

<b>Title of Report</b>	<b>Supporting Financial Stability</b>
<b>For Consideration By</b>	Health and Wellbeing Board
<b>Meeting Date</b>	June 2026
<b>Classification</b>	Public or Non-Public (delete as applicable)
<b><u>Ward(s) Affected</u></b>	All
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Is this report for:

<input type="checkbox"/>	Information to note	<input type="checkbox"/>	For actions to be allocated
<input checked="" type="checkbox"/>	For Discussion & input	<input type="checkbox"/>	For escalation (if the issue is outwith the remit of HWB)
<input type="checkbox"/>	Decision		

Why is the report being brought to the board?

- To review the progress towards the key objectives set out in the 2022-26 Hackney Health and Wellbeing Strategy

Provide a succinct summary of the issue here:

Supporting financial stability is one of the three priorities of Hackney's Health and Wellbeing Strategy.

This report and the accompanying presentation provide an update on our work in this area.

Has the report been considered at any other committee meeting of the Council or other stakeholders?

The report is based on regular updates to the Hackney Tackling Poverty and Inequality Member Officer Oversight Group, quarterly updates to the Mayor of Hackney and senior Cabinet Leads and feedback from Health and Wellbeing Board members.

## 1. Background

- 1.1. In 2022, the Hackney Health and Wellbeing Board made 'supporting financial stability' one of its three priorities.
- 1.2. At the same time, the London Borough of Hackney published its [Poverty Reduction Framework](#), a comprehensive strategy to address the material needs of residents arising from the cost of living crisis, but to ensure that poverty reduction is embedded in service provision across the system, especially children and early years' services and that we tackle the longer-term drivers of poverty such as the high cost of housing and access to well paid work.
- 1.3. In late 2022, Hackney Council established the Here to Help (H2H) service to support residents facing financial hardship with:
  - Assessment for homelessness risk support (Discretionary Housing Payments)
  - Holistic information, advice and guidance casework, offered to residents through active community outreach, data-led targeted take-up work and in response to direct applications via H2H's user-friendly, low-documentation online form
  - Disability benefits specialist application support and higher-level tribunal representation, challenging the DWP's initial determinations
  - Speedy resolution of rent arrears or service charge debt accrued by Temporary Accommodation residents, and which are preventing them from taking up an offer of a secure social let
  - Dedicated support for new Temporary Accommodation residents, ensuring their Housing Benefit is correctly set up, securing revenue for the Council and preventing accumulation of arrears.
- 1.4. In 2023, Caroline Woodley, former Mayor of Hackney, adopted Tackling Poverty and Inequality as one of her 3 key priorities. We have established a Member/Officer Oversight Group to steer this work, including representation from the City and Hackney Public Health service, and provide quarterly updates to the Mayor and Senior Cabinet members.
- 1.5. The election of the Labour Government in 2024 has seen several initiatives aimed at reducing poverty and addressing the link between poor health and poverty, in particular:

[Fit For the Future - NHS 10 Year Plan for England](#): Highlights link between good health and economic growth. Stresses the importance of partnership working, particularly between the NHS and DWP.

[Get Britain Working White Paper](#) (Nov 24) highlights 6 key challenges the Government seeks to reduce worklessness, including the number of people not working due to ill health.


- 1.6. On 8th May, Green Party candidate Zoe Garbett was elected Mayor of Hackney. Tackling Poverty is a central theme of the Hackney Green Party's election manifesto. Officers at the Council are currently working through these pledges with members to determine how they will be delivered.


## 2. Delivery against key priorities in 2025/26

In 2025/26, we have focused on the following areas of delivery:

- **Deliver the Household Support Fund (HSF):** *providing over 70,000 packages of support in the form of emergency vouchers, fuel support and wraparound support*
- **Scale up the 'Here to Help' service:** improving access to emergency payments, benefits advice and debt relief with a focus on vulnerable households.
  - *Since November 2022, Here To Help has secured just under £7 million in additional income for Hackney residents.*
  - *Of this, £3.3m is additional disability benefits for residents experiencing health-related issues, funded by City and Hackney Public Health.*
  - *Undertook take-up campaigns in health venues in September 2024;*
  - *Conducted a data-led outreach campaign to residents in Temporary Accommodation in September 2025, which resulted in an additional £1.95m secured in Personal Independence Payments.*
  - *Attended the Preparing for Adulthood for young people with SEND for the past 2 years and is in discussion with the integrated SEND Service about supporting SENCOS to help families access disability benefits.*
- **Coordinate the income maximisation offer:** ensuring residents can access support through advice in GPs, VCS partners and Council-led channels. This approach helps raise awareness, reduce stigma and complexity to ensure more of the *estimated £24.1bn of unclaimed benefits and social tariffs are taken up*<sup>1</sup>.
- *The 19 organisations reported securing up to £18m of benefit for Hackney residents in 2024/25, including £9m in additional welfare benefits*<sup>2</sup>. *This work included the Advice in GPs' Programme, funded by City and Hackney Public Health, which secured an additional £1.3m worth of welfare benefits*

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<sup>1</sup>  MO25-24bnUnclaimed-PolicyinPractice-Sept25.pdf

<sup>2</sup>  2024-25 Advice Headlines & Impact- draft v2

in 2022/23<sup>3</sup>. Further work is needed to strengthen reporting arrangements.


- **Continue delivery of food programmes in schools:** including holiday food vouchers, chef-led school food transformation projects, and cooking education via Hackney School of Food.

*Holiday Food Support delivered to over 20,000 Free-School-Meals eligible children.*

- **Expand apprenticeships and adult learning:** ensuring routes into skilled employment, particularly for young people, single parents, and residents with health conditions.
  - *In Quarter 4: 35 people supported into work, 6 adults with care plans, 8 recovering from health issues, 1 Council and 4 HAN apprenticeship starts. Connect to Work launched in October, aiming to support 106 residents by the end of March 26.*
  - *1,598 Adult Learners enrolled*
  - **Green transition:** Hackney Council has established a new green construction skills hub at Build East in the Olympic Park. Since the launch in March 2025, the centre has already engaged 260 residents, trained 160, supported into jobs or apprenticeships.
  - **Connect to Work** launched in October, targeting 45 job starts by March 26.
  - *4046 Adult Learners enrolled so far this year*
- **Target efforts to reduce costs of essentials:** Work with partners to promote sustainable food access and energy advice schemes, including expanding low-cost food shops and energy-saving equipment.
  - *107 food outlets, including 32 Low Cost Food Shops are now operational.*
  - *£78,985 of energy savings achieved through energy-saving advice and equipment;*
- **Poverty Reduction Framework** and a new **Target Operating Model:** to ensure all Council strategies and services prioritise poverty reduction.

*Work is underway to develop neighbourhood working across Council services in tandem with Health and Care Neighbourhoods.*
- **Borough of Sanctuary status now achieved, now working to deliver a three-year action plan.**
- **Voluntary and Community Sector (VCS) Strategy launch** and launch of the new VCS grants programme.
  - **Awards made in Q4:** *The 38 VCS Core Grant funded organisations (which were awarded in January 2026) have received their grant payments and have started delivering their support to residents.*
  - *86 applications were received for the second round of the Project*

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<sup>3</sup>  Eval report WRA Health-Final

*Innovation Fund, with awards made to 13 groups in March 2026.*

- *A further round of Project Innovation Fund will be launched over the coming months (awaiting confirmation from Young Hackney regarding their contribution for the Children & Young People's Fund)*
- *Plans were made for transition/extension grants for two different schemes:*
  - *31 CRF Transition Grants to orgs previously receiving Household Support Funding to aid the transition to the new CRF programme*
  - *VCS Infrastructure Grant extensions for 7 orgs currently funded via that programme to support the development of the new programme (to be launched 26/27) and allow current infrastructure provision to continue.*

The latest delivery update can be found [here](#)

### 3. **Feedback from Board members**

Members of the Hackney Health and Wellbeing Board were asked to describe activities of their own organisation in relation to Financial Resilience. Their responses are replicated below.

#### **Sally Beaven's (CEO of Healthwatch Hackney) response:**

*"Our volunteers (Public Reps) were supported to work alongside the Council to look at the way residents are communicated with around council tax demands. We would have liked to focus more on this priority, but sadly the right approach and opportunities eluded us. We hope our work with the young System Influencers has supported them in their journey towards the paid workforce, with CV writing and interview technique workshops alongside the experience they gained with us."*

#### **Jacquie Burke's (Group Director of Children and Education & Interim Group Director for Adults, Health and Integration) response:**

*"Through our Best Start in Life children and family hubs"*

#### **Bejal Shah's (CEO, Hackney CVS) response :**

*"We have convened the Hackney Advice Providers Forum to bring VCS organisations together who are working towards achieving greater financial security for residents to problem-solve, manage the demand for services and funding for VCS organisations providing this essential support.*

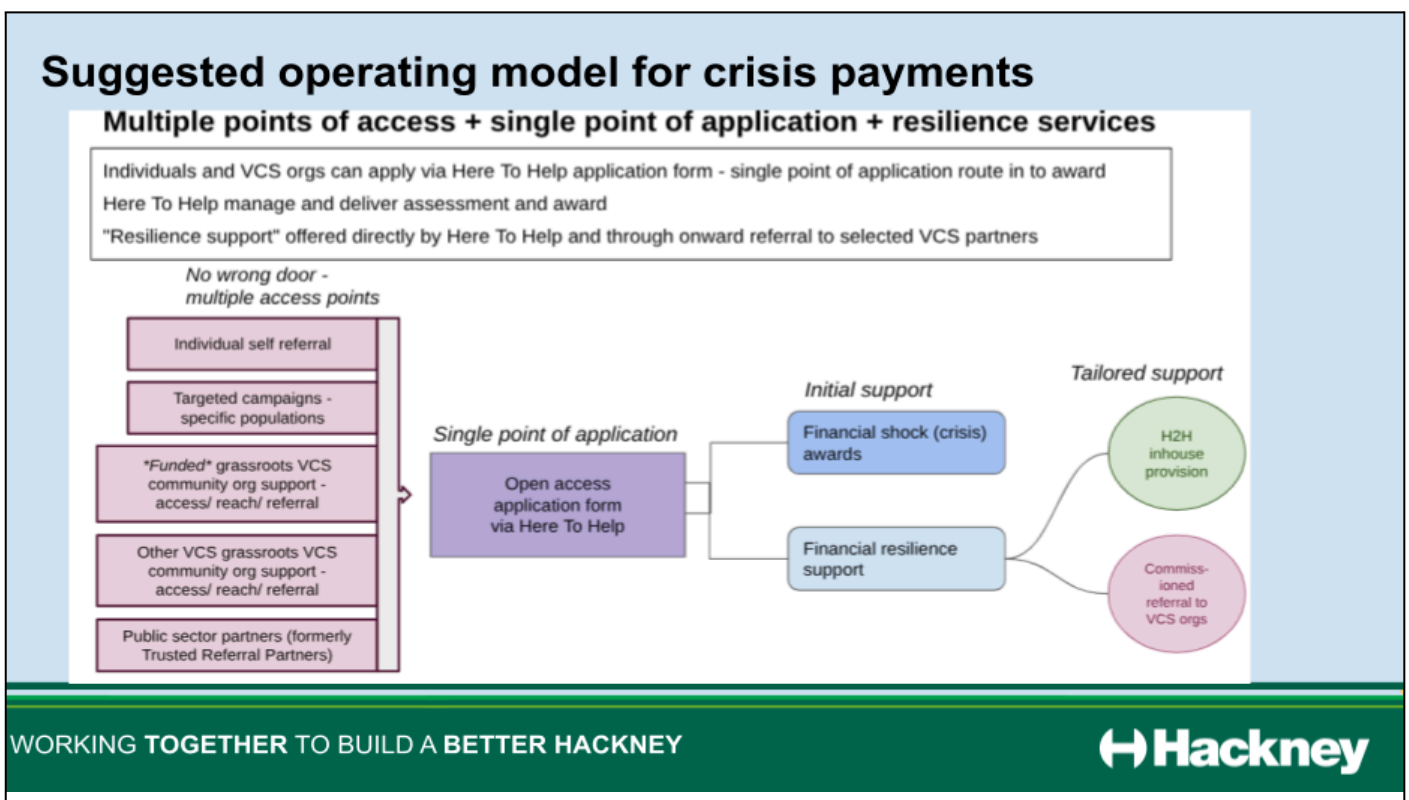
*Hackney Giving has administered several Cost of Living grants providing grassroots organisations with the funding they need to support residents."*

### 4. **Our future approach**

- 4.1. In June 2025, the Government announced the replacement of the Household Support Fund with the Crisis and Resilience Fund. The Crisis and Resilience Fund is a three-year programme that explicitly seeks to ensure that every approach to crisis support is linked to quality 'resilience

support'. The intention is to both respond to the immediate need while tackling the underlying drivers of the crisis.

- 4.2. Hackney Here To Help will build on its current central role tackling poverty in the borough to become the primary delivery vehicle for the Crisis and Resilience Fund. Here to Help will either provide further support, particularly to residents who have issues with Housing, Council Tax or Disability Benefits or refer residents to an accredited advice provider in the voluntary and community sector or a community organisation, to receive support with essentials like food and fuel or wider social support.
- 4.3. Discretionary Housing Payments will also be incorporated into this programme to enable local authorities to establish greater links between homelessness prevention and wider support to low-income households. Hackney will receive £6.1m in CRF funding in 2026/27 and 2027/28 and £5.9m in 2028/29.
- 4.4. On 18th May, we launched the [Grants Programme](#) worth £3.5m over two and a half years. The programme will support voluntary and community organisations to provide food and community-based support and financial resilience services such as welfare and debt advice in partnership with statutory services.
- 4.5. We are also [engaging](#) with communities impacted by the ending of holiday food support to free-school meals eligible children. The engagement will inform mitigations and our overall approach to food and cost of living support for families year-round.
- 4.6. The diagram below illustrates how Hackney's Crisis and Resilience programme will work.



## 5. Key facts and/or data

- 5.1. While Hackney is becoming less deprived overall, it is still one of the most deprived boroughs in England and London, especially regarding income deprivation and especially among children and older people. High housing costs are a significant driver of poverty in Hackney<sup>4</sup>.
- 5.2. Economic activity is above the UK average, and unemployment rates are in line with the London average. But Claimant Count unemployment, especially among younger and older residents, is higher than the London and national average<sup>5, 6</sup>.
- 5.3. Some residents tell us they are struggling, and this is intersectional. Only 63% of respondents to the 2024 Hackney Residents Survey<sup>7</sup> said they would be able to handle an unexpected expense of £100, and around a quarter said they find it difficult to meet costs at least some of the time.
- 5.4. Disabled residents, those living in the borough for 10 years +, Black and Global Majority (B&GM) ethnicity, not in full-time work, and social renters are all more likely to report financially struggling (Resident Survey 2024). We don't have robust data on the Orthodox Jewish population, but the 2025 Indices of Deprivation found that relative poverty has increased considerably in North Eastern Hackney, which has a high concentration of Orthodox Jewish residents.

## 6. Conclusions

Despite easing inflation, many households still face cost-of-living pressures. Live issues include:

- *Incomes*: Low-income households are less able to absorb the consistently high cost of food, fuel, housing and other essentials.
- *Housing*: High housing costs, in particular, are making Hackney unaffordable for low-income households, especially those with children. This has wide-ranging implications, e.g. the decline in demand for school places.
- *Food insecurity*: Demand for food banks is rising in line with ongoing food insecurity. Need to find sustainable solutions to address systemic issues/market failure, e.g. access to supermarkets in Hackney is well below the national average;
- *Welfare reform*: Move to Universal Credit was relatively smooth in Hackney, but challenges remain as UC places a greater onus on residents to manage finances and transact online. Timms Review into disability benefits may impact some disabled residents.
- *Funding*: Despite the better-than-expected Local Government Finance

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<sup>4</sup> [Top-Level Analysis of the English Indices-of-deprivation \(2025\)](#)

<sup>5</sup> [London Poverty Profile](#)

<sup>6</sup> [Nomis, Local Authority Profile](#)

<sup>7</sup> years+, Black and Global Majority (B&GM) ethnicity, not in full-time work, and social renters are all more likely to report financial struggle

[Hackney residents survey 2024 full report.pdf](#)

Settlement, cost pressures remain high. The Household Support Fund has been replaced by a multi-year Crisis and Resilience Fund, with greater emphasis on long-term resilience. This is welcome, but the shift in focus will present challenges, e.g., the end of holiday food support for free school meals-eligible children.

**7. Recommendations**

To note this report and the accompanying presentation and consider:

1. In a context where many residents accessing public or community services will need financial resilience support, how can we better knit together the multifaceted ecosystem of support - and ensure stability and excellence in provision?
2. How can we develop a shared understanding of poverty reduction and financial resilience?
3. How do we create capacity across partners to build on this work, given constrained resources?

**8. Policy Context**

Please detail which, if any, of the Health & Wellbeing Strategy priorities this report relates to?

<input type="checkbox"/>	Improving mental health
<input type="checkbox"/>	Increasing social connection
<input checked="" type="checkbox"/>	Supporting greater financial security
<input type="checkbox"/>	All of the above

Please detail which, if any, of the Health & Wellbeing Strategy 'Ways of Working' this report relates to?

<input type="checkbox"/>	Strengthening our communities
<input type="checkbox"/>	Creating, supporting and working with volunteer and peer roles
<input type="checkbox"/>	Collaborations and partnerships: including at a neighbourhood level
<input type="checkbox"/>	Making the best of community resources
<input checked="" type="checkbox"/>	All of the above

9. **Equality Impact Assessment (EIA)**

Has an EIA been conducted for this work?

<input checked="" type="checkbox"/>	Yes
<input type="checkbox"/>	No

10. **Consultation**

Has public, service user, and patient feedback/consultation informed the recommendations of this report?

<input checked="" type="checkbox"/>	Yes
<input type="checkbox"/>	No

Have the relevant members/ organisations and officers been consulted on the recommendations in this report?

<input checked="" type="checkbox"/>	Yes
<input type="checkbox"/>	No

11. **Risk Assessment**

An assessment of the risks surrounding the introduction of the Crisis and Resilience Fund has been conducted as part of the decision-making process.

12. **Sustainability**

Ensuring people on low incomes have access to energy saving advice and equipment, as well as affordable, nutritious food, is an important part of our approach to Tackling Poverty and Inequality.

Our System Convenors work to establish joined-up service provision in locations near to where residents live. This helps reduce the need for residents to travel to access services.

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Appendices	<input type="checkbox"/> Presentation to Health and Wellbeing Boar...