-of-living factsheet for frontline staff and started to publish a monthly newsletter further strengthening our communications to key stakeholders.

The action plan is reviewed and updated annually and updates on each action are provided by lead officers.

Work has also taken place to further develop the anti-poverty dashboards which can be viewed on [Dataworks](#). Further information is included in this report on page 9.

This report features a small number of case studies providing a snapshot into some of the important work that is being delivered. There are many other organisations not directly mentioned in this report who are working extremely hard to reduce poverty in Calderdale.

To find out more visit the [Money and Wellbeing webpages](#) and the [Anti-Poverty dashboard](#).

Partnership Structures



Anti-Poverty Steering Group

Chaired by Calderdale Council

Anti-Poverty Events Programme

Affordable Warmth

Chaired by Newground Together



Energy bills

Food Poverty

Chaired by VSI Alliance



Food support

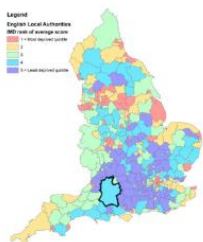
Money & Debt

Chaired by Citizens Advice Calderdale



Money and benefits

Key Issues



Index of Multiple Deprivation: Calderdale is ranked 66th most deprived local authority out of 317 in England. 10 areas in the Borough are within the 10% most deprived in the country. 14.9 % of people live in poverty in Calderdale compared to 12.9% in England. The Index is updated every 3-4 years (next update expected in 2025).



8,839 (22.2%) children aged 0 to 15 in Calderdale live in poverty. Rates vary between wards from 10% to 54% (2021/2022 data). This is a reduction of 1,109 from the previous year.



Calderdale job density was 0.82 per resident in 2021, slightly higher than 0.81 for the Yorkshire and the Humber region. Average wage per hour of people who work in Calderdale is £15.44, compared with £14.63 for the Yorkshire & Humber region.



In 2021 17.1% of households in Calderdale were "fuel-poor" compared with 13.1% in England. The worse affected ward (Park) is as high as 35.2%. By October 2022 this had increased to 29.23%, with numbers estimated to increase further by April 2023 to 32.42%.



There were 748 individual insolvencies in Calderdale in 2022, compared with 670 in 2021. There were 401 Debt Relief Orders in Calderdale in 2022, compared with 324 in 2021. Council Tax Debt is £4,528,422.



19,244 households claiming housing benefit or universal credit in Calderdale in May 2023, compared with 19,202 in May 2022. Town, Ovenden, Park and Illingworth and Mixenden wards are the highest with 1,600 or more claimants.



9,283 pupils are eligible for free school meals in Calderdale (May 2023), which represents 25.4% of all school aged children. This is a 1.5% increase on the previous year. Nationally, one in seven people are experiencing food insecurity (14%). This increases to 18% for Yorkshire and the Humber. 71% of people experiencing food insecurity have not used any form of food aid in the last year (Source: Trussell Trust).



Nationally, 2.5 million people are behind with broadband bills and 53% of people who are offline can't afford a monthly broadband bill. 1 in 14 UK households have no home internet access. In 2023, it was estimated that of the 4.3 million households eligible for a broadband social tariff, only 220,000 (5.1%) have signed up to one.



5,335 (4.2%) working age people claiming benefits are seeking work. Calderdale's total claimant count increased slightly between August 2022 and August 2023 from 5,175 to 5,335. 231 young people aged 16 and 17 were not in education, employment or training in 2023.



The percentage of young children achieving a good level of development in their first year of school in 2023 was 66.7% in Calderdale and 67.3% in England. The attainment gap in achievement at Level 2 at age 19 between young people previously eligible for free school meals and those not eligible was 24.3 in 2022.

Vulnerable Groups



63% of people in poverty live in a family where someone works at least part time. In 2022 92% of households with dependent children had at least one person in work compared with 87.5% in 2021. The average income in the borough was £24,000 in 2021 and £25,000 in 2020.



4,454 older people claimed Pension Credit in February 2023, compared to 4,474 in February 2022.



Unemployment in March 2023 was 4.2% for males and 5.0% for females. The proportion of people claiming work related benefits increased slightly from 4.1% in August 2022 to 4.2% in August 2023. The proportion of males who were economically inactive and wanted a job was 18.4% in March 2022 and 17.2% in March 2023. The proportion of females who were economically inactive and wanted a job was 15.7% in March 2022 and 17.7% in March 2023.



20,162 people in Calderdale claimed disability benefits in May 2023, compared to 18,367 in May 2022. Employment rates for disabled people were 56.9% in March 2023 compared to 59.7% in March 2022.



2,590 adults claiming Employment and Support Allowance have mental and behavioural disorders (February 2023).



In 2022/23 Calderdale Council completed 806 assessments for homelessness. Of these, 799 were assessed as eligible for support in terms of prevention (566) or relief from homelessness (233).



In 2021 there were 480 young people aged under 18 providing unpaid care (Census 2021).



48% of care leavers aged 19 to 21 were in education, employment or training in 2021 and 2022, compared to 66% in 2020.



Nationally, people in minority ethnic groups have the highest overall poverty rate - Bangladeshi is the highest followed by Pakistani, other Asian and Black ethnic groups (Source: Joseph Roundtree Foundation).



44% of children living in lone-parent families in the UK are in poverty. Children in large families and children from black and minority ethnic groups are more likely to be in poverty.



Non-users of digital are two times more likely to have a disability or health condition and 12 times more likely to be over-65. Limited users of digital are five times more likely from low-income households. In Yorkshire and the Humber 21% are limited users and 35% are extensive users of digital.

The Role of Data in Tackling Poverty

[Poverty in Calderdale – selected statistics](#) - also known as the Calderdale Anti-Poverty dashboards - is a collection of dashboards about poverty statistics for Calderdale. They have been developed alongside the Calderdale Anti-Poverty Action Plan to provide evidence of poverty in Calderdale, to inform planning, monitoring and decision making and to support funding applications.

The dashboards were first published in 2019 and are updated every month with new information. Thirty-two data sets underpin the dashboards. Ward and LSOA* (Lower layer super output area) statistics are provided where that data is available. Twenty-seven of the data sets have dashboards showing recent trends.

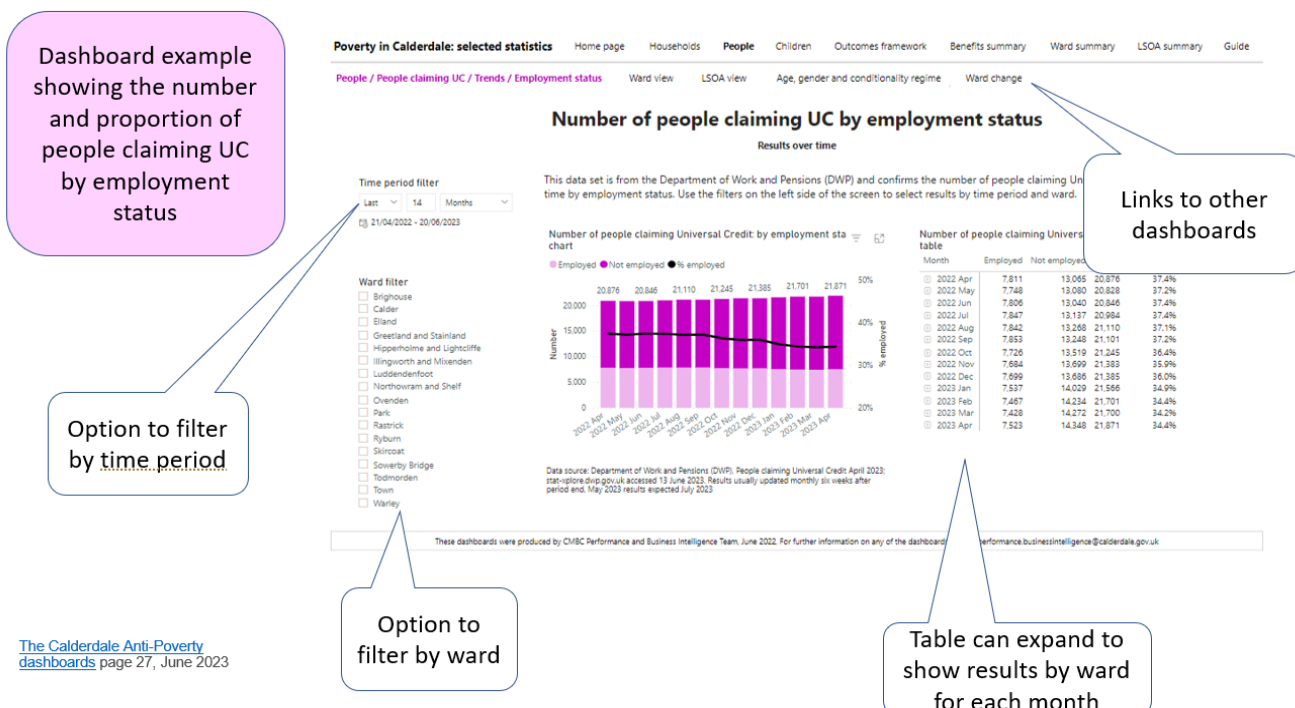
The dashboards are a key local source of information and evidence about poverty in Calderdale. The tables, charts and maps can be customised to create images to support presentations where evidence of poverty is required.

The dashboards are published on the [Calderdale Dataworks open data website](#). The content is developed in consultation with the Calderdale Anti-Poverty Steering Group. The dashboards are maintained by Calderdale Council Performance and Business Intelligence Team.

We are planning to host our first webinar later this year to promote the use of the dashboards to a wider audience.

Three examples from the dashboards are provided below (number of people claiming universal credit by employment status, households in fuel poverty and children eligible for free school meals).

* LSOAs are areas developed by the Office for National Statistics for reporting statistics of similar sized populations of about 1,700 people.

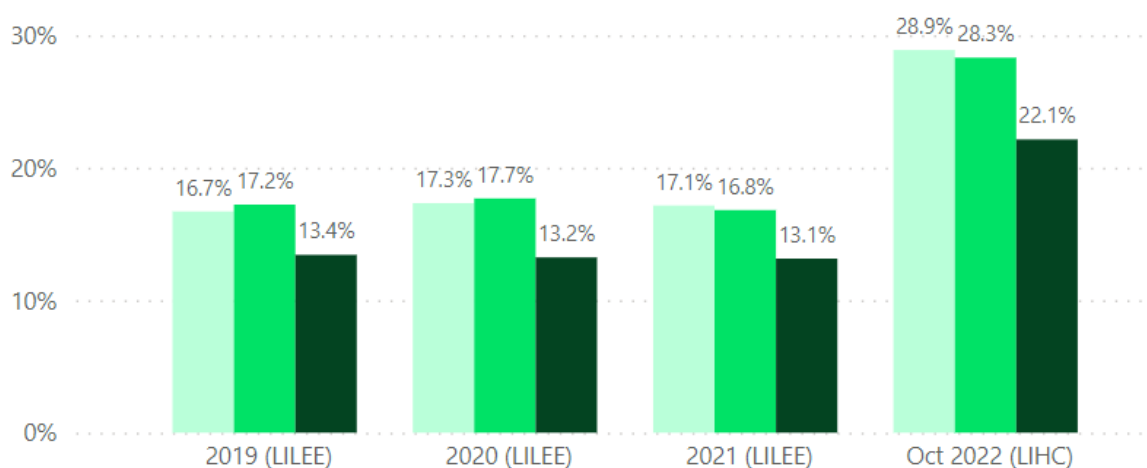


Households in Fuel Poverty

Official fuel poverty measures in England are typically published at least two years retrospectively. The 2022 energy crisis prompted fuel poverty reduction campaigners to put forward new measures of fuel poverty. This chart from the [Calderdale Anti-Poverty dashboards](#) shows official measures of fuel poverty up to and including 2021, and a new measure of fuel poverty proposed by the End Fuel Poverty Coalition (EFPC) for October 2022.

Proportion of households in fuel poverty over time by selected areas

Area ● Calderdale ● West Yorkshire ● England



Data sources: 1) DESNZ (2023) Fuel Poverty sub-regional statistics 2021 (Low Income Low Energy Efficiency definition), www.gov.uk/government/collections/fuel-poverty-sub-regional-statistics, accessed 27 April 2023. 2022 results expected April 2024 2) West Yorkshire Combined Authority (2022) Estimated number and proportion of households in fuel poverty in West Yorkshire using the "Low Income High Cost" method published by the End Fuel Poverty Coalition in October 2022.

Definitions

Low Income Low Energy Efficiency (LILEE)

Government definition of fuel poverty in England since 2019. Fuel poor households live in a property with an energy efficiency rating of band D or lower and have a disposable income below the national poverty line.

Low Income High Cost (LIHC)

Measure published by the End Fuel Poverty Coalition in October 2022 and adopted by West Yorkshire Combined Authority (WYCA) for measuring fuel poverty in the region in 2022 and early 2023. Fuel poor households spend at least 10% of their disposable income on energy costs. This definition applies to all properties.

Children eligible for free school meals

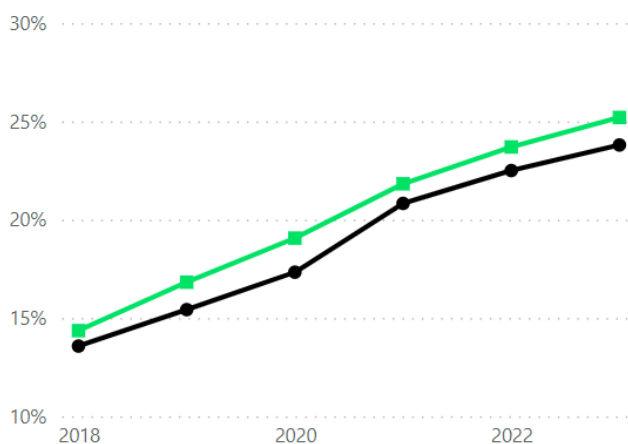
Children can be eligible for free school meals (FSM) if their parents are receiving support including Income support, Jobseeker's allowance, support under part VI of the Immigration and Asylum act 1999, Working tax credit or Universal credit.

The number and proportion of pupils eligible for free school meals has increased in recent years nationally and in Calderdale.

This chart and tables are from the [Calderdale Anti-Poverty dashboards](#) shows the number of pupils eligible for and claiming free school meals (FSM) in Calderdale, and the percentage compared with England.

Percentage of pupils eligible for free school meals

Area ■ Calderdale ● England



Year	Calderdale	England
2023	25.2%	23.8%
2022	23.7%	22.5%
2021	21.8%	20.8%
2020	19.1%	17.3%
2019	16.8%	15.4%
2018	14.4%	13.6%

Number of Calderdale pupils eligible for free school meals

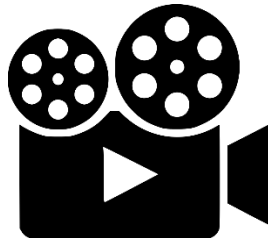
Year	State-funded primary	State-funded secondary	State-funded special school	Non-maintained special school	Pupil referral unit	Total
2023	4,852	4,067	190	48	56	9,213
2022	4,752	3,684	187	48	38	8,709
2021	4,505	3,279	172	45	32	8,033
2020	4,049	2,755	134	49	27	7,014
2019	3,586	2,361	119	52	43	6,161
2018	3,158	1,927	87	31	42	5,245

Data source: DFE Schools, pupils and their characteristics: January 2023 and earlier, <https://www.gov.uk/government/statistics/schools-pupils-and-their-characteristics-january-2023>, accessed 8 June 2023

Cost of Living Partnership Event

In June, the Anti-Poverty Partnership hosted a cost-of-living event focusing on the impact on health and wellbeing. The gathering was held at the Kings Centre in Halifax and attended by around 150 people from a wide range of organisations. Strong emphasis was placed on incorporating lived experiences into the event, recognizing the invaluable insights gained from individuals directly impacted.

For this event partners pulled together a short film which can be viewed by clicking on the film icon below.



We have selected some of the lived experience that was shared at the event below. For the full report please email antipovertyaction@calderdale.gov.uk.



‘Tell us your thoughts on the effects on your health of the increased cost of living’

“The media are making the issue far worse for people who are already suffering with anxiety and mental health as they broadcast daily in every medium and you can’t escape it. For people who struggle with their emotions and anxiety it is a huge trigger which cannot be avoid daily”.

“Myself and my husband have to do a fair bit of traveling for his GP and hospital appointments. I am worried that a day will come when we simply can not afford to get to where we need to be”.

“My daughter who suffers with complex mental health and high anxiety is having to move back home with me and her dad as she knows she will not be able to afford the hike in her bills. It was a huge milestone for my daughter to move out of our home and set up independently and I am heartbroken for her that it has come to this because she simply would not be able to afford to heat her home and provide food for herself consistently”.

“Our home is draughty, and the kitchen window has been broken since last year – my landlord is yet to fix it and we can’t afford to pay for it ourselves. The bills have gone up massively. It’s weighing both me and my partner down and what’s getting to us both is coldness. We haven’t really found out how we’ll be able to survive over the winter months. It’s just blankets and blankets and blankets.

My children need things more than the gas and the electric. If they run out of clothes, then I need to go buy them new clothes rather than going and putting it on the bills. I have to look out for their needs as well our own. I worry about how the coldness will affect their health.

Lee, 38, lives in private rented housing with his partner and two young children.



Client Feedback

First off I just want to say a massive massive thank you to you both, I wouldn't be where I am now without you guys, currently I'm at home, warm with a roof over my head, with food in the house for me, my daughter and my dog!

When Noah's ark reached out to help me I was in an isolated state just running on stress and anxiety, i was receiving £630 a month and out of that expected to pay my £540 rent and all my other bills as well as feed myself and my daughter. I had so many debts that were just out of control and I couldn't keep track of what I owed and where and as a result of that I struggled to sort my finances out and at the young age I am and a recently new mum I found this so embarrassing, so a lot of my time was spent stuffing letters into drawers and hiding from my problems. This caused my mood levels to drop, the time I should've been enjoying my new-born daughter I was at home worrying about when the next bailiff was gonna turn up at my door or how I was gonna eat for the week because I had so much going out of the little money I was getting to live off.

Kelly and the team made me feel right at home, they were so welcoming, everytime I've been I've been greeted with the same welcoming arms, they have gone above and beyond to help me, we talked through my situation and worked out what was the best options for me. On this occasion a debt relief order was the best option, it's been the best thing I've done! Kelly talked me through the whole process and what affect it would have etc. they didn't force me into anything they offer you the support and it's there for you to accept or not, they are very good at working with you to do what you want to do. Entering this order has meant I can stop worrying about the mountain of debt I had over my shoulders and I can work on paying off my current bills on time so that I don't get into more debt, it's like a clean start for me, I was horrified that I'd hidden away for so long when this support was available the whole time.

They have provided me numerous food packages which have always been really good, it's thanks to them that I have been able to eat most months when I have been struggling, they even take into consideration the little things like how nice it is to have little snacky bits at home to nibble at! They have just really made me feel at ease and assured me that it's okay to rely on support sometimes as that's something I still struggle with now but they just make you feel like you're not a burden and they really do go above and beyond to make sure you are okay and have everything you need and more.

On my last visit it was nearing my daughters 1st birthday and Kelly and Andrew went above and beyond yet again to ensure she has a special day, I've been emotional for weeks because I'm obviously still not flush for money I was having to balance the money we have for the month and her birthday and although family and friends will get her things it doesn't stop my guilt when she has nothing to open from me they've gone above and beyond to make sure I can give her the special day she deserves. I'm just so grateful for them it's thanks to them that I can finally enjoy a major milestone with my beautiful girl rather than fretting and worrying about everything else that I had going on. I truly would not be where I am today without them I was being evicted from my home, I had debts I didn't even remember about that was just so unaffordable for me and I had bailiffs demanding money or my possessions almost every day and I have next to nothing anyway, it was such a scary time for me especially bringing my daughter into the world around this. They have not to this day stopped helping me and making sure that I am happy and have everything I need.

Case Study 1

Citizens Advice Calderdale (CAB)

The client is single and lives in mortgaged property they had been in employment until 2021 when they ceased working because of the onset of a debilitating digestive condition. They had undergone extensive investigations to obtain a diagnosis. This resulted in significant absences from work because of the severity of the symptoms and the impact of them on the client's daily living. The client already had a mental health diagnosis, which was inevitably exacerbated by the difficulties of coping with the extreme symptoms. They struggled with the major changes of losing secure employment, having a reduced income, and accepting a more limited way of living due to the debilitating symptoms. This resulted in the client making attempts to commit suicide. The client is reliant on family and friends to shop, cook and collect prescriptions.

The client presented at Halifax Yorkshire Building Society CAB outreach service and wanted help because they had an imminent appeal tribunal hearing for their Personal Independent Payment (PIP) appeal. Our support included producing a written statement highlighting the grounds for the appeal, linking it to the supportive medical evidence, and demonstrating the impact of the client's conditions in line with the component points for the PIP activities.

The client with previous information from Citizens Advice had submitted his own challenge with medical evidence. However, at this stage of the appeal the client wanted help to present the case to the tribunal to ensure that the severity of the condition and the impact on daily living and mobility could be fully comprehended by the panel.

The client was very anxious about the prospect of the remote hearing and wanted to access support to them on the day. Acknowledging the medical conditions suffered by the client and the detrimental impact felt, with their consent; we referred them to the Yorkshire Tribunal Advocacy Project, a support service coordinated by Citizen's Advice. This enabled them to receive additional support during the Tribunal Hearing.

The client has since confirmed that the PIP decision has been overturned and he has been awarded standard daily living of **£68.10 per week** and there is an estimated **backdated payment of £3,700**.

The client did not score points for mobility, so on-going advice is being offered to the client about further grounds for possible appeal to the Upper tribunal.

The client is in receipt of Universal Credit, a small private pension from work, and Council Tax Reduction. They were recently assisted by Citizens Advice to prepare for their Work Capability Assessment telephone appointment. This included advice about the procedure and information about the relevant criteria to achieve either limited capability for work or limited capability for work and work-related activity. The client has been successful in being awarded the Limited Capability for work and work-related activity and their Universal Credit has been increased by **£390.06 a month**. The client will also receive a back payment in relation to this benefit.

Advice has been given to the client in relation to eligibility for a discretionary award for a Blue Badge and they have been informed that they can get help completing the on-line form from Customer First at Calderdale Council. Due to the client's severe symptoms and concerns about driving safely the client had voluntarily given up driving. They rely on family or friends to

take them by car, so made them aware that the Blue Badge can be used by others whilst the person eligible for the badge is travelling with them.

As the client now has a PIP award for daily living, they have a qualifying benefit for Carer's Allowance. The client has been provided with information on Carer's Allowance in connection with the people who provide them with significant support. If one of their family or friends are considering applying for Carer's allowance, they have been advised to get in contact with Citizens Advice for their own advice on claiming.

Prior to giving up employment the client had worked and therefore could be eligible to claim the contribution based New Style Employment Allowance depending on whether they have met the National Insurance Contributions in the last two tax years. The client has been advised about how to check their NI records and how to apply if they qualify.

The client has a mortgage on his property and wanted to know more about support for mortgage interest that he could be now eligible for with Universal Credit. As the financial assistance offered is a loan provided the client with information to enable him to make an informed decision as to whether this would be beneficial to him in the long term.

Gateway to Care: The client's condition has been life-changing so advice was provided in relation to the help that the client could receive via Gateway to Care. Subsequently a social care needs assessment has been completed and the client has been given equipment that will assist with the needs caused by their physical health.

Energy: An assessment was undertaken, and the client did not have any current issues with energy. Previous energy debt of £3000 had been paid off by a relative. Energy advice was offered and declined at this time.

Broadband savings: The client is in receipt of Universal Credit and was eligible for a "social tariff" with their Broadband Supplier. It was established that their provider is Sky, and that they could pay £20 per month for 18 months for average 36MB speed broadband and then access a free 3GB per month sim with Sky Mobile. The client has now switched their broadband package which was due to increase to £46 a month to a Sky social tariff costing £26 a month so has potentially made **savings of £20 a month**.

Health & Wellbeing: The client is now accessing counselling support. They were advised about the services and support offered by Healthy Minds and Better Living, to assist with their ongoing wellbeing requirements, outside of medical intervention.

The client was extremely grateful and appreciative for the support that he has received and thankful for ongoing help.

This project is funded by the Advice & Anti-Poverty Grants Programme.

Case Study 2

Social Supermarkets & Food Savers

Project Description

A social supermarket is a space that sells discounted food, usually for those on lower incomes. They differ from food banks, as most of the food is not free, but they tend to provide a wider choice of food, for a very low cost.

There are now 3 Social Supermarket models across Calderdale;

- [Building Bridges](#) in Brighouse - Opened in August 2022. £3 per week for up to 20 points (items are either 1 or 2 points).
- [Focus4hope](#) in Brighouse - Opened in February 2023. £8 per week, with £1 going to a savings account. Choose up to 18 items.
- [Happy Days UK](#), Halifax – Opened in August 2023. £6 per week, with £1 going to a savings account. Choose up to 15 items.

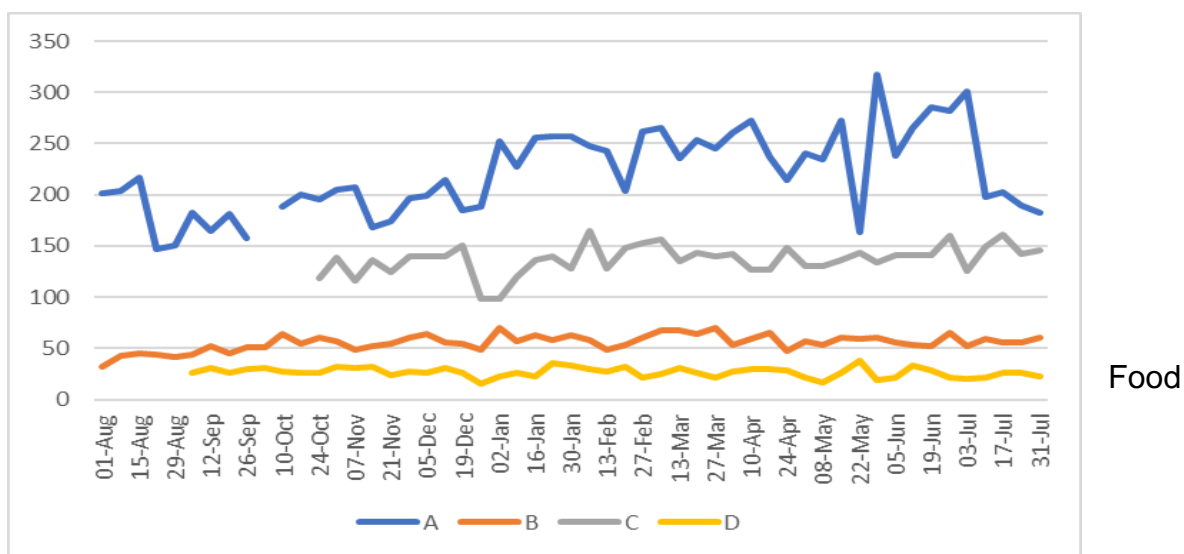
Calderdale Credit Union working in partnership with Food Savers Bradford/Bradford Credit Union, set up and manage savings accounts with the weekly £1 paid at the Social Supermarkets to encourage customers to save. Time limited additional financial incentives have been made available through a Comic Relief grant.

Project Aims

The aim of a social supermarket is to provide customers with choice and dignity, with some models having the option to open a savings account with the Credit Union. The model helps people in food poverty move away from the reliance on food parcels and be able to be in control of their food decisions, that suit themselves and their families. The supermarkets also have access to frozen and fresh short life food, some of which is given away free.

Identified Needs

Calderdale Council's Anti -Poverty dashboard (June 22) shows that 12% of residents are in low paid jobs, 14.9% are in poverty and 25.4% of children are eligible for free School Meals. These statistics along with the cost-of-living crisis highlight the need for food support across the borough, and data collated by VSI Alliance shows below that the number of service users collecting food parcels remains consistent (data from 1st August 22 – 31st July 23).

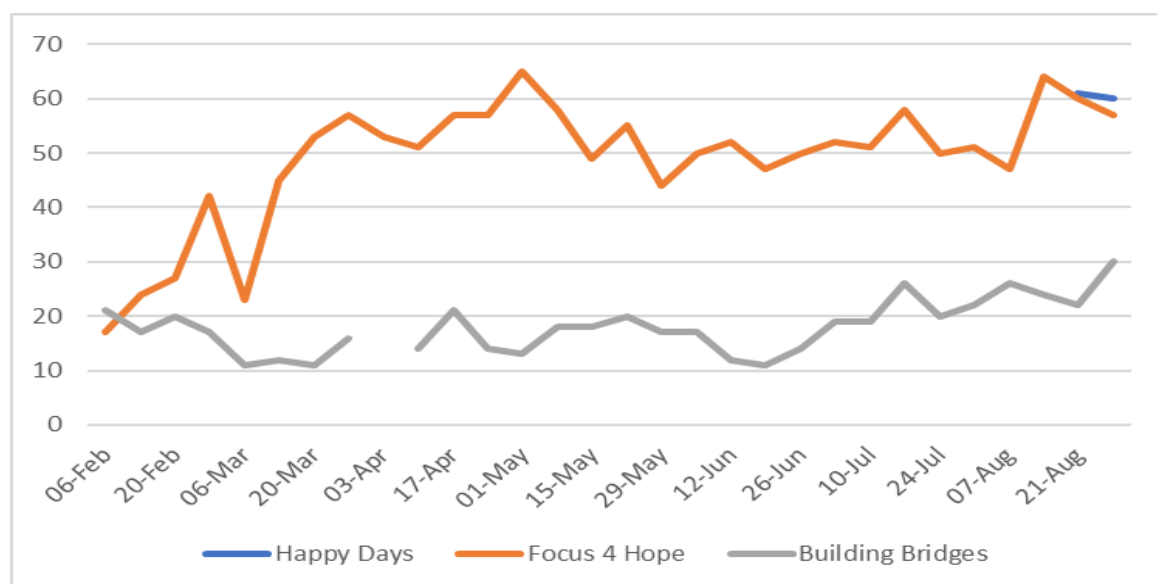


Poverty Forum members spend approximately £300,000 a year on buying food to give away in food parcels. This sum is not sustainable as there is no regular funding stream for the purchase of food. A social supermarket model moves reliance away from free food and contributes to the overall cost of purchasing the stock.

Project Outcomes

The data below shows the numbers of weekly customers utilising the 3 'supermarkets' across Calderdale. Information from the providers shows that the number of customers registered to use the supermarket are 2.5 times the current weekly numbers. In addition, further data shows that over 200 people have signed up to the credit union savings scheme.

Happy Days who have switched from a food parcel provider to a supermarket model have gone from nearly 200 food parcels a week to less than 20. Many of their service users are now accessing the supermarket instead.



Since February 2023 just over 300 customers have signed up to save with Calderdale Credit Union. Once an account has been set up, Calderdale Credit Union are able to provide the customer with a source of identification.

Client Feedback

Happy Days has described how they have transformed food poverty into food dignity on their website [here](#) through a case study.

Focus4Hope:

“Coming to the supermarket means my cupboards are not empty and we have lots of nice healthy food which is great.”

“Joining food club has meant I do not worry about the food for the week and I now live not just exist.”

Future Plans

- To build on the client base, whilst ensuring that the customers continue to have choice and dignity.
- To ensure there is sufficient capacity in the system to stock the supermarkets.
- To reduce reliance on free food
- To continue to offer an alternative model that enables customers to open a Credit Union savings account.





Pictures above are owned by Building Bridges, Focus4hope and Happy Days UK

Case Study 3

Money Guiders

Project Description

[Money Guiders](#) is a programme run by the Money and Pensions Service. It is Government backed, UK wide and has City & Guilds recognition. The programme covers non-regulated money conversations and is competency based. Money guiders in the UK cover a wide range of roles from energy advisors, food bank volunteers, social workers and community workers to housing officers, social prescribers, teachers and police officers.

In Calderdale we are rolling out the programme in phases. The first phase of Money Guiders has included Calderdale Council, Healthy Minds, Citizens Advice, Halifax Opportunities Trust and North Halifax Partnership. A summary of progress on Calderdale's dashboard is shown below.



Project Aims

The aim of the project is to support frontline workers to talk to their clients about money and to give effective, good quality money guidance across a wide range of services.

Identified Need

Due to the cost-of-living crisis, more and more residents in Calderdale are struggling to pay their bills and make ends meet. Evidence shows that money worries impact significantly on both mental and physical health. Things are likely to worsen over the winter months when energy usage will increase due to cold weather. Regulated debt and welfare advice services are in high demand.

Project Outcomes

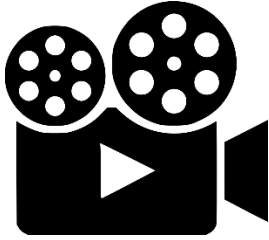
- Provide effective, good quality money guidance.
- Increase service efficiency and effectiveness.
- Help ensure residents claim what they are entitled to.
- Free up capacity by tackling the root causes of customer problems.

Money Guider Feedback

"I can help my clients more confidently with regards to money"

"I feel that our customers will benefit from our knowledge and guidance"

"It gives us consistency across staff and improves knowledge"



Click the film icon to watch Nicola from the Early Advice and Support Team (EAST) at Calderdale Council talk about her experience of being a Money Guider in Calderdale.

Future Plans

There are plans to extend the programme to new teams across the Council as well as other key partners within the Voluntary, Community and Social Enterprise sector.

Case Study 4

Greener Together Calderdale

Project Description

Greener Together is a project run by Newground Together working with residents of Calderdale helping them live in a more sustainable way. Our Energy Officers help advise customers on how to save energy, how to understand their bills and provide free low energy items to their homes to help them save money.

The project also runs workshops around energy usage and sustainable living such as air fryer cooking. We welcome local residents to our retrofit house in Ovenden where we demonstrate what retrofitted homes look like and the cost savings involved with retrofitting.

Project Aims

The aim of the project is to help customers live in a more sustainable way and save money through simple actions.

Identified Need

Due to the cost-of-living crisis residents of Calderdale are struggling to heat their homes. This has meant that more residents have been pushed into fuel poverty. Through working with residents, the project is helping them save money and stay warmer over the winter.

For example:

CN was referred to the project as she had self-disconnected from her gas supply. Upon completion of the fuel assessment form we were able to issue fuel vouchers to enable her to top up her prepayment meters. The team were also able to assess any additional items that would help keep her home warmer. During the call CN advised me that her fridge was broken and would not be able to afford to replace it. This was impacting her ability to stay nourished, and along with her financial situation it was causing her increased anxiety. Through Together Housing Group we were also able to replace her fridge.

AB was another customer who accessed the Greener Together service he had been around three years ago he was hospitalized and during his time in hospital his home was broken into and he was left with very little. As he couldn't afford to replace all the items stolen, he hasn't had a working fridge or cooker and had been living on microwave meals since the robbery. He experienced further distress and difficulties a few months later - when he wasn't home his front door was broken down by his energy supplier to fit a prepayment meter, without his knowledge or consent.

Project Outcomes

Through the scheme both residents were able to receive help with their bills as well as energy advice around heating their homes. This has meant that both have been able to keep their homes heated for longer. Due to their circumstances the team were also able to help the residents receive white goods that would improve their lives.

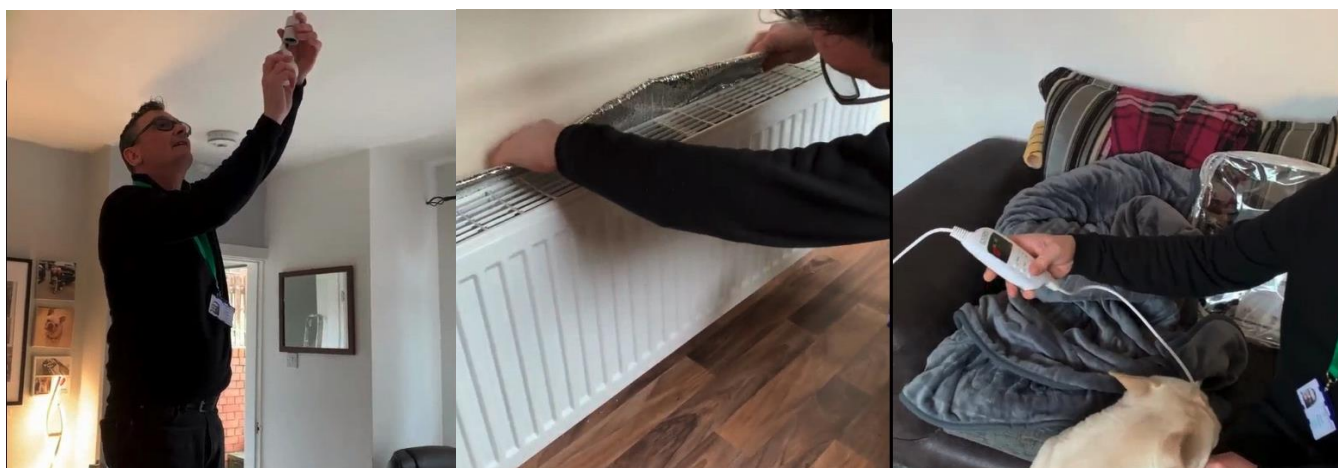
Client Feedback

AB is now able to keep food fresh and cook hot meals and this has given him a more varied diet. It has also given him a boost mentally, and he has said that he regards this as a new start.

CN feels the project has made a positive impact on her life and a positive impact on her mental health.

Future Plans

Greener Together Calderdale is gearing up for another busy winter helping the residents of Calderdale. Through our dedicated team we hope to fit many more energy saving items and help residents decrease their heating bills and stay warmer.



Case Study 5

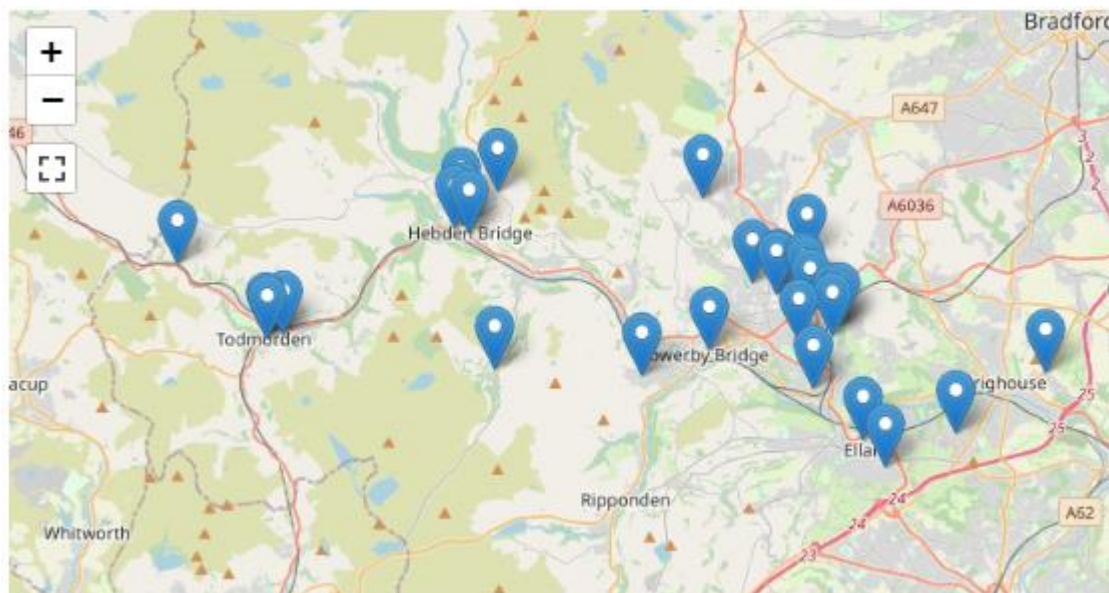
Warm Spaces

Warm Spaces are where people can gather for free in a warm, safe, welcoming place. Maybe to enjoy a hot drink and some company.

In 2022, energy bills became unaffordable for many, pushing more people into fuel poverty. The Council and partners were keen to support people in as many ways they could. Calderdale Council, West Yorkshire Combined Authority and Community Foundation for Calderdale provided a pot of funding through the Cost-of-Living Fund, which was available to the voluntary, community and social enterprise sector to provide warm spaces, amongst other affordable warmth schemes. In total, 22 warm spaces were funded through this funding and £121,524 was spent supporting organisations who were warm spaces. In total Calderdale had 57 warm spaces in 2022/23 with 39 registering on our warm spaces map (see below), including all 12 Calderdale Council libraries.

Warm Spaces was a new phenomenon back in 2022, with little evidence and good practice on which to base the scheme. Calderdale Council are now in the process of robustly evaluating warm space provision during winter 2022, to inform future provision. Calderdale Council have partnered with Leeds Beckett University who will conduct the evaluation. This will include analysis of routinely collected data on footfall and activities in warm spaces; interviews with council managers and warm space providers; a survey and focus groups with service users and Calderdale residents about perceptions and experiences of warm spaces – benefits, concerns, accessibility etc and a synthesis of case studies already collected by our warm space providers considering how these spaces contribute towards health and well-being outcomes for people.

[Link](#) to the warm spaces map.



In addition to the map, warm spaces were well publicised locally and could also be found on the national warm spaces directories – [Warm Welcome](#) and [Warm Spaces](#). Below is an example of a warm space promotion for this winter.



Case Study 6

Room In The Roof Insulation Scheme

Project Description

The project is funded by the Government's Green Homes Grant Local Authority Delivery (GHG LAD) programme 2019 – 2023. Calderdale Council was successful in securing over £8m of government funding into Calderdale to fund 'fabric first' insulation improvements for its stone, old, draughty, expensive to heat privately owned homes.

Project Aims

- Reduce carbon emissions
- Tackle fuel poverty
- Lower residents' energy costs and improve thermal comfort
- Decrease the risk of ill health caused by living in a cold home
- Aspire to improve homes to energy performance certificate (EPC) rating C, or higher

Identified Need

Almost 40,000 homes, approximately half of the privately owned housing in the borough, were built before 1919. Made of traditional local stone with solid wall construction, they typically have rubble filled cavities with stone ties linking the internal and external walls. These homes are cold, draughty, and expensive to heat. Insulation products are available for this type of construction but are much more expensive and can be disruptive to fit, compared to standard loft and cavity wall insulation.

Many of the stone terraced homes in Calderdale have cold, uninsulated attic or 'room in roof' bedrooms, often occupied by young children or older people. Such rooms are significantly affected by the outside temperature, and can be extremely cold during winter, and unbearably hot during summer. Furthermore, uninsulated roofs can account for 25% of a home's heat loss during cold weather.

Funding secured through the government department of Energy Security and Net Zero's (previously Business, Energy, and Industrial Strategy) GHG LAD programme allowed the Council to deliver a programme to install 'room in the roof' insulation for qualifying residents with a total annual household income of less than £31,000 per year, living in owner occupied or privately rented homes.

Project Outcomes

This work has brought significant improvements in thermal comfort to the occupants of the rooms, making them feel warmer during cold winter weather, and more bearable during summer heat waves by keeping the heat out.

The project brought insulation improvements to 775 homes.

The project also helped to improve the energy rating of all the homes that had work carried out. This included:

- 11 homes were improved to an EPC A rating
- 8 homes were improved to an EPC B rating

- 145 homes were improved to EPC C rating
- 575 homes were improved to EPC D rating

The project has reduced CO2 emissions in Calderdale by an estimated 51,175 lifetime tonnes over a 42-year period.

Given the various factors that affect fuel poverty, including the significant affect caused by rising energy prices during the last two years, it has been difficult to fully measure the impact of the work. However, if this work had not been carried out, residents would have been worse off and living in colder homes, with reduced levels of thermal comfort.

Client Feedback

Sowerby Bridge resident Sue Precious decided to take up the offer of free attic room insulation and said:

“Now, I’m definitely feeling the benefits. My attic room used to be ever so cold and draughty, but my daughter has said that the draught has completely gone, and her bedroom is noticeably warmer.”

Michael Dixon, of Halifax, commented:

“I was a bit dubious of the scheme at first as I didn’t want to spend any money on the work. Thankfully, I didn’t have to. The insulation has made a vast improvement to my attic – you can really feel the difference in temperature. The work lasted no more than three weeks, and I had a really good set of lads doing the insulation for me. They were wonderful and worked so well together.”

Future Plans

Whilst the government has now closed its Local Authority Delivery scheme, the Council has successfully secured £4.14m through the Department of Energy Security and Net Zero’s Home Upgrade Grant Phase 2. This will provide insulation, ventilation, and clean heat improvements to up to two hundred low-income households living in homes that are off the gas network, or non-gas heated by March 2025.

A street-based energy efficiency retrofit demonstrator project is also being developed with the West Yorkshire Combined Authority. This will test a whole of house approach for stone-built homes, typical in the borough, taking a fabric first approach to insulation and ventilation works to lower CO2 emissions, reduce heat loss, tackle damp and mould, improve internal air quality, as well as getting the homes ‘clean heat’ ready for the possible installation of heat pumps in the future.

Conclusion & Acknowledgements

More people are hitting crisis point than in previous years and debt and welfare advice services continue to be in high demand. We are proud of our collaborative approach in Calderdale and continue to provide online and face to face opportunities for partner organisations to come together and learn from each other.

The rising costs of fuel, food and other essentials are combining with existing disadvantage and vulnerability within our communities to put many households at greater risk of both immediate hardship and reduced opportunity and wellbeing. The council and local partners have delivered remarkable services and support. We will continue to do what we can to protect people against higher costs, targeting help at those facing the most complex challenges and difficulties. We can't tackle these problems alone and we will continue to raise local issues at a regional and national level with government and other key bodies.

Thank you to council colleagues and partner organisations for their contributions. And finally, the biggest thank you to those residents of Calderdale whose experiences feature in this report.