

SOUTH TEES JSNA

Joint Strategic Needs Assessment

JUNE 2024

MISSION

We will reduce the proportion of residents who are living in poverty.

GOAL

We want to reduce levels of harmful debt in our communities.

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1. Introduction

1.1 Mission led approach

The South Tees Health & Wellbeing Boards have agreed to a “mission-led” approach, structured across the lifecourse. Each mission is a response to a significant local challenge, one where innovation, working together and aligning resources has a big part to play in driving large-scale change. The Missions each have a set of ambitious goals that further articulate and explain the Mission.

The JSNA will provide the intelligence behind the Mission(s) – it will develop our collective understanding of the Mission(s); the issues behind and the broad contributing factors to the current outcomes experienced. We are working across the Tees Valley authorities to develop a process on that footprint that facilitates deeper engagement from the ICB.

The vision and aspirations under the lifecourse framework already exist following previous development sessions of the LiveWell Board. The lifecourse framework consists of three strategic aims – start well, live well and age well.

Vision	Empower the citizens of South Tees to live longer and healthier lives		
Aims	Start Well	Live Well	Age Well
Aspiration	Children and Young People have the Best Start in Life We want children and young people to grow up in a community that promotes safety, aspiration, resilience and healthy lifestyles	People live healthier and longer lives We want to improve the quality of life by providing opportunities and support so more people can choose and sustain a healthier lifestyle	More people lead safe, independent lives We want more people leading independent lives through integrated and sustainable support

1.2 Live Well strategic aim

There are four missions within the Live Well strategic aim. **The first mission relates to reducing the proportion of our residents who are living in poverty**, the second mission relates to creating places and systems that promote wellbeing, the third mission relates to supporting people and communities to build better health and the fourth mission relates to building an inclusive model of care for people suffering from multiple disadvantage across all partners.

There are 11 goals. The first goal within the first mission is to reduce levels of **harmful debt** in our communities. See table below for all other goals and missions.

This whole of this document is dedicated just to the first goal around harmful debt.

Aims	Mission	Goal
Live Well	We will reduce the proportion of our residents who are living in poverty.	We want to reduce levels of harmful debt in our communities
		We want to improve the levels of high quality employment and increase skills in the employed population.
	We will create places and systems that promote wellbeing.	We want to create a housing stock that is of high quality, reflects the needs of the life course and is affordable to buy, rent and run.
		We want to create places with high quality green spaces that reflect community needs, provide space for nature and are well connected.
		We want to create a transport system that promotes active and sustainable transport and has minimal impact on air quality.
		We will support the development of social capital to increase community cohesion, resilience and engagement
	We will support people and communities to build better health.	We want to reduce the prevalence of the leading risk factors for ill health and premature mortality
		We want to find more diseases and ill health earlier and promote clinical prevention interventions and pathways across the system
	We will build an inclusive model of care for people suffering from multiple disadvantage across all partners.	We want to reduce the prevalence and impact of violence in South Tees
		We want to improve outcomes for inclusion health groups
		We want to understand and reduce the impact of parental substance misuse and trauma on children

2. What is our mission and why do we need to achieve it?

2.1 Mission: We will reduce the proportion of our residents who are living in poverty

Poverty levels in the UK are rising, and South Tees is impacted significantly due to its existing levels of deprivation and poor health, which can be impacted further by financial insecurity. Tackling poverty is multi-faceted and needs a complex and co-ordinated approach by national and local government, service providers and anchor organisations. The Covid-19 pandemic caused widespread financial hardship and the increased cost of living is worsening the situation for many families.

Living “in poverty” is considered as living within a household with income of less than 60% of the average income.

‘Poverty affects millions of people in the UK. Poverty means not being able to heat your home, pay your rent, or buy the essentials for your children. It means waking up every day facing insecurity, uncertainty, and impossible decisions about money. It means facing marginalisation and even discrimination – because of your financial circumstances. The constant stress it causes can lead to problems that deprive people of the chance to play a full part in society.’

Joseph Rowntree Foundation (Ref 2)

Poverty is no longer something from the industrial past or a problem in developing countries but is happening right here and right now in the UK. Child poverty rates in the UK are rising and are worse than the national average in South Tees. In March 2022 Middlesbrough’s child poverty levels were at 41.2% and Redcar & Cleveland’s were 39.3% compared to UK levels of 29%.

Both local authorities are significantly more disadvantaged than England as a whole. However, there are also significant differences within each authority area between the most disadvantaged and the most affluent. This points to the need for a proportionate universalism approach in tackling poverty and harmful debt.

2.2 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; changes to a lone parent household; a reduction in benefit income and a fall in the number of workers in the household. Money matters, so anything that increases income has a protective effect. In addition, having savings to fall back on or having people to call on for support can also protect people from some of the worst effects of very deep poverty (Ref Joseph Rowntree Foundation, *what protects people from deep poverty and what makes it more likely*, Sept 2023 – ref 2). National issues (e.g. a cost of living crisis) can also have a strong impact. Sadly, children born into poverty face extreme challenges to escape the poverty cycle.

Negative changes in household income can result from specific life events or through structural reasons outside people’s control. Examples are included in Figure 1:

Figure 1: Examples of life events that impact on poverty

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

Source - ONS, 2019-2020

2.3 Groups most at risk of poverty

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

- Families with children, especially lone parents, large families and young families
- People with disabilities and their carers
- People with poor mental and physical health
- People who are unemployed or out of work
- People with lower educational attainment and lower aspirations
- People born in a different country than the one they reside in and those from minority ethnic backgrounds
- People living in rural areas
- Pensioners, due to low income from state and private pensions, lack of awareness of benefits such as Pension Credit and effects of social isolation
- Renters, who are affected by cuts in housing benefits, and rising rents due the increased costs for landlords
- Low paid workers because their earnings are not enough to cover basic needs and living costs, such as housing, food, energy, and childcare.

“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. High mortgage rates have made it difficult for people to get on the private property ladder (*Ref In Work Poverty Trends, The Health Foundation, December 2022 – ref 17*).

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 due to redundancies, loss of income due to lockdown, furloughing on lower wages or shielding. The groups listed above were particularly impacted by the pandemic.

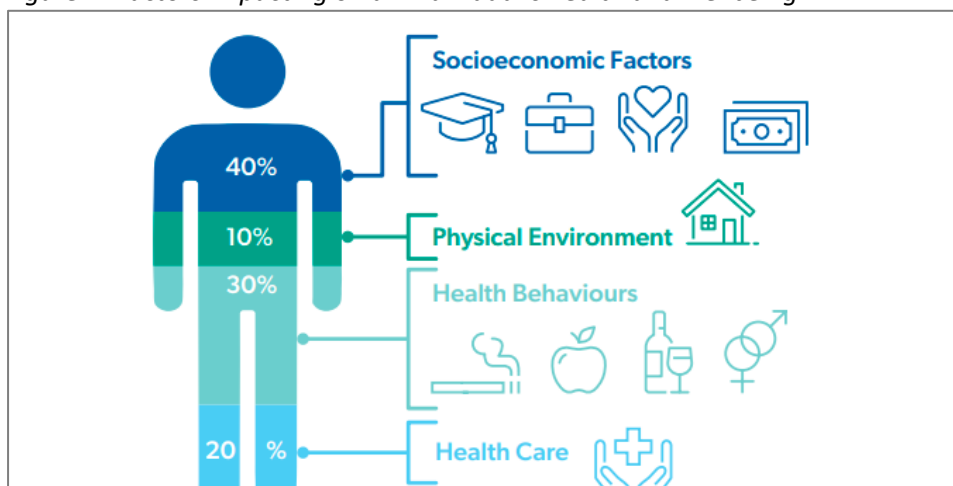
The UK is currently experiencing cost of living issues, which is further increasing hardship for many, on top of residual Covid-19 impacts. Although everyone is affected by these cost increases, the impact will be greatest for those who are already under financial pressure. An Institute for Fiscal Studies

report estimated the impact of inflation on the 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. Increasingly, for some households in South Tees, there will be a stark trade-off between the cost of living (and getting core bills paid) and the quality of living.

Poverty shrinks people’s worlds, leaving them isolated. 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, significant and prolonged the impact. Typically, around half of people in very deep poverty escape it the following year (50.5%) but exit rates vary between different groups of people and certain life events and circumstances greatly increase the likelihood (Ref Joseph Rowntree Foundation, *what protects people from deep poverty and what makes it more likely*, Sept 2023 – ref 2).

Research shows that 40% of an individual’s health and wellbeing is determined by socio-economic factors such as education, occupation, or income.

Figure 2: Factors impacting on an individual’s health and wellbeing



Source - Institute for Clinical Systems Improvement, *Going Beyond Clinical Walls: Solving Complex Problems*, 2014 – ref 19

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. It is also harder to adopt and maintain healthy behaviours.

People living in poverty are more likely to live in poor housing, in over-crowded and damp conditions. Research by Shelter (*Shelter commissioned YouGov survey, 2021 – ref 25*) found that the health of 22% of renters in England are being harmed by poor housing. This includes impacts on physical health (e.g. mould, heating) and mental health (e.g. fear of eviction). For children, this can mean that there is no space for play or a quiet place to complete homework or to have the equipment to aid their learning, including IT, impacting on their education and life chances.

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

Children living in poorer families 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.

In addition, children who live in poverty are more susceptible to bullying, facing exclusion, self harm, lower education attainment 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. 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 (*UK Poverty, the essential guide to understanding poverty in the UK, 2023 – ref 9*).

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 (*UK Poverty, The essential guide to understanding poverty in the UK, 2023 – ref 9*)

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.

Three factors need to be tackled long-term to impact on poverty:

- Preventing people from falling into poverty and harmful debt
- Providing targeted support for people struggling in poverty
- Taking a systems approach to tackling the underlying issues including greater collaboration between partners and creating a common purpose around tackling poverty.

It is important to utilise lived experience to inform actions and ensure those with the greatest need are prioritised.

2.4 Index of Multiple Deprivation (IMD)

Deprivation is the consequence of a lack of income and other resources, which cumulatively can be seen as living in poverty. The relative deprivation approach to poverty examines the indicators of deprivation, which are then related back to income levels and resources. The Department for Levelling Up, Housing & Communities produce the IMD with the latest data for 2019. The IMD is a measure of relative deprivation for small areas known as Lower Super Output Areas (LSOAs). It is a combined measure of deprivation based on a total of 37 separate indicators that have been grouped into seven weighted domains, each of which reflects a different aspect of deprivation experienced by individuals living in an area.

The figure below shows the overall IMD rank for Middlesbrough and Redcar & Cleveland and split by the seven domains. The Middlesbrough IMD score is ranked 5th most deprived out of 153 local authorities in England whilst Redcar & Cleveland is ranked 31st most deprived. Middlesbrough ranks poorest for the income domain and 3rd poorest for employment. Redcar & Cleveland ranks poorest in the employment domain.

Figure 3: IMD 2019 by domain

IMD 2019		Middlesbrough	Redcar & Cleveland
Domains	Weighting	Rank*	Rank*
Income	22.5%	1 st	26 th
Employment	22.5%	3 rd	8 th
Education, skills and training	13.5%	5 th	40 th
Health deprivation and disability	13.5%	5 th	23 rd
Crime	9.3%	13 th	75 th
Barriers to Housing & Services	9.3%	129 th	131 st
Living Environment	9.3%	128 th	141 st
Overall	100%	5th	31st

*Rank out of 153 local authorities in England

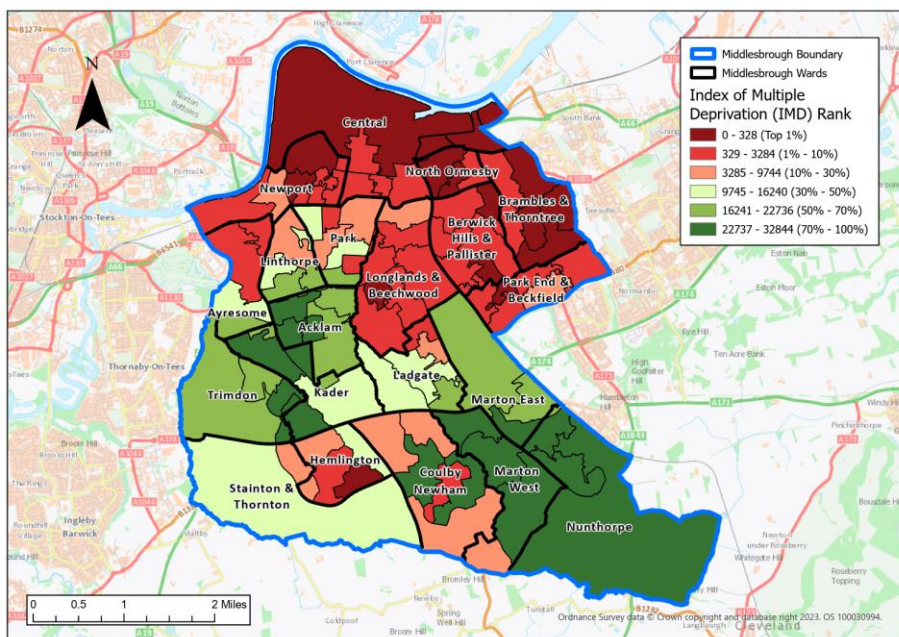
Source – Department for Levelling Up, Housing & Communities

In Middlesbrough, 48.8% of LSOAs are within the 10% most deprived LSOAs in England. In Redcar & Cleveland the proportion is 26.4% of LSOAs are within the most deprived 10% nationally. The Middlesbrough rate is the highest rate out of all 153 local authorities in England, whilst the Redcar & Cleveland rate is 23rd highest.

Figure 4 below shows the overall IMD ranking score for LSOAs in Middlesbrough. The wards with the most deprived LSOA's which are within the top 1% of England are located in Central, Newport, North Ormesby, Berwick Hills & Pallister, Brambles & Thorntree, Longlands & Beechwood, Park End & Beckfield, and Hemlington wards. There are 5 LSOAs in the highest 0.5% most deprived in England, with an LSOA in Brambles & Thorntree ranked 46 out of 32,844 LSOAs in England.

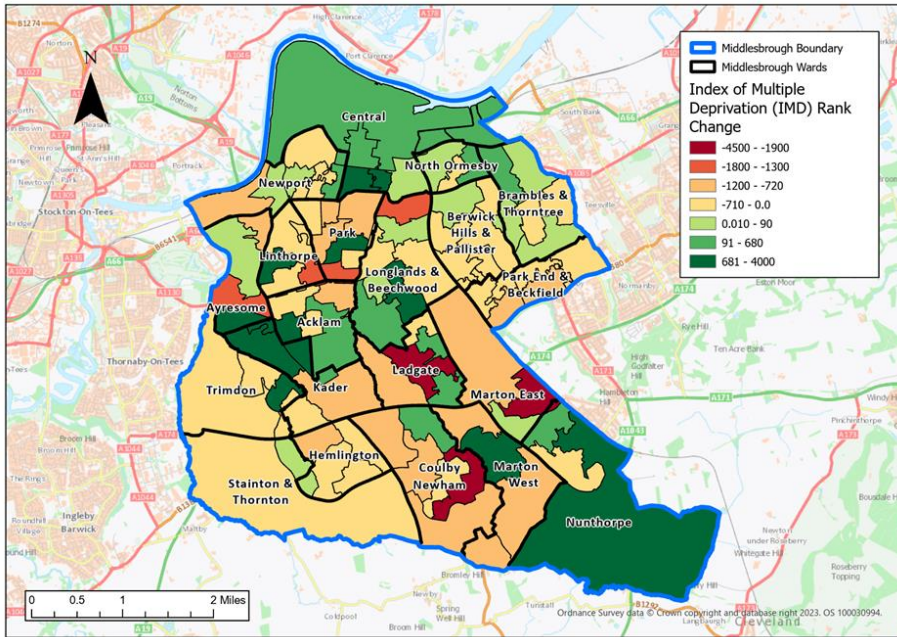
Figure 5 below shows the changes in IMD ranks from 2015 to 2019 in the LSOA's of Middlesbrough. There are some LSOAs within wards with very low ranks from 2015 such as Central and North Ormesby wards that have seen an improvement in ranks up to 680 places. While some wards with a relatively high IMD rank such as Coulby Newham, Marton East and Ladgate wards have seen a large drop in ranks by around -4500 places.

Figure 4: Map showing Middlesbrough IMD 2019 ranks by LSOA



Source – Department for Levelling Up, Housing & Communities

Figure 5: Map showing changes between Middlesbrough IMD in 2015 to 2019 by LSOA

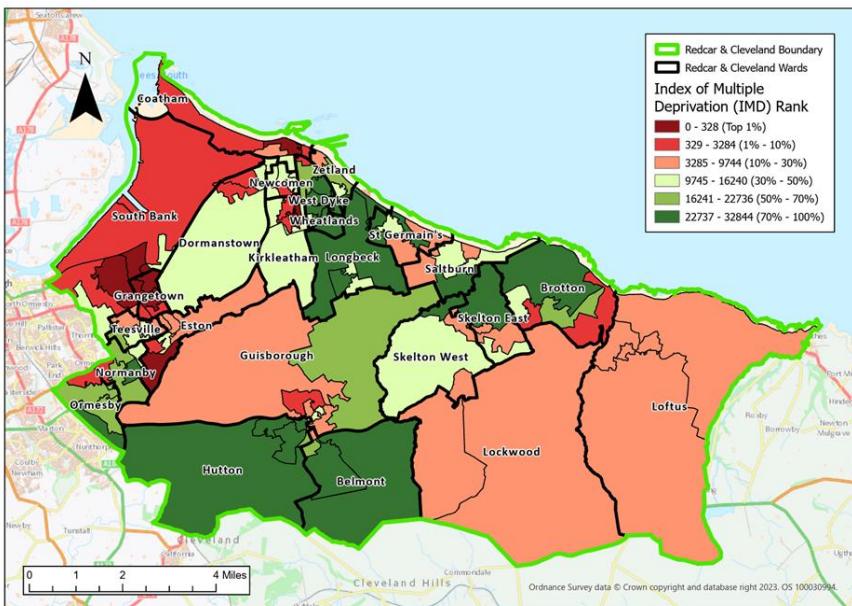


Source – Department for Levelling Up, Housing & Communities

Figure 6 below shows the overall IMD ranking score for LSOAs in Redcar & Cleveland. The wards with the most deprived LSOA's which are within the top 10% of England are located in South Bank and Grangetown wards. Off the LSOAs within the top 1% most deprived in England, LSOA in Grangetown was ranked 62 out of 32,844 LSOAs in England.

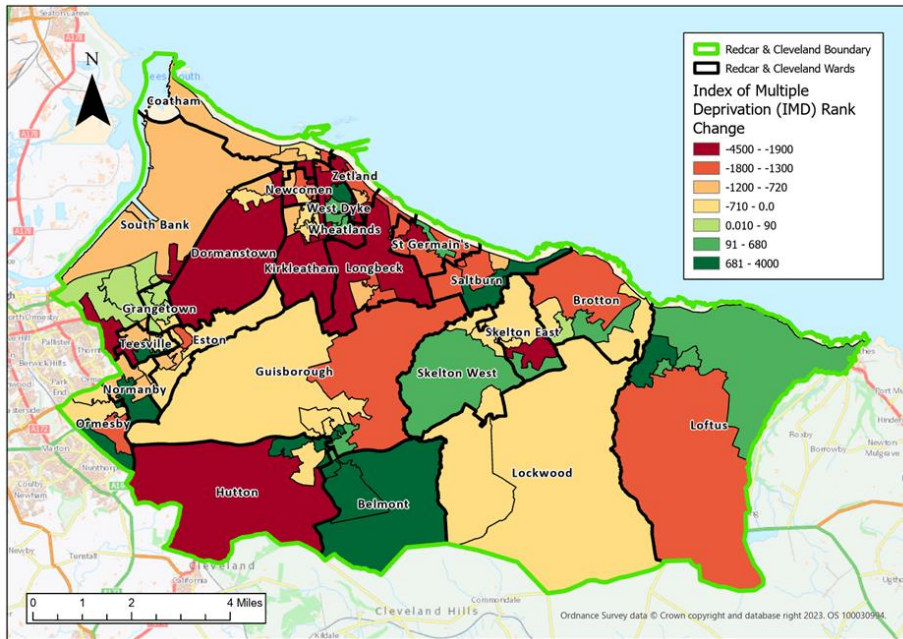
Figure 7 below shows the changes in IMD ranks from 2015 to 2019 in the LSOA's of Redcar & Cleveland. The majority of the LSOA's have deteriorated since 2015 with some worsening by -4500 places within wards such as Coatham, Zetland, South Bank, St Germain's, Newcomen, Kirkleatham, Dormanstown, Longbeck, Wheatlands, West Dyke, Grangetown, Teesville, Hutton and Skelton East wards. Some of those LSOAs in South Bank, Grangetown and Kirkleatham wards had high levels of deprivation in 2015 and have seen their ranks deteriorate.

Figure 6: Map showing Redcar & Cleveland IMD 2019 ranks by LSOA



Source – Department for Levelling Up, Housing & Communities

Figure 7: Map showing changes between Redcar & Cleveland IMD in 2015 to 2019 by LSOA



Source – Department for Levelling Up, Housing & Communities

2.5 Financial wellbeing in the North East

The Money & Pensions Service (MaPS) provide data on the state of financial wellbeing in the North East. In 2021, 62% of people were not satisfied with their overall financial circumstances. The survey also showed that 48% of people with bills or credit commitments were struggling to keep up, were falling behind or had fallen behind with their commitments.

Figure 8: Financial wellbeing in the North East



Source – Money and Pensions Service – MaPS Adult Financial Wellbeing Survey 2021 – ref 10

3. What is our goal and why do we need to achieve it?

3.1 Goal: We want to reduce levels of harmful debt in our communities.

There is a strong relationship between debt, ill-health and health inequalities. Tackling this issue is a priority for South Tees.

Analysis completed by the Joseph Rowntree Foundation in 2023 has shown that for a fifth of low-income families, trying to make ends meet due to the cost-of-living crisis has resulted in them taking on new debt to pay bills like rent and energy. In total 5.7 million families amongst the poorest 40% had over £14 billion in unsecured debt (personal loans, credit cards, overdrafts, pay-day lenders, and doorstep loans) as of May 2023 (around £2,500 on average per family) (*The cost of debt for low-income households in the cost of living crisis, Joseph Rowntree Foundation – ref 7*).

The Citizens Advice Bureau define a person as being in problem debt if they are unable to afford their debt repayments. Most people with debt do not experience major problems repaying it however when debt or repayments become unsustainable, it can drive worsening mental and physical health and there is evidence of a strong correlation between problem debt and various mental health issues including stress and depression, relationship difficulties, alcoholism and financial exclusion from mainstream credit.

The characteristics of households with problem debt are the same characteristics associated with households in poverty, reflecting the link between problem debt and low income.

Causes of problem debt

- Low income/drops in income for example redundancy, giving up work due to ill health, relationship breakdown
- Increased or unexpected household expenses, such as replacing household items, the birth of a child and rising living costs
- Being over-committed on credit
- Not having savings to call upon when needed (rainy day events)
- Poor money management (new to people- job loss, widowed, relationship breakdown, setting up home for the first time, giving up work following the birth of a child etc)
- Low financial literacy

The 'cost of living crisis' means everyone is paying a lot more for energy and food, rent and fuel although it disproportionately impacts on households with lower incomes. In higher-income households this can mean cutting back on non-essential items; however, in lower income households it can mean cutting back on necessities (e.g. food) so they can pay for heating. Many people are falling into arrears, or using credit to pay for essentials, or being taken advantage of by loan sharks (predatory lenders) charging exorbitant interest, making problems worse. Households can end up paying back substantially more than they borrowed and those struggling can end up in a 'debt-spiral' where households borrow more to service existing debts.

Problem debt has profound health, wellbeing, economic and social impacts for families and communities. From not having enough money to cover basic needs to social exclusion (for both adults and children) as households reduce spending on social activities or become isolated from friends due to feelings of shame and stigma because of their financial difficulties and lack of money. Being unable to purchase basic white goods such as washers and fridges has a huge impact on families, and many

are tempted to use high interest store loans for household goods and many are also struggling with furniture poverty (impacted further when local charitable furniture services cease).

At its worst problem debt can lead to homelessness or risk of homelessness through eviction (rent arrears) or mortgage repossession, being disconnected from utility supplies and court summons. At the most extreme end, the link between problem debt and suicide is well established (*Bond and Holkar, 2018*).

The proportion of people experiencing their debts as a burden tends to closely track inflation, which is currently at a significantly high level. Debts to the public sector are an increasing source of problem debt, typically for those already in need of financial support. More than one in ten of the nearly 5 million Universal Credit claimants have money deducted from their benefits for debt repayments, often leaving people with less than they need for necessities. Public sector debt collection practices can make debt problems worse, placing greater pressure on household finances (*Ref Debt & Health, Health Foundation 2020 – ref 16*).

4. Key data and drivers for change?

Local partners have been very helpful in offering their own collated data to help demonstrate the local needs around poverty and debt, which has been valuable in understanding issues across South Tees. Understandably not all data is comparable across South Tees depending on how it is gathered and the level of detail recorded.

Both Local Authority Welfare Rights teams keep detailed records on their clients and the types of support needed. The Welfare Rights teams have a case management system that allows tracking of the clients, their referral routes and the outcomes. The teams work with internal partners to undertake campaigns such as Pension Credit take up and provide advice and guidance around areas such as Universal Credit.

Middlesbrough Council has a Welfare Strategy to ensure maximum support is given to residents whether self-referred, via internal teams such as social workers or crisis teams or from third party organisations. Under the Welfare Strategy the resident's full circumstances are reviewed to ensure maximum benefits are in pay and that collaboratively the respective services in the Council can combine to improve the life of that resident.

Redcar and Cleveland Borough Council's Welfare Rights Service has broadly the same offer ensuring maximum available support to residents, via self-referral, internal team referral and from third party organisations. The client's full circumstances are always reviewed to ensure maximum benefits are in pay and all other available support is in place to improve the health and wellbeing of residents.

Citizens Advice Bureaus (CAB) use casebook management systems which gather detailed debt and monitoring information (e.g. types of debt, loan sharks etc); housing providers (e.g. Thirteen and Beyond Housing) have provided data on people in rent arrears and other community based organisations (e.g. credit unions) have given insights into the issues faced by clients.

The data and narrative presented below highlights the levels of debt locally; the number of families seeking debt, welfare and benefits advice; and also use of wider financial support systems such as food banks and fuel vouchers. These are all considered as drivers for change.

We also know that the recent cost of living crisis has impacted financial insecurity further, plunging families into increased risk of poverty. This can result in more families taking on personal debt to pay rent or energy bills or to cover essential costs, but interest rates on high street loans have increased again in 2023, potentially leading to harmful debt. This lies alongside the temptation of taking on doorstep loans for those unable to access credit due to poor credit scores.

4.1 Overview of datasets

Figure 9: Overview of key statistics relating to harmful debt (a rank of 1 is always characterised as the worst local authority out of all local authorities).

Indicator	Period	MBC			RCBC			England	
		Number	Value	Rank	Number	Value	Rank	Value	
Poverty & Deprivation	Deprivation Score (IMD)	2019	-	40.5	4/152	-	29.8	30/152	21.7
	IMD: Income deprivation - Proportion of LSOAs in most deprived 10% nationally	2019	-	50%	-	-	26.4%	-	-
	Children in absolute low income families (U16)	2021/22	9,521	31.8%	2/150	5,310	22.0%	18/150	15.3%
	Life expectancy at birth - males 1yr range	2021	-	75.5	9/150	-	77.1	44/150	78.7
	Life expectancy at birth - female, 1 yr range	2021	-	79.1	3/150	-	81.2	35/150	82.8
	Inequality in life expectancy at birth - males	2018-20	-	13.4	3/149	-	13.7	2/149	9.7
	Inequality in life expectancy at birth - females	2018-20	-	12.2	3/149	-	8.4	38/149	7.9
Prevalence of debt	Number of bankruptcy orders	2022	12	-	-	6	-	-	6,322
Average salaries /rent	Median gross weekly pay of FT employees (£pw)	2022	-	£555	-	-	£568	-	£646
	Average rent (median monthly)	Oct-22	North East had lowest median monthly rent at £495						£755
	Number of residents with rent arrears	2022/23	-	-	-	3,188	-	-	-
Cost of living	Cost of Living Vulnerability Index	2022	-	1,705	1/63	-	1,471	8/63	1,000
Housing and fuel poverty	Homelessness - households in temporary accommodation / 1,000	2021/22	-	Incomplete data	-	27	0.4	99/120	4
	Homelessness - households owed a duty under Homelessness Reduction Act / 1,000	2021/22	1,263	22.2	6/136	533	8.4	90/136	11.7
	Fuel Poverty (%)	2021	10,244	16.6%	24/153	9,300	14.7%	49/153	13.1%
Employment	People in employment % (16-64yrs)	2021/22	54,800	62.9%	1/152	53,300	66.9%	8/152	75.4%
	% Unemployment (model based)	2021	4,600	7.3%	4/305	3,400	5.9%	31/305	4.5%
Revs & Bens	% Households in receipt of housing benefits	May-23	-	13.3%	-	-	10.5%	-	8.5%
	Number of housing benefit recipients	May-23	7,606	-	-	6,704	-	-	2,032,388
	Long term claimants of job seekers allowance /1,000	2021	475	5.4%	8/309	413	5.1%	11/309	2.1%
	Council tax - unclaimed								
	Households in receipt of housing benefits	May-23	7,606	-	-	6,704	-	-	2,032,388

KEY
Worse or higher than England
Similar to England
Better or lower than England

Figure 9: Continued

Indicator	Period	MBC			RCBC			England	
		Number	Value	Rank	Number	Value	Rank	Value	
Loan sharking		310 reports of illegal money lending in the North East region in 2020, an increase of 6% from 2019.							
Food banks / food insecurity	Adults & children accessing foodbanks	2022	-	-	-	6,352	-	-	-
		Jan to Dec 2022	10,469	-	-	-	-	-	-
	Pupils eligible for Free School Meals (FSM)	2022/23	10,326	39.9%	-	6,433	30.2%	-	23.8%
	Food insecurity (Indirect measure) - % of local authority popln living in areas at highest risk of food insecurity	2021	72,327	50.3%	15/152	46,978	34.4%	40/152	-
	% Households experiencing food insecurity	Jan-21	-	13.7%	-	-	14.1%	-	12.2%
Gambling	% of the adult population has a problem with gambling	Jan-23	-	-	-	-	-	-	0.5%
	% gambling at at-risk levels	Jan-23	North East (4.9%) had the highest prevalence of people gambling at levels of elevated risk						3.8%
	% affected negatively by an others people's gambling.	Jan-23	-	-	-	-	-	-	7%
Mental Health	% Popln with physical or mental long term health condition in employment (aged 16-65)	2021/22	-	45.2%	1/149	-	50.1%	3/149	65.50%
	% People who experience a mental health problem struggle to keep up with bills and payments	2022	-	-	-	-	-	-	74%
	% People who experience a mental health problem and are likely to be in problem debt	2019	-	-	-	-	-	-	25%
	% People who are struggling with their mental health and avoid talking about money, often because they feel embarrassment, guilt or shame	2022	-	-	-	-	-	-	91%

Source: Local partners, Fingertips, LGInform Plus and Gov.Uk websites.

The figure above highlights the key themes and shows that harmful debt can cover a wide range of issues. Many of the indicators are red showing that Middlesbrough and Redcar & Cleveland are often worse than the England average.

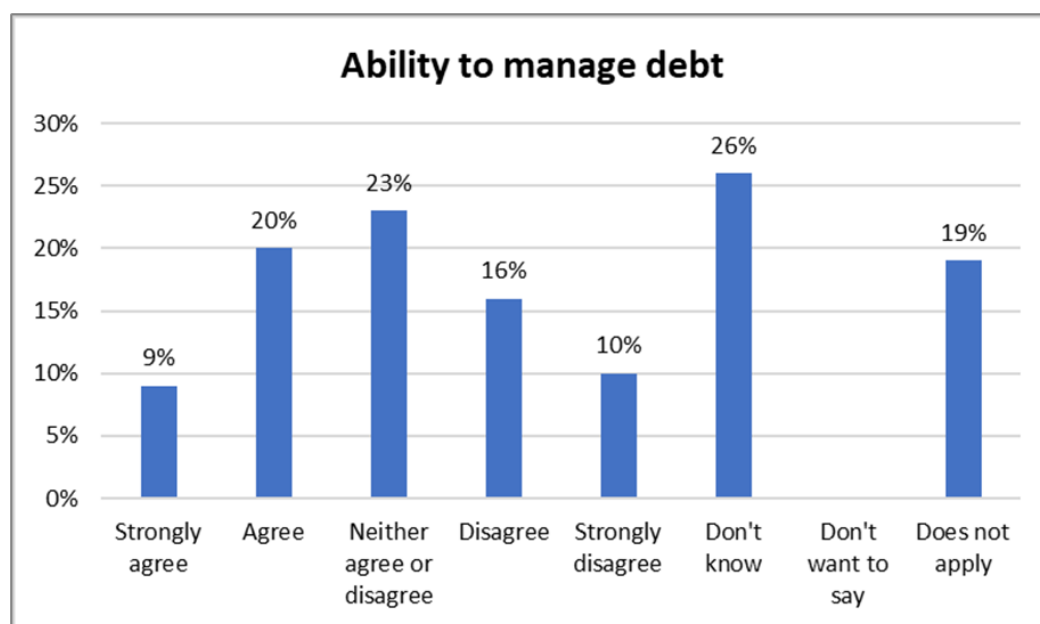
4.2 Prevalence of debt

The Office for National Statistics (ONS) reported that in 2020, the average household debt in the UK was £9,400, excluding mortgages. This was an increase of £800 from 2019. The ONS also found that households in the lowest income quintile had the highest debt to income ratio, at 45%, compared to 12% for the highest income quintile.

A report by the Centre for Cities found that Middlesbrough had the highest rate of personal insolvencies in England and Wales in 2019, at 51.6 per 10,000 adults. This was more than double the national average of 25 per 10,000 adults. The report also ranked Redcar & Cleveland as the seventh highest local authority for personal insolvencies, with a rate of 42.3 per 10,000 adults. The current cost of living crisis may have impacted further on these rates.

These statistics show that debt is a prevalent and complex problem in England, and particularly in Middlesbrough, Redcar & Cleveland and other areas in the North East. Debt advice services are aware of the increasing needs from previously financially viable families now pushed into poverty and debt through increased interest rates and cost of living issues. In addition, many people in debt are unsure how to tackle their situation and manage debt effectively (see figure below).

Figure 10: The ability of Changing Futures and Social Prescribing clients (Redcar & Cleveland only) to manage their debt (as at 1st March 2023 (n=270))



Source: South Tees Changing Futures (RCBC cohort)

Various local services offer debt advice for people in financial crisis and numbers appear to be rising for this support. Over the last 3 years Middlesbrough CAB (Citizens Advice Bureau) has supported a total of 2,027 residents with debt issues, the greatest proportion (755) occurred in 2022-23 (see figure below). These 755 clients had over 2,178 different debt issues to address (see Appendix).

The wards with the highest demand for support with debt issues came from residents in Newport; Central; Longlands & Beechwood; Berwick Hills & Pallister and Brambles & Thorntree wards.

Figure 11: Number of service users in each ward in Middlesbrough and the number of debt issues generated from that ward

Ward	Debt	
	Service Users	Debt issues
Newport	127	310
Central	100	187
Longlands & Beechwood	77	294
Berwick Hills & Pallister	69	233
Brambles & Thorntree	66	202
Park	49	142
Park End & Beckfield	37	166
Hemlington	36	114
North Ormesby	33	112
Coulby Newham	28	80
Ayresome	27	97
Ladgate	26	56
Linthorpe	20	62
Acklam	14	21
Trimdon	13	33
Marton East	10	32
Kader	8	15
Stainton & Thornton	7	14
Nunthorpe	5	5
Marton West	3	3
Total	755	2178

Source: Middlesbrough CAB

Figure 12: Number of service users requiring assistance with debt in MBC via the CAB service

Middlesbrough - Number of service users with debt issues			
Type of debt issues	2020/2021	2021/2022	2022/23
3rd party debt collection excl. bailiffs	14	26	13
Arrears of income tax, SEISS, CJRS, VAT or NI contributions	4	3	3
Bank & building society overdrafts	33	21	17
Bankruptcy	23	20	17
Breathing Space Moratorium	0	51	100
Buy now pay later (Klarna etc)	0	0	3
Catalogue & mail order debts	42	29	17
Council tax arrears	131	144	85
Credit, store & charge card debts	72	39	29
Debt and addictions	4	0	1
Debt Assessment	0	412	714
Debt Relief Order	51	47	24
Debts to friends and family	13	11	6
Debts to loan sharks/illegal lenders	1	2	0
Discrimination	0	1	0
Fuel debts	79	79	68
Guarantor loan debts	6	4	2
Hire purchase/conditional sale - household or electronic goods (rent	10	1	2
Hire purchase/conditional sale - vehicles and caravans	9	6	2
Home/doorstep credit loan debts	24	3	2
Individual Voluntary Arrangement	3	10	5
Mag. Cts. - fines & comp.ord. arrears	19	14	11
Maintenance & child maintenance arrears	3	3	0
Mobile phone debt	44	30	18
Mortgage & secured loan arrears	7	5	4
Other Debt	460	295	23
Other legal remedies	0	2	0
Other telecoms debt (landline, broadband, bundle, TV)	16	10	8
Overpayment of universal credit	7	5	6
Overpayments of IS/JSA/ESA	5	5	4
Overpayments of other benefits	8	13	5
Overpayments of WTC & CTC	9	31	12
Overpts. Housing & Council Tax Bens.	23	12	10
Pawnbroker debts	1	0	0
Payday loan debts	6	6	6
Rent arrears - housing associations	41	32	29
Rent arrears - LAs or ALMOs	47	34	20
Rent arrears - private landlords	36	35	19
Social Fund debts	24	15	8
UC advance payment/budgeting advance	52	29	23
Unpaid parking penalty & cong. chgs.	16	16	13
Unsecured personal loan debts	57	32	18
Water supply & sewerage debts	97	87	50
Total	554	718	755

Source: Middlesbrough CAB

The five most common elements relating to debt issues in Middlesbrough CAB 2022/23 were having a debt assessment (765), a breathing space moratorium (270), council tax arrears (201), fuel debt (142) and debt relief orders (104) (see Appendix for more details)

Figure 13: Top 5 elements relating to debts issues in 2022/23 in Middlesbrough via CAB

Middlesbrough - Top 5 debt issues (2022/23)	Count
Debt Assessment	765
Breathing Space Moratorium	270
Council tax arrears	201
Fuel debts	142
Debt Relief Order	104

Source: Middlesbrough CAB

Middlesbrough CAB debt advisors are finding that negative budgets are a growing problem for clients, ie where clients do not have enough money to meet their basic commitments, never mind pay off debts (case study examples in appendix).

Over the last 3 years Redcar and Cleveland CAB has supported a total of 1,639 residents with debt issues, in 2022/23 there were 536 requesting debt advice (See figure below). These 536 clients had 2.366 different debt issues to address (see Appendix).

Figure 14: The number of service users requiring assistance with debt in RCBC via the CAB service

Redcar & Cleveland - Number of service users with debt issues				
	2020/21	2021/22	2022/23	Total
Clients	487	616	536	1639

Source: Redcar & Cleveland CAB

In 2022/23 the wards with the highest demand for support with debt issues in Redcar & Cleveland CAB came from residents living in Coatham, Kirkleatham, Eston, Dormanstown, Grangetown and Guisborough wards.

The 5 most common elements relating to debt issues in 2022/23 were having a debt assessment (491), council tax arrears (263), a breathing space moratorium (174), bankruptcy (137) and water supply & sewerage debts (137).

Figure 15: The top 5 elements relating to debts issues in 2022/23 in RCBC via CAB

Redcar & Cleveland Debt Issues (2022/23)	Count
Debt assessment	491
Council tax arrears	263
Breathing Space Moratorium	174
Bankruptcy	137
Water supply & sewerage debts	137

Source: Redcar & Cleveland CAB

There are 2 debt solution problems that can be helpful to those in need of assistance: the Debt Respite Scheme and Debt Relief Orders. The Debt Respite scheme is often referred to as 'breathing space'. This gives eligible people in problem debt who receive professional debt advice access to a 60-day period in which interest, fees and charges are frozen and enforcement action is paused (ref Debt Respite Scheme (Breathing Space) guidance for money advisers - GOV.UK (www.gov.uk)).

Debt Relief Orders are applied for via a qualified adviser. If approved the person in debt does not have to pay the debts listed in the order for 12 months, and, if the terms of the Order have been complied with, the listed debts cannot be recovered (ref How to get a Debt Relief Order (DRO) - GOV.UK (www.gov.uk)).

4.3 Benefits and Unclaimed Benefits

The Joseph Rowntree Trust states that there are some elements of the benefits system that increase poverty, including:

- the two-child limit in income-related benefits
- the benefit cap
- the five-week wait for the first Universal Credit payment
- unaffordable debt deductions from benefits
- Local Housing Allowance rates (frozen since April 2020), breaking the link between housing costs and benefits.

There has been significant local welfare support funding for councils, although this has been irregular. An area of uncertainty is the extent to which this has reached the many struggling families left behind in receipt of legacy benefits, or out-of-work Universal Credit, or notified that they could claim pension credit or get assistance with council tax arrears.

Welfare Rights services have confirmed they are seeing an increase in the number of residents experiencing financial crisis and requiring benefits support, plus an increase in numbers of homeless people. Middlesbrough have also confirmed that the cases they are dealing with are more complex and the time taken to deal with each case has tripled.

Citizens Advice Bureaus also provide welfare and benefits advice. Middlesbrough CAB have supported 3,163 individuals over the past 3 years, with over 11,000 benefit queries addressed in that period (see Appendix). Redcar & Cleveland CAB have supported 1,413 individuals over the past 3 years, with over 4,657 benefit queries addressed in that period (see Appendix).

The most common benefit issue for both local authorities was Personal Independence Payments (PIP), which is a benefit for people with disabilities or long term health conditions.

In Middlesbrough the second highest issue of concern was around Carers Allowance and services have raised real concerns about financial support for carers (see Section 8 "What Do Local People Say").

Frustratingly, there are still high numbers of unclaimed benefits across South Tees. Work is ongoing to address this, with local authority welfare teams taking proactive steps to increase benefits take up. In Middlesbrough several partner organisations, including Welfare Rights and CAB, undertake fortnightly benefit take up sessions across the town. Both appointments and drop-in sessions are available and are regularly fully booked. In addition, the Council's Welfare Rights team offers appointments to discuss benefit take up through a variety of channels including home visits where

required. The advice lines are open to all residents which has proven to be beneficial when looking at overall take up.

Partnership work between Welfare Rights, CAB, Cleveland Housing Association and Age UK facilitates Community Advice Sessions in community centres and has run for 10 years, regularly helping residents of Middlesbrough to obtain a total of an additional £4M per year.

Figure 16: Additional income raised by Welfare Rights in Redcar & Cleveland

Welfare Rights	2022/23	2023 to 31st Oct 2023
Number of residents supported by Welfare Rights	2,161	885
Total households in the borough	66,253	66,253
% of households accessing Welfare Rights	3.3%	1.34% (based on first 7 months)
Additional Income raised for residents	£4.3 million	£2.1 million

Source: R&C CAB

Figure 17: Areas where the additional income was achieved

Postcode	Cases opened where additional income achieved	Income achieved	Households in postcode	% of households accessing the service
TS10	86	£620,012.06	18183	0.47%
TS6	76	£507,960.49	14709	0.52%
TS12	46	£364,769.83	11120	0.41%
TS14	32	£262,496.80	8947	0.36%
TS11	21	£147,639.73	5491	0.38%
TS13	19	£102,064.10	3952	0.48%
TS7	14	£96,347.43	3851	0.36%
Total	294	£2,101,290.44	66253	0.44%

Source: R&C CAB

Redcar & Cleveland CAB state that most of the additional income achieved for households is health related types of income such as Personal Independence Payments and Attendance Allowance. These types of income are not means tested and are not related to poverty as someone with a high household income could claim and receive a health-related allowance based on their health. The Redcar & Cleveland Welfare Rights service is used by around 3% of households annually and these are generally households that are unable to represent themselves and need the assistance of the service to do this for them.

Many local households have Council Tax debt. Redcar & Cleveland Council estimate around 10,000 debtors with significant debt that are at bailiff stage (over £17M of debt). However, this is not always an indication of poverty as some debtors are wilful non-payers, whereas others should be claiming Council Tax support but are not doing so.

Unclaimed pension credits have been as an issue that needs addressing and proactive work is ongoing in both local authorities to try and address this and raise more awareness with those eligible. Data has also demonstrated low uptake of CAB financial support services from individuals from ethnic communities, despite many of them being financially or physically vulnerable (e.g. welfare support for cancer and mental health patients).

4.4 Average salaries

In-work poverty exists, not just for those who are unemployed, and cost of energy increases are using up a large amount of income for working households. In 2022, the average weekly earnings for Middlesbrough was £555 and for Redcar & Cleveland was £568, which are both lower than the England average weekly earnings of £646 (Ref LGInform Plus).

4.5 Employment issues

Stable employment underpins a manageable household income. Employment and Skills are covered under a dedicated JSNA which looks at this same Goal under a separate mission of **“We want to improve the levels of high quality employment and increase skills in the employable population”** – please refer to that JSNA for a focus on employment and skills.

4.6 Housing: Rental Costs and Rent Arrears

The average monthly rent in England varies depending on the region, the property size, and the source of data. According to the Office for National Statistics (ONS), the median monthly rent in England was £755 for all property sizes between October 2020 and September 2021. However, many landlords have increased their rental charges to cover increased interest rates and mortgages.

According to Rightmove, the average monthly rent in Great Britain was £1,162 in October 2022. However, ONS data stated that the lowest average monthly rent for the North East is £495.

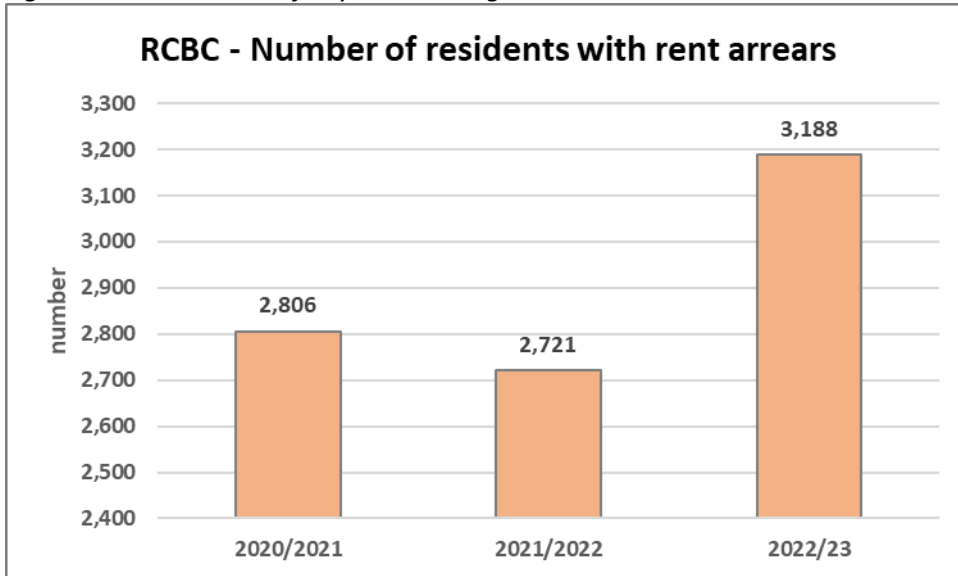
Lack of affordable housing means homeless people are spending more time in temporary accommodation. In most cases social landlords will not accept tenants who have rent arrears, so they have to look for private rented sector accommodation which in the main is unaffordable. Some local rough sleepers have limited accommodation options due to their complex needs; eviction from settled/supported housing; legacy of poor housing history and in some cases will use their limited income on other priorities (alcohol/drugs). The number of social housing tenants with rent arrears in Redcar & Cleveland is increasing year on year. In 2022/23 the Beyond Housing Group had 3,188 tenants living with rent arrears (33% of their total tenants). Grangetown, Kirkleatham, Eston and South Bank have the highest levels of rent arrears. The local authority works with CAB to prevent homelessness for tenants and homeowners who may face eviction due to rent arrears/mortgage repossession. Where possible eviction is averted. Otherwise households are assisted to make a planned move into affordable/sustainable accommodation.

In Middlesbrough in 2022/23, the Thirteen Group had 5,265 tenants living with rent arrears (42% of their total tenants), totalling over £2M. The highest proportion of rent arrears were in postcodes TS3 and TS4.

Evidence shows that debts in the public sector are an increasing source of problem debt, typically for those already in need of financial support. More than one in ten of the nearly 5 million Universal Credit claimants have money deducted from their benefits for debt repayments. We recognise that MBC has increased the level of support through its council tax reduction scheme to 90% support for working age (ie just 10% of a charge to pay at which point this would alleviate the need to attach benefit).

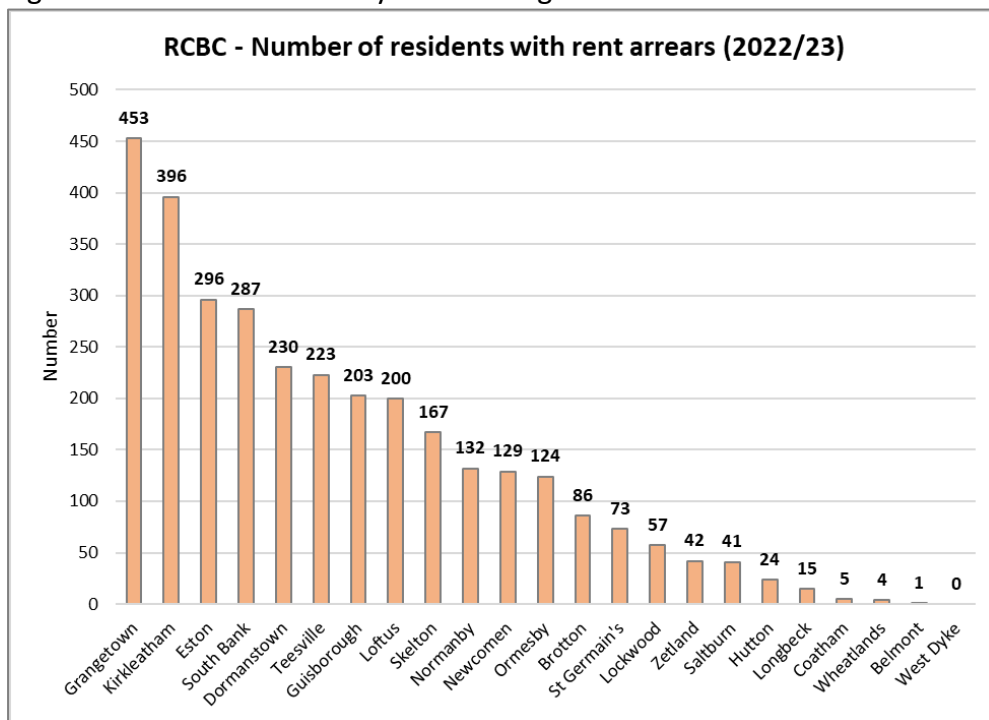
Data is not available on rent arrears for private rented housing.

Figure 18: The number of Beyond Housing Tenants with rent arrears in Redcar & Cleveland



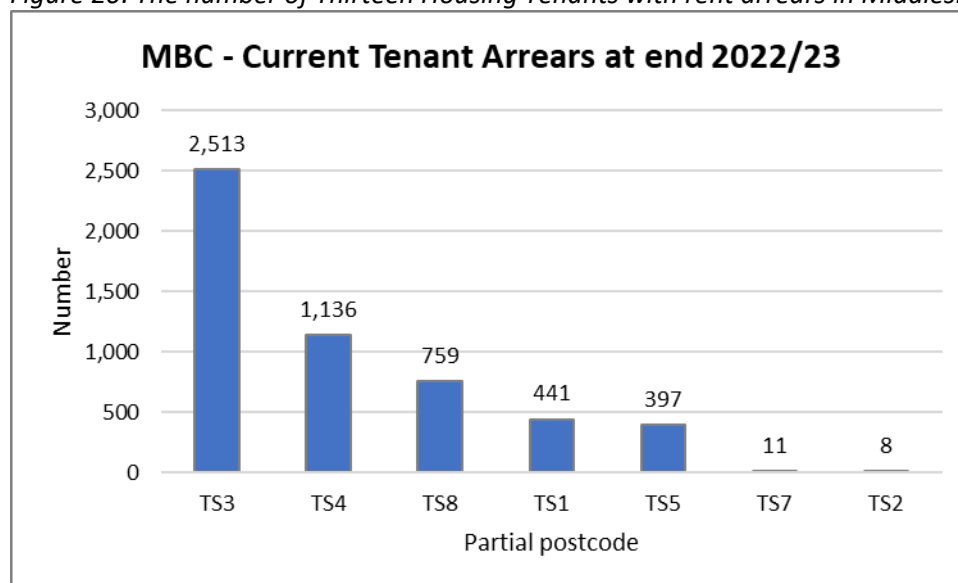
Source: Beyond Housing

Figure 19: The number of Beyond Housing Tenants with rent arrears in RCBC by ward



Source: Beyond Housing

Figure 20: The number of Thirteen Housing Tenants with rent arrears in Middlesbrough areas



Source: Thirteen Housing

Figure 21: The rent arrears relating to Thirteen Housing Tenants, Middlesbrough

Postcode	Total no. of properties	Total Current Tenant Arrears (CTA)	No. with any Current Tenant Arrears	% with CTAs
TS3	5,886	£1,014,420	2,513	42.69%
TS4	2,516	£470,967	1,136	45.15%
TS8	2,004	£268,555	759	37.87%
TS1	1,167	£179,504	441	37.79%
TS5	904	£147,041	397	43.92%
TS7	28	£1,667	11	39.29%
TS2	40	£1,763	8	20.00%
Total	12,545	£2,083,918	5,265	41.97%

Source: Thirteen Housing

4.7 Cost of Living

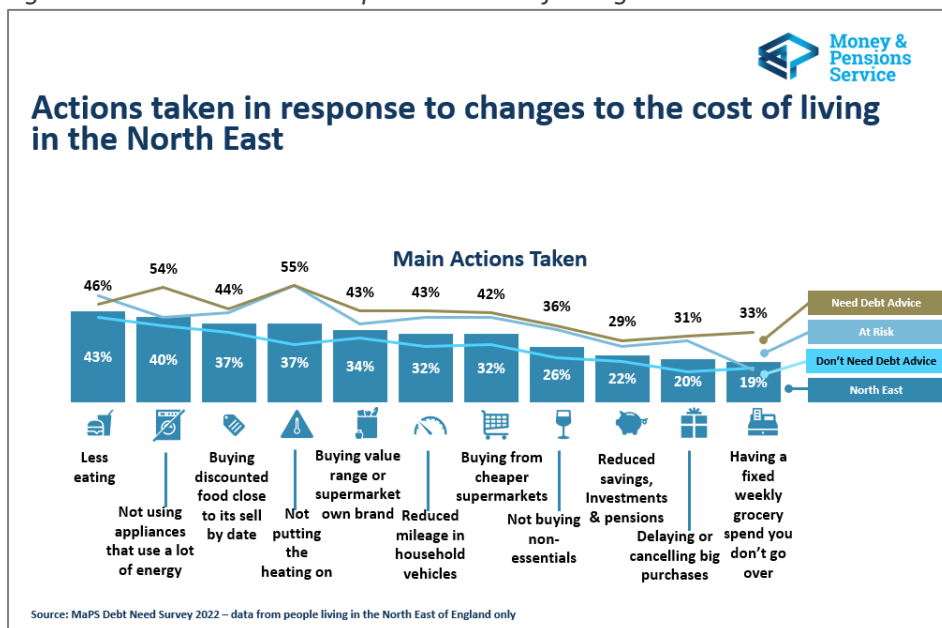
As explained in the introduction to this goal, the cost-of-living crisis is worsening the levels of poverty and debt through various routes including food, fuel, and increasing interest rates. Increased interest rates have plunged normally comfortable families into poverty with many taking on personal debt to pay rent and/or energy bills (interest rates reached 5.94% in September 2023).

Current average mortgage interest rates:

- The average Standard Variable Rate (SVR) was 7.93% in September 2023, up 2.83 percentage points on the previous year.
- The average 2-year fixed mortgage rate was 5.94% in September 2023, up 1.77 percentage points on the previous year.

(Ref: House of Commons Library, Household debt briefing, Oct 2023 – ref 20)

Figure 22: Actions taken in response to Cost of Living in the North East



According to the MaPS survey of 2022, the top three main actions taken to address the cost-of-living crisis in the North East were: eating less; reducing the usage of electrical appliances; buying discounted food and not putting the heating on. The figure above shows the whole range of activities engaged in to reduce the cost of living.

The Centre for Progressive Policy has created the cost-of-living vulnerability index, a tool which is a sum of poverty-based vulnerability and work-based vulnerability indicators for each local authority in England. A higher score indicates an area's relative risk of more people being pulled into poverty, and the relative risk of those who were already hard up being pushed into destitution.

The index is based on six separate rankings for local authorities in England:

- Fuel Poverty - Department for Business, Energy & Industrial Strategy
- Food Insecurity - The University of Sheffield: Adult food insecurity
- Child Poverty - Loughborough University: Local indicators of child poverty after housing costs
- Claimant Count - Office for National Statistics
- Economic Inactivity - Office for National Statistics
- Low Pay - The Health Foundation: Proportion of low-paid jobs

Figure 23 below shows the 2022 results and Middlesbrough is ranked the highest out of 307 local authorities in England for vulnerability, whilst Redcar & Cleveland is ranked 12th highest. Other ex-industrial towns including Sandwell, Walsall, Barking & Dagenham, Wolverhampton, Doncaster and Hull are among areas where residents are most vulnerable to the impact of rising prices. Trends from previous results show that Middlesbrough has remained at the top and Redcar & Cleveland has increased 15 places.

Figure 23: Cost of living vulnerability index

Local authority	Region	Child poverty (% of children)	Fuel poverty (% of households)	Food insecurity (% of adults)	Claimant count (% of working age)	Economic inactivity (% of working age)	Low pay (% of jobs)	Overall ranking	Change in ranking since last index
Middlesbrough	North East	41.2	16.8	13.7	8.3	30.1	24.0	1	No change
Sandwell	West Midlands	39.6	20.8	23.7	8.0	25.2	18.4	2	3
Walsall	West Midlands	38.1	19.5	13.9	7.1	25.0	21.1	3	10
Barking and Dagenham	London	46.4	18.6	18.6	8.7	30.2	14.4	4	3
Wolverhampton	West Midlands	37.5	22.4	14.4	8.9	22.9	20.0	5	5
Doncaster	Yorkshire and the Humber	35.2	18.8	14.2	6.1	26.2	21.0	6	6
Kingston upon Hull, City of	Yorkshire and the Humber	38.0	20.8	20.7	8.0	24.9	15.6	7	-5
County Durham	North East	37.6	14.7	6.7	4.8	26.6	18.3	8	-5
Blackpool	North West	33.3	17.0	16.8	9.4	26.8	17.2	9	No change
South Tyneside	North East	39.1	14.5	12.3	7.2	25.5	26.4	10	22
North East Lincolnshire	Yorkshire and the Humber	34.8	17.8	13.8	5.4	25.5	24.4	11	10
Redcar and Cleveland	North East	39.3	14.3	14.1	5.5	29.7	22.8	12	15
Oldham	North West	39.3	14.4	11.7	8.2	30.7	20.5	13	20
Burnley	North West	36.1	15.9	17.4	7.3	24.9	18.9	14	-10
Bradford	Yorkshire and the Humber	39.8	18.5	19.9	8.2	23.2	14.9	15	-1
Thanet	South East	33.1	12.8	22.9	7.9	26.5	20.8	16	18
Birmingham	West Midlands	42.2	21.8	11.8	9.9	28.3	14.1	17	-6
Leicester	East Midlands	35.2	19.1	11.5	6.3	30.7	18.4	18	-10
Blackburn with Darwen	North West	37.6	15.6	18.2	6.8	28.2	18.3	19	-4
Kirklees	Yorkshire and the Humber	36.6	17.4	16.0	5.4	23.6	19.4	20	2

Source – Centre for Progressive Policy (CPP)

4.8 Fuel poverty

The NEA (National Energy Action) define a household as being fuel poor if it needs to spend more than 10% of its income on energy to provide a warm home. The Government has estimated that 8.8 million households in England could be classed as fuel poor in 2023 using this 10% definition and has introduced different packages of support to help households with rising energy bills. Unfortunately, there are many health implications from living in cold, damp homes which can worsen existing health conditions such as COPD (Chronic Obstructive Pulmonary Disease), CVD (cardiovascular disease) and asthma, and can contribute to excess winter deaths.

National fuel poverty data for 2021 shows that Middlesbrough and Redcar & Cleveland both have higher fuel poverty rates with 16.6% of households in Middlesbrough and 14.7% of households in Redcar & Cleveland experiencing fuel poverty. This is higher than the North East rate of 14% and the England rate of 13.1%.

There is significant variation in fuel poverty rates across South Tees. Figure 24 below shows fuel poverty rates for Lower Super Output Areas (LSOAs) and the ward (best fit) that each LSOA sits in. The top 20 LSOAs with the highest rates in South Tees are shown alongside the lowest 20 LSOAs out of total 178 LSOAs in South Tees. The 10 LSOAs with the highest rates are all within Middlesbrough, with 6 LSOAs estimated to have over 40% of households living in fuel poverty. This is significantly higher than the LSOAs with the lowest rates, with all the lowest 20 LSOAs under 7% in fuel poverty. In total the top 20 LSOAs account for just under 5,000 households living in fuel poverty, compared to the lowest 20 LSOAs that account for just under 850 households.

Figure 24: Fuel poverty highest and lowest LSOA areas

	LSOA Name	Ward (best fit)	Total households	Households in fuel poverty	Households fuel poor (%)
Highest 20 LSOAs	Middlesbrough 001E	Central	705	350	49.6%
	Middlesbrough 003A	Newport	640	302	47.2%
	Middlesbrough 003E	Newport	588	270	45.9%
	Middlesbrough 003D	Newport	598	273	45.7%
	Middlesbrough 001A	Central	715	297	41.5%
	Middlesbrough 003B	Newport	664	268	40.4%
	Middlesbrough 002A	North Ormesby	789	310	39.3%
	Middlesbrough 003C	Newport	616	240	39.0%
	Middlesbrough 001K	Central	429	164	38.2%
	Middlesbrough 001D	Central	647	244	37.7%
	Redcar and Cleveland 001A	Coatham	871	305	35.0%
	Middlesbrough 001I	Central	661	228	34.5%
	Middlesbrough 005A	Park	645	219	34.0%
	Redcar and Cleveland 001C	West Dyke	1,003	294	29.3%
	Redcar and Cleveland 010D	Brotton	677	193	28.5%
	Redcar and Cleveland 013D	Loftus	654	183	28.0%
	Redcar and Cleveland 013A	Brotton	687	188	27.4%
	Middlesbrough 002B	North Ormesby	793	213	26.9%
	Middlesbrough 011B	Longlands & Beechwood	575	148	25.7%
	Redcar and Cleveland 007B	Saltburn	837	207	24.7%
Lowest 20 LSOAs	Middlesbrough 020H	Marlon East	594	42	7.1%
	Redcar and Cleveland 012B	Skelton East	982	67	6.8%
	Redcar and Cleveland 005C	Kirkleatham	1,034	70	6.8%
	Middlesbrough 019F	Coulby Newham	620	39	6.3%
	Middlesbrough 019B	Coulby Newham	765	48	6.3%
	Middlesbrough 019D	Coulby Newham	641	40	6.2%
	Redcar and Cleveland 015C	Normanby	756	47	6.2%
	Middlesbrough 015A	Trimdon	1,183	70	5.9%
	Middlesbrough 020B	Marlon East	661	39	5.9%
	Redcar and Cleveland 004B	West Dyke	623	36	5.8%
	Middlesbrough 018J	Stainton & Thornton	588	32	5.4%
	Redcar and Cleveland 019F	Hutton	1,092	59	5.4%
	Redcar and Cleveland 004D	Wheatlands	927	49	5.3%
	Redcar and Cleveland 006A	Wheatlands	1,198	62	5.2%
	Middlesbrough 020G	Marlon East	643	31	4.8%
	Middlesbrough 019E	Coulby Newham	569	25	4.4%
	Redcar and Cleveland 004E	Wheatlands	623	22	3.5%
	Middlesbrough 019A	Coulby Newham	648	22	3.4%
	Middlesbrough 017B	Marlon West	744	24	3.2%
	Middlesbrough 019C	Coulby Newham	632	20	3.2%

Source – Fuel poverty statistics (GOV.UK)

One of the initiatives provided to support those in fuel poverty is the current fuel poverty vouchers referral system in South Tees for individuals and families in need. Fuel vouchers are available on a referral basis only (individuals cannot apply themselves). Vouchers can be provided up to 3 times over a 12 month period as follows:

- £49 for a family
- £29 for an individual

Figure 25: The number of Fuel Poverty vouchers issued to residents in South Tees

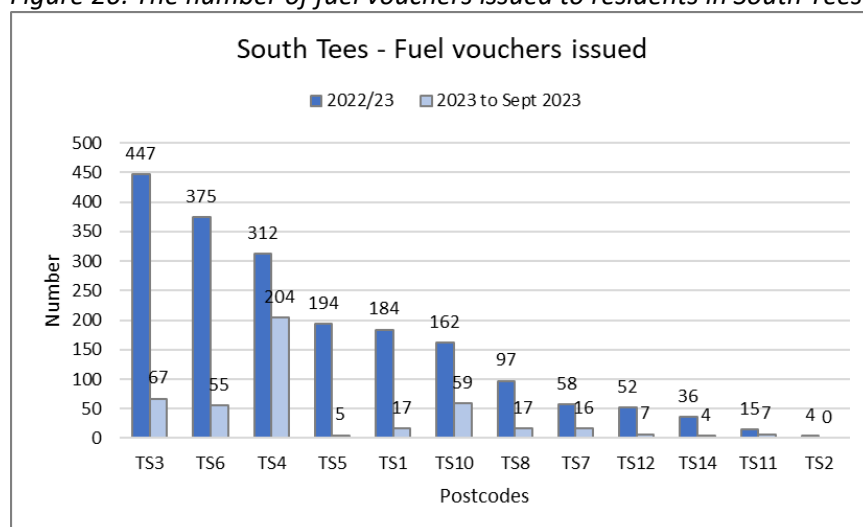
Postcode	2022/23	2023 to Sept 2023
TS3	447	67
TS6	375	55
TS4	312	204
TS5	194	5
TS1	184	17
TS10	162	59
TS8	97	17
TS7	58	16
TS12	52	7
TS14	36	4
TS11	15	7
TS2	4	0
Total	1936	458
Average per month	161	51

Source : Middlesbrough Environment City

The figure above shows that in 2022/23 there were 1,936 fuel vouchers issued, which equates to 161 per month. The postcodes with the greatest need were on TS3, TS6 and TS4.

So far in 2023, 458 fuel vouchers have been issued which equates to 51 per month. This is a drop on the average number handed out last year. The postcode with the greatest need so far in 2023 has been TS4.

Figure 26: The number of fuel vouchers issued to residents in South Tees



Source : Middlesbrough Environment City

4.9 Community banks/credit unions

Credit unions, also sometimes called community banks, are not-for-profit organisations that offer an alternative to traditional banks and building societies for saving and borrowing – especially if customers have had difficulty accessing financial products in the past. They have a specific focus on their locality to help with the financial needs of local people and community groups.

Crucially, credit unions are often able to lend to people who might not be able to borrow easily from high street banks and they are often willing to loan smaller amounts at lower rates than most banks or building societies are prepared to do. For these reasons, credit unions can play an essential part in helping those who are struggling or vulnerable from turning to high cost borrowing such as payday

loans or loan sharks. This can include ex-prisoners referred by the Prison Service or job-seekers referred by the Job Centre.

Feedback from local credit unions is that many of their families are suffering serious hardship. Although they try to help members budget and avoid illegal loan sharks, the ever-increasing cost of living means that they are in constant financial need. The current situation has also led to an increase in the number of default loans. At the end of June 2023 membership within Moneywise South Tees credit union stood at 1,419 in Middlesbrough and 703 in Redcar & Cleveland. Some members live a very transient lifestyle and rely on the stability of credit union branches to assist them with whatever crisis they may be facing.

Over the last few years Family Loans have really taken off in Middlesbrough. Family Loans are for those in receipt of Child Benefit and the member doesn't undergo a credit check – the service just looks at affordability, as many of these members have a poor credit history and are limited in where they can access credit. The Credit Unions assist them to keep on top of their priority bills during this process as they ensure that before they issue any loan that members are paying their rent, Council Tax and utility bills and would never offer a loan to a member that was not affordable. Over time credit unions say they can see a shift in member attitude as they are keen to prove that they are paying their essential bills.

Moneywise Community Bank (South Tees) is also currently working with Middlesbrough Council to issue one off payments to Ukrainian visitors, with £19,000 issued to 67 families or individuals within the area. They are also working in partnership with Thirteen Social Housing to offer their tenants hardship grants.

The Pioneer Credit Union Ltd, Middlesbrough are unable to give a detailed ward breakdowns required as their system cannot distinguish between wards, but the hotspots found are the TS3 postcodes.

In Redcar & Cleveland, alongside Moneywise (South Tees) there is an additional credit union operating in South Bank.

4.10 Loan sharking

Money lenders who are not authorised by the FCA (Financial Conduct Authority) are breaking the law. They are known as loan sharks. Loan sharks often work from home, charge very high rates of interest and don't give their 'clients' paperwork to confirm the arrangements they have made with them. A loan shark usually has lots of customers and lends money like a business, but their lending is illegal.

Loan sharks often take other illegal action to collect the money they have lent out, such as threatening violence or taking away credit cards or valuables. In extreme cases, they've been known to force non-payers into prostitution and drug dealing.

Loan sharks often target vulnerable people who have difficulty accessing mainstream credit sources, such as banks or credit unions. According to the England Illegal Money Lending Team (IMLT), a national organisation that investigates and prosecutes loan sharks, there were 310 reports of illegal money lending in the North East region in 2020, an increase of 6% from 2019. The IMLT also estimated that there were around 310,000 people in debt to loan sharks across England in 2020.

Figure 27: Hot spots for Illegal Money Lending over the last 12 months , as of Sept 2023.



Source: National Illegal Money Lending Team

This heat map is a snapshot of the wider Tees Valley area and reports of illegal money lending highlight high rates in Middlesbrough and in Redcar.

4.11 Food Poverty & Food banks

Food Insecurity is a significant issue facing South Tees residents. Middlesbrough Foodbank is consistently busy and usage since January 2023 has increased compared to last year. Busiest food banks are within Central Middlesbrough and North Ormesby, but there are many clients with no fixed address. The majority of clients are aged 18-45. The figure below shows figures for last year and this year (January to December 2022 and January 2023-Oct 2023)

Figure 28: Number of food parcels issued to residents in Middlesbrough.

Recipient	Jan to Dec 2022		Jan to Sept 2023	
	Number	Average per month	Number	Average per month
Adults	6233	519	6784	754
Children	4236	353	4325	481
Total	10469	872	11109	1234

Source: Middlesbrough info info@middlesbrough.foodbank.org.uk

The figure above shows the total number of recipients in 2022 was 10,469, which averages 872 per month. However, in just 9 months of 2023 there were 11,109 recipients which averages 1,234 per month.

Within Redcar & Cleveland, Footprints in the Community provide access to 9 foodbanks and 2 Next Steps Shops alongside other foodbanks in the locality (e.g. Saltburn and Guisborough Bridge Association).

Figure 29: Number of vouchers issued by Footprints in the Community, R&C

	Jan-Dec 2021	Jan-Dec 2022	Jan-September 2023
Vouchers issued	1873	2950	2717
Adults	2705	4075	3864
Children	1713	2277	2114
Total	4418	6352	5978

Sources: Footprints in the Community

The figure above shows a significant increase in demand on Footprints in the Community foodbank provision over the past 2 years.

In addition to the food bank offer, **Eco Shops** also provide food at a reduced cost in community settings, encouraging a sustainable approach which is also making use of food waste locally. There are over 25 Eco Shops across South Tees. Eco Shops know of customers that visit multiple shops every week to do their weekly shop. There are an average of 1,110 visits* across the 25 Eco Shops based in Middlesbrough per week and over 25,000 visits per year (*visits, not individuals, ie some individuals may visit more than once). Most used Eco Shops in Middlesbrough were based in Central; Newport; Brambles & Thorntree and Hemlington Wards.

Figure 30: Annual figures for use of Eco Shops (based on number of visits (not individuals) (2022/23)

ANNUAL FIGURES FOR USE OF ECO SHOPS - based on number of VISITS (not individuals) (2022/23)	
Ward	Food poverty
Acklam	
Ayresome	
Berwick Hills & Pallister	1,525
Brambles & Thorntree	4,000
Central	5,000
Coulby Newham	
Hemlington	3,000
Kader	1,200
Ladgate	
Linthorpe	
Longlands & Beechwood	2,050
Marton East	2,500
Marton West	
Newport	4,500
North Ormesby	1,000
Nunthorpe	
Park	
Park End & Beckfield	1,200
Stainton & Thornton	
Trimdon	
Total	25975

Source: Middlesbrough Environment City

There are three community grocery stores in Redcar and Cleveland, one at Redcar Baptist Church, one Hope Church East Cleveland and In Harmony Food Revolution on Redcar High Street. In addition, there are two Next Steps Shops provided by Footprints in the Community. The 'next step' approach is for people who can afford to step away from foodbanks and pay a small contribution (e.g. £3) towards their shopping for a weekly shop of ten items.

4.12 Lifestyle Habits : Gambling & Substance misuse

Debt is one of the harms that can come as a result of gambling at elevated risk levels. Substance misuse can also increase the risk of debt. Funding activities such as gambling or substance misuse can lead to using other forms of credit to fund these habits which can easily spiral out of control. If people find themselves experiencing gambling related harms or a gambling disorder, they can experience many financial challenges, such as debt, asset losses and bankruptcy. The North-East currently has the highest levels of people experiencing gambling related harms at 4.9% (Ref OHID, 2023).

People who are reliant on drugs or alcohol can have their financial security severely impacted and can spiral into out-of-control spending, debt and potentially crime if credit and funds deplete.

Pioneer Credit Union (Middlesbrough) confirmed that they see a large proportion of their clients using various gambling sites and clients can be shocked when they point out the level of their spending on these sites.

4.13 Domestic Abuse Victims

People escaping situations of domestic abuse are also being impacted by debt and poverty. My Sister's Place (MSP), Middlesbrough provides local domestic abuse support including providing holistic services addressing many needs, including financial insecurity of victims.

MSP's extensive experience reveals that the intersection of poverty and financial abuse significantly impacts the lives of survivors and their children. The enduring effects often pose formidable barriers to escaping abusive relationships. Economic abuse, a facet often intertwined with other forms of abuse, creates a high-harm scenario.

Women's Aid (June 2022) undertook research on the impact of the cost-of-living crisis on victims of abuse and they found almost all survivors (96%) responding had seen a negative impact on the amount of money available to them as a result of cost-of-living crisis. Two thirds (66%) of survivors said that abusers are using the cost-of-living increase and concerns about financial hardship as a tool for coercive control, including justifying further restricting access to money. In addition, almost three quarters (73%) of women living with and having financial links with the abuser said that the cost-of-living crisis had either prevented them from leaving or made it harder for them to leave.

4.14 Mental health and Poverty/Debt

We know that in England:

- 74% of people who experience a mental health problem struggle to keep up with bills and payments (*ref Money & Pensions Service Adult Financial Wellbeing Survey (2022 – ref 34)*)
- 25% of people who experience a mental health problem are likely to be in problem debt (*ref The Facts (2019) Money and Mental Health Policy Institute – ref 35)*)
- 91% of people who are struggling with their mental health avoid talking about money, often because they feel embarrassment, guilt or shame (*ref Money and Pensions Service Survey of 3,000 UK adults, Sept 2022 – ref 36)*)

In South Tees there is higher than the England average of adults diagnosed with depression and living with common mental health disorders.

There is also a substantial body of evidence that debt problems impact negatively on the mental health and wellbeing of both children and adults, making it more difficult for them to participate and progress in education, training and work. Addressing debt and building financial resilience amongst vulnerable groups is therefore essential to help people move out of poverty.

4.15 Carers/Unpaid Carers

Carers have no additional support through the benefit system to help with the cost-of-living crisis. Caring for someone can affect people's savings and their ability to work and carers charities believe carers need help to navigate the system, to understand what support there is and how to obtain it. Carers are at risk of falling into debt to cover costs of bills if they have hospital equipment at home which requires constant electricity. Rising fuel costs can also impact on carers as they have no choice but to put fuel in their cars as they need to visit the person they care for or take them to appointments.

Carers' ability to earn an income is limited; more than a million unpaid carers are living in poverty; 1 in 6 unpaid carers are in debt. Darlington Healthwatch report (*Ref Healthwatch Darlington Report : Cost of Living : Impact on Health & Wellbeing (July 2023 – ref 11)*) stated - 48% were avoiding going to the dentist because of the cost of check-ups or treatment; 27% were avoiding buying over-the-counter medication that they usually relied on; 24% were avoiding seeking help from the NHS because they couldn't afford to take time off work; 19% were cutting down on or stopping support from services that they paid for, such as physiotherapy or counselling. Carers Together clarify that 1 in 6 carers are in debt nationally.

Carers Together (South Tees) has a Carers Financial Wellbeing Service which supports action to address the impact of the cost of living of living crisis. This service supports Carers to maximise their income by providing benefit entitlement checks, better off calculations and help with completing benefit forms. During 2022-23 the service supported 56 carers to maximise their income to a combined total of £10,750 and they explore funding opportunities to award carers grants to help with the cost of living crisis.

4.16 Impact on Access to Health Services

Accessing primary and secondary care (i.e. GP or hospital) appointments or services can be difficult for people living in poverty. Simple things like paying bus fares to appointments; taking time off work to attend; or covering childcare costs can all result in people not attending for appointments or checks that are important to their health.

Research carried out by Healthwatch Darlington in 2023 highlighted the following responses from respondents:

48% were avoiding going to the dentist because of the cost of check-ups or treatment

27% were avoiding buying over-the-counter medication that they usually relied on

24% were avoiding seeking help from the NHS because they couldn't afford to take time off work

19% were cutting down on or stopping support from services that they paid, such as physiotherapy or counselling

17% were avoiding taking one or more items on an NHS prescription because of the cost.

(*Ref Healthwatch Darlington Report : Cost of Living : Impact on Health & Wellbeing, July 2023 – ref 11*)

In 2021, Children North-East began Poverty Proofing a variety of health settings in the north-east and north Cumbria across four Integrated Care Partnerships. Working closely with Tees, Esk and Wear Valley NHS Foundation Trust (TEWV), the aim of the Poverty Proofing process was to better understand the experience of families and individuals who are living in poverty and were engaged in clinical services (Single Point of Access and Getting Help teams). The research carried out found that

living in poverty can have an impact on whether people needing clinical support attended the appointments or services available to them.

This has led to further work within TEWV to identify what could be done within the structures, policies, procedures and practice at TEWV to remove the barriers that stop people engaging or accessing services.

Similar work is ongoing in South Tees NHS Trust looking in particular at Maternity/Children's services (led by the Fairer Access Working Group), to reduce the number of DNA's (Did Not Attends) and make it easier for families to attend appointments with financial support to cover expenses made available where appropriate.

5. What are we doing already in relation to this goal?

Many local services and partners are aware of increasing poverty and debt levels within South Tees and are contributing to addressing these issues through the services and signposting they provide.

Local Authorities have recently created Cost-of-Living action plans and consideration is being given to possible Poverty strategies. Both Local Authorities provide Welfare Rights teams that offer benefits and debt advice to residents and both have Financial Inclusion Groups which bring together key partners involved in addressing financial issues locally to encourage collaborative working and increased knowledge of local approaches.

Examples of current support and activities within South Tees include the following (data on some of these services is included in Section 4):

- South Tees Affordable Warmth Partnership (chaired by Middlesbrough Environment City): collaboration between local partners to address fuel poverty and affordable warmth
- Middlesbrough Food Partnership and new Redcar & Cleveland Food Partnership: bringing partners together to address food poverty and help strengthen food banks and eco shops
- North East Child Poverty Forum: regional approach to addressing child poverty in the north east. Insight from families about their struggles in the first 1001 days is underway
- Teesside University : Multi-Agency Cost of Living Poverty network created recently with research in partnership with others and creation of Cost of Living Crisis Group and Charter. Qualitative interviews completed in 2023 with staff across South Tees addressing issues related to in-work poverty
- South Tees Carers Forum: Task & Finish Group looking at Employment and Financial Wellbeing
- Tees Suicide Prevention Taskforce and Suicide Prevention multi-agency Implementation Plan – to support specific groups to reduce the impact of financial crisis and ensure no increase in suicides because of economic crisis
- Localmotion Middlesbrough: encouraging a system change approach to improving lives in Middlesbrough with a focus on community wealth building
- Poverty Truth Network programme: potential for a Poverty Truth Commission programme to commence in Middlesbrough
- Welfare Rights Teams within MBC and RCBC: Offering welfare and benefits support to residents and strategic leads for their Welfare Strategies
- Cost of Living Action Plans created by both Local Authorities in 2022-23 with community offers of support where possible (including Warm Spaces/Hubs and drop-in cost of living advice sessions)
- MBC and RCBC have both provided community grants to VCS partners to address Cost of Living rises so essential services in communities are supported
- Household Support Fund – co-ordinated by Welfare Rights teams and aiding several partner organisations to provide targeted support as well as direct financial support to residents (fund may cease 31.3.24 but hoping for new allocation)
- Housing Benefit teams within MBC and RCBC offering benefit take up and maximisation and work on addressing rent arrears
- Staying Put Agency (Middlesbrough): providing practical support and items to ensure people live in warmth and safety at home as part of their Winter Warmth scheme
- Holiday Activity Fund (HAF) programmes (MBC and RCBC): Offering free activities for children on free school meals during school holidays, involving wide range of providers which includes free meal during sessions

- Trading Standards: Fraud scams multi-agency work (South Tees)
- Association of Directors of Public Health Cost of Living Gap Analysis/Mapping Tool (2023): designed recently, completed by Public Health and returned regionally – model also adopted by MBC Strategic Business Team for cost of living mapping exercise
- Middlesbrough Children’s Trust: poverty mapping planned with a focus on policy level impact.
- Poverty Insight Survey (MBC): completed Oct 2022 and identified key poverty related concerns as lack of opportunities and employment; financial worries; drugs and alcohol and crime
- Tees Esk & Wear Valley NHS Trust: Children North East Poverty Proofing programme
- Social Prescribing Teams (Redcar & Cleveland and Middlesbrough): signpost patients to support services and some staff have completed financial advice and loan shark training
- South Tees NHS Trust: Fairer Access Working Group to address financial issues that affect people’s ability to access health services
- Registered Housing Providers (Thirteen and Beyond Housing): offering support to their tenants to assist with financial difficulties and tenancy support teams to help maximise income and maintain a successful tenancy
- Citizens Advice Bureaus (Middlesbrough and Redcar & Cleveland): Offering a wide range of financial and debt advice and advocacy services across South Tees including focused support for people suffering from cancer; mental health; migrants. Useful data collected at ward level and an outreach offer. CAB are commencing benefits checks for parents in a number of Middlesbrough schools
- Middlesbrough and Stockton MIND (Teesside MIND)/ACTES: various projects running to address financial issues including Firm Foundations Project; Money and Me Project and Help Through Hardship
- Help Through Hardship (MIND/Trussel Trust/CAB): addressing the challenges experienced by people facing poverty and mental health issues
- Trussell Trust: outreach financial support at community and foodbank settings in Redcar & Cleveland
- Credit Unions and community banks (South Tees): providing essential banking and credit support for financially vulnerable groups and financial education support. Also offering financial exclusion training within colleges and schools and resources for young people
- Cleveland Fire Service: offering emergency heating supplies and equipment to people in fuel poverty and signposting for further support, supported by Tees Valley Local Authorities
- White Feather Project (Middlesbrough): providing emergency support to those struggling such as food parcels
- Teesside University & Coastal Communities Health inequalities research (Redcar & Cleveland)
- Carers Together: Carers Financial Wellbeing Service (Redcar & Cleveland and Middlesbrough)
- Period poverty support through provision of free sanitary products in community and workplace settings
- North East Illegal Money Lending Team: delivering loan shark awareness training and support across South Tees and investigate and help prosecute illegal money lenders
- Together Middlesbrough & Cleveland: supporting churches and communities including food insecurity
- Thrive Teesside: offering support to people who have a benefit enquiry relating to a debt deduction and working regionally and nationally with the Poverty2Solutions coalition
- Footprints in the Community (Redcar & Cleveland area): food banks provision with input from other support agencies around finances and Shout out Against Poverty role within community
- Variety of support from Signposting Partners: Social Prescribing teams; South Tees Changing Futures, Voluntary Development Agencies, My Sister’s Place and other VCS partners within communities who signpost to current financial support locally and nationally

- Existing Education, Training & Awareness raising: MECC (Making Every Contact Count) regional group offer MECC and Financial Awareness training. Money Advice & Pensions Service (MAPS) are currently providing free Money Guiders training to South Tees front line staff to equip them with the skills to improve their financial support and signposting as well as 'Money in Mind' support. Some local services are currently offering debt advice training (e.g. Middlesbrough based Cleveland Housing & Advice Centre)

It is encouraging to note the many services and initiatives that are in place locally, but this also raises concerns as to why, despite these efforts, poverty and harmful debt is still so prominent within South Tees.

6. What are the key issues?

Based on the sections above, the key issues are:

- Poverty is multi-faceted and not all organisations and departments fully understand the positive impact they could have in relation to poverty locally.
- Living in poverty has a significant impact on health and wellbeing.
- The current Cost of Living crisis is having a significant impact on financial stability with the risk of more individuals and families falling into harmful debt.
- South Tees already has multiple areas of deprivation which are being impacted further.
- Many services exist to support people in poverty and debt, but they are under increased demand and pressure, usually without additional resources.
- Not everyone is accessing the support and benefits available to them.
- Some evidence exists that ethnic minority groups locally are not accessing the financial support services available to them.
- Collaboration between services addressing poverty and debt needs to be improved.
- Universal Credit confusion remains – changes to allowances and potential waits for first payments can cause stress and potential debt.
- Unpaid carers/carers are a group who can be particularly financially affected because of their caring roles.
- Being in debt or living in poverty carries a stigma that prevents some people from accessing the help they need.
- There are no quick wins – poverty affects all aspects of life and the issues and recommendations raised in this JSNA must be reflected alongside other JSNA Goals and Missions (particularly the Employment and Skills JSNA).

7. What is the current evidence base?

The current research and evidence base has informed the detail and data contained within this JSNA, alongside the responses from local partners with expertise and experience in this field. Various reference documents that have informed the narrative are listed in the References section below.

8. What do local people say?

Local partners contributing to the JSNA have given us feedback on the experience of their clients and communities and what they have to say about living in poverty and debt in the South Tees area. A selection of case studies provided by partners and reflecting people with lived experience are included in the Appendix.

In-work poverty
exists

People don't want to
use foodbanks – they
are desperate!

*I live on my own um and in the past few months I have really struggled you just feel like you're working and working and working for absolutely nothing **

*we've had, conversations with families that the landlords have to put the rent up for the first time in years and years and years because their own mortgage has gone up. So there's a ripple effect **

*We're all extremely cold because nobody dare put the heating on because we can't afford it. **

*Everything's gone and they're all borrowing off each other in the families. Everybody's got. Can you lend me this? Can you lend me that? **

As people become more desperate for money, Credit Unions sometimes see members being threatened to hand over their money.

*It fails all the time with policies because the wrong people are making the decisions about people's lives that they haven't a clue about. **

*We need to shine a light on this issue and actually saying to people like commissioners and people like that. And decision makers, just because someone has a job doesn't mean they're not struggling **

**Quotes from Teesside University poverty research, 2023 – ref 12*

9. What are the recommendations?

Having reviewed the responses given for the needs of South Tees, we can categorise our recommendations into three key issues:

- 1) Collaboration
- 2) Services
- 3) Prevention (Education and Awareness Raising)

9.1 Collaboration

1A) Collaboration with Primary and Secondary Care signposting (GPs and Hospitals). Greater connection between primary and secondary care and financial support agencies so that health care professionals are aware of the support available to patients on low incomes; feel confident in identifying when advice is needed and the creation of streamlined referral processes. This is particularly important for patients who may be struggling to pay fuel bills and are susceptible to increased ill health due to living in cold homes. We recommend continued partnership work between the LA and other organisations involved in poverty and South Tees NHS Trust Fairer Access Group, created to remove financial barriers that are impacting on patients attending hospital appointments.

1B) Strategic Approach between Financial Inclusion Groups and Partners- Alignment and cross pollination of key strategic action plans such as the Financial Inclusion Groups; the South Tees Affordable Warmth Action Plan; Sustainable Food Partnership Plans; Poverty Strategies; and NHS Trust Fairer Access Action Plan with updates from these forums being presented at an identified key governance body. Consideration should be given to who this lead should be (e.g. perhaps the South Tees Health and Wellbeing Board). **We should ensure that both Financial Inclusion Groups are focused on collaboration and solution focused creativity** between partners involved rather than as a reporting mechanism only. Consideration could be given to joint bids for funding.

1C) Community Wealth Building - Collaboration with Anchor Organisations: Community wealth building means bringing together anchor institutions from the public, private and VCS to work collaboratively for the overall benefit of the area. **Utilise local employers and anchor organisations to take a collective approach to community wealth building and tackling poverty.** Anchor organisations should have **clear strategic leadership** and understanding of how they can impact on poverty and debt not only for their employees but the wider South Tees community. This could include consideration of poverty-proofing models.

1D) Links with mental health services: There are links between poor mental health and financial exclusion and the mental health impacts upon individuals living in poverty or harmful debt are significant. Recommend **that services offering financial support are equipped in referring to mental health services** that can address the stress and anxiety for vulnerable people living in a financial crisis, **and vice versa** for people working within mental health services.

1E) Listen to People with lived experience: To truly understand how to address poverty and reduce the risks of falling into harmful debt, **engage with people with lived experience to understand the issues; support system change where needed and improved collaboration.**

1F) Collective gathering of data and intelligence: There are many local organisations recording data separately around their work in relation to poverty and debt, as demonstrated by the many services who have provided information for this JSNA. It is recommended that consideration be given

to how this data could be centrally collated to create a clearer picture of local needs; allow for a better understanding of the key issues; highlight gaps in support; clarify where progress is being made; and could improve a targeted approach to ensure support is provided where needed most.

9.2 Services

2A) Increase benefits take up: Providing easy, accessible support to residents to ensure that they are accessing all benefits that they are entitled to can help ensure that they do not enter harmful debt. Financial and benefits advice services should be supported wherever possible to ensure they have **adequate resources and staffing** levels to be able to meet increasing demand to offer proactive support and debt advice.

A targeted approach is recommended based on data available to engage groups that are not accessing the benefits available to them. This includes individuals from ethnic communities and a proactive approach within these communities is recommended with consideration given to language and cultural issues. It is also recommended that proactive activities with our older residents are established to tackle the low uptake of pension credits within South Tees.

2B) Increase Debt Advice and Support: Continued support, signposting and advice for those in debt through mainstream Council and VCS partners who are trained in giving this advice. It is recommended to strengthen the offer of **debt advice sessions in community settings** to engage with people in need ideally through a targeted approach for those wards showing highest uptake of financial advice services based on data available.

2C) Encourage Best Practice within public sector debt collection teams: Public sector debt collections practices can make problems worse, placing greater pressure on household finances but the collection of council tax is a statutory function and a priority debt. Encourage Council tax collection teams and social housing providers collecting rent arrears are mindful of their approach and follow best practice guidance to adopt good debt collection practices.

2D) Energy Efficient Homes and Housing: Social Housing providers and private landlords should ensure they are meeting required guidelines to **ensure homes are as energy efficient as possible**, and ideally give to advice to tenants to ensure they know how to save on energy costs to reduce the chances of falling into fuel poverty. Making referrals to local support services that can help with this should be standard practice (eg Middlesbrough Environment City Affordable Warmth team).

9.3 Prevention: Education & Awareness Raising

3A) Provide Money Management and Debt Training: To reduce the risk of falling into harmful debt, **education and training in money management and budgeting should be made available to all ages so that people can understand their finances, how to prioritise their budgets according to income and also know where they can access financial support if they need it.** Consideration should be given to commencing money management training at an early age (e.g. expanding within PHSE within school settings), as well as Colleges and anchor organisations with a partnership approach around delivery.

3B) MECC (Making Every Contact Count) approach for finances - upskilling frontline staff and community contacts who engage with our communities to be able to **normalise conversations about money as part of a making every contact count approach** and ensure staff can signpost to a wide range of specialist services locally and nationally. Offer MECC awareness training; MECC & Financial Wellbeing training; and Money Guiders training to front line staff who are in a position to offer financial signposting.

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[\(opendatacommunities.org\)](https://www.opendatacommunities.org)
- 33) OHID Fingertips Data
- 34) Money & Pensions Service Adult Financial Wellbeing Survey, 2022
- 35) The Facts (2019) Money and Mental Health Policy Institute, 2019
- 36) Money and Pensions Service Survey of 3,000 UK adults, Sept 2022

11. Appendix – Case Studies And Supporting Documentation

11A Case Studies

Case Study 1: From Redcar & Cleveland Citizen Advice Bureau

“Roseanne” was referred to the Money Advice Team as she was struggling to heat her home due to the creditors that were chasing her for payments. Roseanne is 55 years old and lives alone in a mortgaged property. She had been working and managing her finances but her mental and physical health had deteriorated and she was no longer able to work. The financial commitments she had then became impossible to juggle with a reduced income.

Roseanne received Universal Credit with limited capability for work and work related activity, Council Tax Support and single person discount on her Council Tax bill. She had applied for Personal Independence Payments but her claim had been refused. Out Benefits Team were assisting her to appeal this decision. Roseanne had ensured she had kept up-to-date with her mortgage and all her priority bills. She had 6 years remaining on her mortgage and wanted to continue living in the property.

She had 7 non-priority debts including credit cards, a former bank overdraft and an unsecured loan. We checked that Roseanne agreed that she owed these debts and was aware of the agreements she was entering into at the time. No court action had been taken to date and we explained the importance of dealing with the debts to prevent this from happening, especially as Roseanne owned a property, to avoid further enforcement once a CCJ was granted through a charging order and potentially an order for sale of her property.

We completed a financial statement with Roseanne and she had a deficit of £18 per month. A benefits check was carried out and in addition to the PIP appeal we discussed other ways to increase her income and reduce her outgoings to help Roseanne to balance her budget including schemes to reduce her water and broadband costs, ways to reduce mobile phone and food bills and the Rent a Room Scheme to rent out a room in her house.

We provided advice to Roseanne on all the options available to her and discussed the suitability of each option based on her situation, including if her PIP appeal was successful. Roseanne decided that she would like to ask the creditors to write off her debts based on her health and financial situation.

We helped Roseanne to gather medical evidence to support her requests and contacted each creditor to explain Roseanne’s position and make the write off request. Some of the creditors requested additional evidence and we supported Roseanne to gather this and provide it to the creditors. We chased decisions from creditors who had not responded and as a result all agreed to write off the amounts owed totalling just over £9000.

Roseanne would not have been able to reach this outcome by herself as she would have been unable to provide the information needed for the creditors to make the write off decisions and would have struggled to manage the correspondence back and forth with creditors. Roseanne thanked us for our

advice and support. This would now enable her to focus on her current bills and feel secure in her home.

Case Study 2: from Redcar & Cleveland Citizens Advice Bureau

“Paul” is single with multiple long-term health conditions including dyspraxia, dyslexia, depression, severe anxiety, stress, asthma, suicidal thoughts and PTSD. He is in receipt of Employment and Support Allowance (support group), Housing Benefit and Council Tax Support.

Paul was referred to MRAS during the start of the Covid pandemic, as he had rent arrears of £3,000 with his private landlord. The landlord was in the process of applying for a possession order, as Paul was struggling to maintain his two bedroom private rented property. Paul wanted to downsize to a one bedroom property with a housing association which would mean cheaper rent and lower household bills. However, due to the arrears he was unable to access social housing.

Due to Paul’s multiple complex needs he did not engage with his landlord or the homeless section. Paul was often targeted in his home and he did not feel safe but was unable to communicate this with the homeless section. He had been unable to leave his property for nearly 2 years as a result of suffering from PTSD.

We were able to make a good connection with Paul, as he felt Citizens Advice was impartial and would listen to his needs. We were able to assess his situation and provide full advice and support. We were able to complete an in-depth income and expenditure. Paul had stated he had never been able to complete an income and expenditure before for his landlord or other services, as he felt too ashamed to tell people he had difficulties in reading and writing. We were able to build a trusted relationship with him so he felt comfortable disclosing this to us.

After the assessment we found that Paul wasn’t claiming full benefit entitlement and we were able to successfully claim Discretionary Housing Payment to cover the shortfall in rent. We also assisted Paul to apply for Personal Independence Payment (PIP).

Due to maximising Paul’s income we were able to put his case forward to the Social Fund team to request a rent arrears lump sum. The rent arrears were cleared and Paul was offered a one bedroom flat in a supported housing scheme. Paul is also receiving assistance from mental health charities after we made referrals, to deal with his trauma he suffered due to anti-social behaviour.

We were able to liaise with the homeless section, landlord, social fund team, mental health charities and PIP on Paul’s behalf. The MRAS scheme allowed the flexibility to deal with the majority of Paul’s concerns so that he had one point of contact and didn’t have to engage with multiple teams. As a result of the support provided he is now free of rent arrears, downsizing to a one bedroom property in a supportive environment, receiving counselling for his mental health condition and has had his income maximised so he can better manage his finances in the future.

Case Study 3: from Advice & Support Worker at Footprints in the Community (Redcar & Cleveland)

We supported Mr X with an appeal for his PIP claim. I read through all the evidence provided, requested further medical information and prepared a submission, which was submitted to the tribunal. The judge made a favourable decision before a hearing date was sent given the evidence

submitted.

Client received a back payment of over £9000 dating back to January 2022. His award will run until 30/06/2025, and will receive £12,607 in that time period (not including annual inflationary increases).

Client is better off by £577 per month.

Case Study 4: from Advice & Support Worker at Footprints in the Community (Redcar & Cleveland)

Miss A is a single person aged 31 with no health issues. She has 4 dependent children aged 8, 6 and 4 (twins) who live with her mum.

She lives in a 1 bedroomed private rented property; rent £480 per month. She had to take a loan out for the deposit but has managed to repay this. She has no other debts. Miss A came for help as she is in financial difficulties due to a sudden change in her wages. She has a zero-hour contract and usually works 24-32 hrs per week but she has only received 8 hrs this week and has been told this is likely to continue. She did not know how she would manage her bills on this wage.

We completed a benefits check and helped her apply for Universal Credit and arranged an appointment at the job centre. She will receive an additional £109 per week. She received the single person discount on her council tax bill but we explained how she could now make a claim for council tax support, estimated £9.21 per week, and once in place she could then also claim a set rate payment from the council's household support fund of £110.

We also helped with budgeting and looked at how she could reduce current expenditure including Next Step Shop, utility bills and telecoms costs. She is now confident that she can manage and knows that she can seek further help if necessary.

Case Study 5: from Middlesbrough Citizens Advice Bureau

“Graham” – negative budgets example: Graham lives alone in a private rented property in Middlesbrough and is currently not working due to mobility problems. He has over £7000 priority debt (Rent Arrears, Council Tax Arrears, Dual Fuel and a Magistrates Court Fine) and owes over £3,400 for Water Arrears, an overdraft and money borrowed from family.

Graham's only income is from Universal Credit, which approximates to £743.73, and his expenditure is roughly £929 a month, which includes rent, Council Tax, gas, electric and water supply, and groceries. Graham's financial difficulties have developed over several years due to working in low paid jobs: when he then could not work and became entirely reliant on benefits the problem was exacerbated.

Case Study 6 : From Middlesbrough Citizens Advice Bureau

“Samantha” – negative budgets example: Samantha lives in a private rented property, alone, following a relationship breakdown. She is entitled to £742.74 per month from Universal Credit, however her rent, rent arrears, a benefit overpayment and paying back the UC Advance are deducted – which leaves Samantha with £276.56 per month

Samantha's necessary expenditure (excluding those deductions listed above) is nearly double this per month, ie she needs to spend just over £420 which includes council Tax, water supply, public transport

(Samantha volunteers for a local charity) groceries, toiletries and clothing. Samantha has an additional £9,900 of debt which she has no prospect of repaying.

Case Study 7 : From Darlington & Redcar & Cleveland Citizens Advice Bureau

“Alice” is a single parent with a dependent son aged 17 who is in full time education. She works part time and is in receipt of tax credits, child benefit and housing benefit. Alice lives in a three bedroomed private rented property.

Alice applied to the discretionary Household Support Fund and detailed in her application that she had debts she was not managing. She was referred for an appointment with the debt and MARAS (Mortgage and Rent Advice Service) teams at Citizens Advice Darlington, Redcar and Cleveland. Alice is in rent arrears and has received a section 8 notice. She also has Council Tax arrears of over £10,000 with 2 attachment of earnings orders in place, gas and electric arrears of £3000 and multiple non-priority debts. Her debts total just over £30,000.

Through our close working relationship with the Council Tax department we contacted the team after arranging the appointments for Alice and they agreed to place further action on hold to allow Alice time to seek advice.

We completed a financial statement which showed that Alice had a small amount of available income after the payment of her essential household expenses. We discussed ways in which some areas of expenditure could be reduced.

We completed a benefits check and the MARAS team supported Alice to apply for Discretionary Housing Payments and negotiate an affordable payment arrangement with her landlord to avoid possession proceedings.

We discussed the options for dealing with her debts overall and Alice wished to consider her insolvency options further. Alice was just over the Debt Relief Order (DRO) £30,000 debt limit. She was unable to proceed with bankruptcy at present as she could not raise the £680 fee. She would struggle to maintain payments to an IVA as well as repaying her rent arrears to prevent possession action being taken.

We discussed the issue with her creditors including the Council Tax department. Council Tax agreed to suspend action regarding the remainder of Alice’s arrears as they understood no further payments could be afforded in addition to the attachment of earnings orders. This prevented further stress for Alice as she was no longer under the threat of bailiff action. They also proposed removing summons fees for Alice if this helped her fall below the £30,000 DRO limit.

We are also looking at ways to reduce her gas, electric and water arrears through energy fund grants and social tariffs so that Alice can become eligible for a Debt Relief Order which would give her a fresh start with her finances. Alice explained that her mental health was being severely impacted regarding her financial situation. We encouraged her to speak to her GP regarding this and Alice arranged an appointment for the following day. Being able to put a strategy in place and the actions the creditors are taking is resulting in a positive impact on her mental health.

11B Supporting Data Tables

Figure A1: Number of debt issues/requests in MBC via the CAB service.

Middlesbrough - Number of debt issues			
Type of debt issue	2020/2021	2021/2022	2022/23
3rd party debt collection excl. bailiffs	24	46	25
Arrears of income tax, SEISS, CJRS, VAT or NI contributions	8	4	7
Bank & building society overdrafts	41	25	31
Bankruptcy	61	44	46
Breathing Space Moratorium	0	185	270
Buy now pay later (Klarna etc)	0	0	4
Catalogue & mail order debts	63	41	24
Council tax arrears	220	254	201
Credit, store & charge card debts	119	51	61
Debt and addictions	4	0	1
Debt Assessment	0	461	765
Debt Relief Order	184	181	104
Debts to friends and family	15	14	13
Debts to loan sharks/illegal lenders	1	2	0
Discrimination	0	1	0
Fuel debts	114	145	142
Guarantor loan debts	9	9	3
Hire purchase/conditional sale - household or electronic goods (rent	22	1	2
Hire purchase/conditional sale - vehicles and caravans	18	16	4
Home/doorstep credit loan debts	30	4	2
Individual Voluntary Arrangement	4	18	10
Mag. Cts. - fines & comp.ord. arrears	31	40	18
Maintenance & child maintenance arrears	5	5	0
Mobile phone debt	59	43	28
Mortgage & secured loan arrears	8	5	8
Other Debt	648	369	28
Other legal remedies	0	2	0
Other telecoms debt (landline, broadband, bundle, TV)	19	15	11
Overpayment of universal credit	10	6	8
Overpayments of IS/JSA/ESA	10	5	6
Overpayments of other benefits	11	19	7
Overpayments of WTC & CTC	17	58	20
Overpts. Housing & Council Tax Bens.	30	16	15
Pawnbroker debts	1	0	0
Payday loan debts	33	6	16
Rent arrears - housing associations	49	41	53
Rent arrears - LAs or ALMOs	55	42	39
Rent arrears - private landlords	54	47	41
Social Fund debts	27	18	8
UC advance payment/budgeting advance	63	49	35
Unpaid parking penalty & cong. chgs.	22	36	24
Unsecured personal loan debts	89	39	30
Water supply & sewerage debts	122	123	68
Total	2300	2486	2178

Source: Middlesbrough CAB

Figure A2: Number of service users and debt issues in RCBC via the CAB service.

Redcar & Cleveland - Number of service users with debt issues				
	2020/21	2021/22	2022/23	Total
Clients	487	616	536	1639
Debt Issues	5259	4768	2366	12393

Source: R&C Citizens Advice Bureau

Figure A3: To show the number of benefit issues in MBC via the CAB service

Middlesbrough - Number of benefit issues				
Type of benefit issue		2020/2021	2021/2022	2022/23
Benefits & tax credits	Attendance Allowance	71	77	91
	Benefit cap	9	3	2
	Carers Allowance	72	136	147
	Child Benefit	48	46	26
	Complaints	4	5	0
	Council tax reduction	114	180	90
	Disability Living Allowance	52	58	62
	Discrimination	0	0	1
	Employment Support Allowance	163	176	109
	General Benefit Entitlement	0	85	44
	Housing Benefit	89	137	105
	Income Support	11	11	4
	Jobseekers Allowance	33	11	6
	Localised social welfare	3	4	5
	National Insurance	4	5	6
	Other benefits issues	217	212	65
	Passported benefits	1	1	6
	Pension Credit	29	64	42
	Personal independence payment	705	825	642
Social Fund Loans-Budgeting	3	11	0	
State Retirement Pension	16	34	15	
Working & Child Tax Credits	46	62	15	
Benefits Universal Credit	Benefit Cap	0	0	3
	Calculation of income, earnings and capital	122	162	98
	Carer elements	32	34	32
	Child elements	59	67	37
	Childcare costs	10	18	2
	Conditionality and Commitment (including sanctions)	21	100	85
	Deductions	65	55	32
	Discrimination	0	1	0
	Housing element	142	247	109
	Initial claim	705	2010	437
	Limited capability for work elements	154	228	205
	Managed migration	0	0	3
	Post Initial Claim	0	33	38
Standard element	132	210	60	
Total		3132	5308	2624

Source: Middlesbrough CAB

Figure A4 : Number service users who require help with benefits in MBC via the CAB service.

Middlesbrough - Number of service users with benefit issues				
Type of benefit issues		2020/2021	2021/2022	2022/23
Benefits & tax credits	Attendance Allowance	48	60	60
	Benefit cap	5	3	2
	Carers Allowance	60	84	67
	Child Benefit	29	37	22
	Complaints	4	4	0
	Council tax reduction	88	138	75
	Disability Living Allowance	32	36	22
	Discrimination	0	0	1
	Employment Support Allowance	118	132	67
	General Benefit Entitlement	0	75	40
	Housing Benefit	60	101	75
	Income Support	8	8	3
	Jobseekers Allowance	22	10	3
	Localised social welfare	2	2	5
	National Insurance	3	3	4
	Other benefits issues	196	194	46
	Passported benefits	1	1	6
	Pension Credit	23	41	25
	Personal independence payment	421	570	377
	Social Fund Loans-Budgeting	3	6	0
State Retirement Pension	13	26	11	
Working & Child Tax Credits	29	42	8	
Benefits Universal Credit	Benefit Cap	0	7	2
	Calculation of income, earnings and capital	90	95	49
	Carer elements	22	24	22
	Child elements	30	47	24
	Childcare costs	7	14	2
	Conditionality and Commitment (including sanctions)	11	41	37
	Deductions	40	37	19
	Discrimination	0	1	0
	Housing element	84	145	55
	Initial claim	239	294	105
	Limited capability for work elements	101	146	103
	Managed migration	0	0	3
	Post Initial Claim	0	33	38
Standard element	83	166	46	
Total		1055	1359	749

Source: Middlesbrough CAB. Note: the Totals noted in the bottom line of the chart above are lower than the total sum as the resident is only counted once, even though they may have presented with several issues.

Figure A5: Number service users who require help with benefits in RCBC via the CAB service.

Redcar & Cleveland - Number of service users with benefit issues				
	2020/21	2021/22	2022/23	Total
Clients	348	564	501	1413
Benefit Issues	1715	1696	1246	4657

Figure A6: Number of Middlesbrough CAB service users in each ward and the number of issues generated from that ward

Ward	Benefits	
	Service Users	Benefit issues
Newport	112	419
Longlands & Beechwood	88	309
Central	86	336
Berwick Hills & Pallister	61	264
Park	50	137
Hemlington	44	152
Coulby Newham	41	88
Park End & Beckfield	41	145
Brambles & Thorntree	38	148
Ayresome	32	131
Ladgate	26	96
North Ormesby	26	74
Acklam	25	79
Linthorpe	25	89
Marton East	16	54
Kader	13	35
Trimdon	13	33
Stainton & Thornton	5	20
Nunthorpe	4	8
Marton West	3	6
Total	749	2623

Source: Middlesbrough CAB

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- 1) Middlesbrough & Stockton Mind / ACTES
- 2) Citizens Advice Bureau, Middlesbrough
- 3) Citizens Advice Bureau, Redcar & Cleveland
- 4) Pioneer Credit Union, Middlesbrough
- 5) Middlesbrough Environment City
- 6) Public Health South Tees
- 7) Middlesbrough Council's Welfare Rights (Resident and Business Support Service) Team
- 8) Redcar & Cleveland Council's Welfare Rights (Recovery & Support) Team
- 9) Freestyle CiC
- 10) Thirteen Housing, Middlesbrough
- 11) Beyond Housing, Redcar & Cleveland
- 12) Middlesbrough Voluntary Development Agency
- 13) Redcar & Cleveland Voluntary Development Agency
- 14) Footprints in the Community, Redcar & Cleveland
- 15) Teesside University
- 16) South Tees Social Prescribing Teams
- 17) Moneywise, South Tees
- 18) Thrive Teesside
- 19) Carers Together
- 20) MBC and RCBC Council Housing Services teams
- 21) Tees Esk & Wear Valley NHS Trust
- 22) Financial Inclusion Group members (Redcar & Cleveland and Middlesbrough)
- 23) South Tees Changing Futures team
- 24) National Illegal Money Lending Team
- 25) My Sister's Place