Anti Poverty Annual Report 2024









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1. Introduction

The cost-of-living crisis has continued to be on everyone's mind over the last year. This report takes a closer look at some of the help and support that Calderdale residents have received. We know this has made a real difference to people's lives, but we also know there is still a lot more to do to ensure that residents can live an active, healthy and fulfilled life free from money worries and poverty.

The data from our anti-poverty dashboards also tells an important story of some of the challenges that people are facing every day. There are more fuel poor households than there were last year, and households will face difficult choices between heating their homes and covering other essential needs. We have recently developed an affordable warmth plan and revised the affordable warmth guide for frontline workers as part of our partnership response to these challenges.

This report acknowledges the serious challenges in tackling the many issues brought on by poverty and the rising cost of living, while also showcasing the outstanding efforts of local partners.



Councillor Danielle Durrans Cabinet Member Public Services and Communities



Councillor Scott Patient Cabinet Member Climate Action and Housing



Councillor Sarah Courtney Cabinet Member Regeneration and Transport

2. Context and Key Priorities

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

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

The partnership structures outlined on page 5 show the groups that meet regularly as part of the Anti-Poverty Partnership. All our events are advertised on our <u>Eventbrite page</u>. The four thematic subgroups highlighted in green have an open membership. The Anti-Poverty Steering Group ensures that the key priorities of the plan are delivered, and links are made to other key strategic groups such as the Health and Wellbeing Board and the Inclusive Economy Partnership. The Steering Group is made up of a wide range of statutory and voluntary sector partners and meetings are chaired by Calderdale Council.

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

Factsheets for frontline staff have been published alongside regular newsletters. We have also recently reviewed our communications plan for 2023/24.

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

Work has also taken place to further develop the anti-poverty dashboards which can be viewed on <u>Dataworks</u>. Further information is included in this report on page 10.

This report features a small number of case studies to show the impact of our collaborative efforts in tackling poverty and changing the lives of residents facing complex challenges. There are many other organisations not directly mentioned in this report who are working extremely hard to reduce poverty in Calderdale.

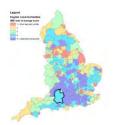
To find out more visit the Money and Wellbeing webpages and the Anti-Poverty dashboard.

3. Partnership Structures



Anti-Poverty Steering Group Chaired by Calderdale Council Anti-Poverty Events Programme





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

9,013 (22.6%) children aged 0 to 15 in Calderdale live in poverty. Rates vary between wards from 10% to 57% (2022/2023 data). This is an increase of 217 from the previous year.



Calderdale job density was 0.83 per resident in 2022, slightly higher than 0.82 for the Yorkshire and Humber region. Average wage per hour of people who work in Calderdale is £18.11 in 2024, compared with £17.18 for the Yorkshire and Humber region.



In 2022 18.1% of households in Calderdale were "fuel-poor" compared with 13.1% in England. The worse affected ward (Park) is as high as 35.1%. By October 2022 the Calderdale rate had increased to 28.9%, and in October 2024 it was 26.2%.

There were 676 individual insolvencies in Calderdale in 2023, compared with 746 in 2022. There were 427 Debt Relief Orders in Calderdale in 2023, compared with 401 in 2022.



19,716 households claiming housing benefit or universal credit with a housing element in Calderdale in August 2024, compared with 19,282 in August 2023. Town, Ovenden, Park, Illingworth and Mixenden and Warley wards are the highest with 1,300 or more claimants.



9,311 pupils are eligible for free school meals in Calderdale (October 2024), which represents 26.5% of all school aged children. This is a 1.5% increase on the previous year. Nationally, one in seven people are experiencing food insecurity (14%). This increases to 18% for Yorkshire and the Humber. 71% of people experiencing food insecurity have not used any form of food aid in the last year (Source: Trussell Trust).



Nationally, 7.5m working age adults lack basic digital skills for work and 2.4m can't afford their mobile phone contract. 64% believe there's not enough support for people who can't get online (Digital Nation UK 2024). Learn more at the <u>Good Things Foundation</u>.



6,170 (4.8%) working age people claiming benefits are seeking work. Calderdale's total claimant count increased slightly between August 2023 and August 2024 from 5,335 to 6,170. In June 2024 there were 242 young people aged 16 and 17 were not in education, employment or training (4.6%).



The percentage of young children achieving a good level of development in their first year of school in 2024 was 67.2% in Calderdale and 67.7% in England. The attainment gap in achievement at Level 2 at age 19 between young people previously eligible for free school meals and those not eligible was 21.4% in 2023.



Over 23,000 food parcels were distributed, over 46,000 community meals served, and over 7,200 social supermarket visits in Calderdale from January to November 2024.

5. Vulnerable Groups



61% of people in poverty live in a family where someone works at least part time. In 2023 89% of West Yorkshire households with dependent children had at least one person in work compared with 88% in 2022. The average income in the borough was £24,900 in 2022 and £24,000 in 2021.



2,441 adults claiming Employment and Support Allowance have mental and behavioural disorders (May 2024).



4,313 older people claimed Pension Credit in May 2024, compared to 4,454 in May 2023.



23,216 people in Calderdale entitled to disability benefits in May 2024, compared to 20,478 in May 2023. Employment rates for disabled people were 47.3% in June 2024 compared to 57.9% in June 2023.



The proportion of males and females claiming work related benefits increased slightly in the last 12 months. It was 4.8% in October 2023 and 5.6% in October 2024 for males. It was 3.4% in October 2023 and 4.1% in October 2024 for females. The proportion of males who were economically inactive has reduced from 23.6% in June 2023 to 23.5% in June 2024. It has increased for females from 23.6% in June 2023 to 27.6% in June 2024.



In 2023/24 Calderdale Council completed 1,143 assessments for homelessness compared to 806 the previous year. Of these, 1,117 were assessed as eligible for support in terms of prevention (739) or relief from homelessness (378).

YOUNG CARERS

In November 2024 there were 602 young people aged under 18 providing unpaid care (Calderdale Young Carers Service).



50% of care leavers aged 19 to 21 were in education, employment or training in 2024, compared to 57% in 2023.



Poverty rates are higher among many minority ethnic groups in the UK. In particular, half of people in Pakistani (51%) and Bangladeshi (53%) households lived in poverty. This made them more than two-and-a-half times as likely as people in white households (19%) to be in poverty (Source: <u>Joseph Roundtree Foundation</u>).

52% of lone parent families in England are in poverty. Children in large families and children from ethnic minority groups are more likely to be in poverty.



Pupils eligible for free school meals in Calderdale can access the Healthy Holidays programme. Calderdale has a high take up rate of 40%, which is well above the national average post summer 2024 of 21.5%.

5. The Role of Data in Tackling Poverty

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

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

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

The dashboards are published on the <u>Calderdale Dataworks open data website</u>. The content is developed in consultation with the Calderdale Anti-Poverty Steering Group. The dashboards are maintained by Calderdale Council Performance and Business Intelligence Team.

We have hosted two webinars to promote the use of the dashboards to a wider audience for service planning, monitoring and funding purposes, as well as customising charts, maps, and tables for specific projects.

6. Case Study: Hyperlocal Working

The work in North Halifax can be highlighted as a good practice example of hyperlocal working. This model of working plays a significant role in reducing poverty by contributing in a number of ways including – ensuring resources are allocated to where they are most needed, ensuring cultural relevance and community ownership, building local employment opportunities, social networks and, and reducing barriers to accessing services, all of which are more likely to lead to long term improvements in resident's lives. Holy Nativity Church, is a friendly and inclusive Christian community based in North Halifax serving Mixenden and Illingworth wards. The church works closely with Ash Green school, North Halifax Partnership, Healthy Minds, Citizen's Advice, Calderdale Council, The Addy and others to build on the growing demand for community space, support services including emergency food support, pay as you wish café, parent and toddler groups and community warm space as well as to develop the building for wider community use and grow the range of community activities even further.

Activities include:

- Weekly Drop-In; a place for anyone to drop by, share a warm drink and some treats and hear about what sort of support there is or just get to know the community a bit better. Find advice about benefits and sources of financial support, talk to someone about mental and physical health wellbeing, advice about family life, referral for monthly support from the food pantry.
- Weekly provision of youth clubs and uniformed organisations as well as the toddler group in partnership with the Ash Green Children's Centre.
- Regular holiday clubs for young people providing activities and warm meals for families at times when finances are stretched by the lack of school meals.
- Ad hoc activities are hosted such as regular meetings of organisations such as Dads R Us, Baby massage classes and lunch clubs for those living with disability.
- Hosting community arts events, live lounge events and fayres.

Holy Nativity is embarking on an ambitious three year project to develop the building and the activities which take place in it throughout the week with funding from the UK Shared Prosperity Fund, including:

- A state of the art environmentally sustainable building and grounds with the minimum possible carbon footprint and sustainable running costs.
- A volunteer hub
- A sustainable plan for staffing and volunteering
- A project for working with young people supported by a funded Youth Worker post.

Holy Nativity Church is also about to embark on an ambitious capital project to improve the building. The project envisages improving access to the building to provide a wider variety of spaces which can be used simultaneously, as well as focusing on the environmental impact of the building and ensuring that it is a sustainable space for the community well into the future.

Play the video to hear more about the partnership working in Mixenden:





Community Support @ Holy Nativity



There are all sorts of ways to access support at Holy Nativity Church

Monday	12 - 4.00	Pay as you can Café
		Come down for warm hospitality and a hot meal or a cup of tea and a biscuit. Hot food from 12:30 to 2pm
Monday	12 - 4.00	Community Drop-In
		Support and advice, emergency food parcels and Arts and Crafts for wellbeing.
Tuesday	10 - 2.00	Financial advice
		Citizens advice on debt, benefits and other financial matters. Appointments or drop ins available.
Wednesday	12.30 - 2.30	Wellbeing Group
		A friendly support group led by Healthy Minds.
Thursday	1.30 - 3.00 (fortnightly)	Advice drop in
		Housing, Family Support and Gateway to Care. Anyone can drop by for a chat and some support.
For up to date informa	tion on dates, times and b	ookings; scan the QR code at the top of the page or
		nd look for 'community' nativity.co.uk
		Life with God at Holy Nativity

7. A Whole School Approach to Financial Education

Background:

Halifax Academy and MyBnk agreed to team up in Spring 2024, to collaborate on the delivery of a whole school approach to financial education. Halifax Academy and MyBnk agreed to work together over the year, by creating opportunities to work collaboratively and reach as many students as possible.

MyBnk is a financial education charity working with young people aged 7-25, providing ageappropriate workshops for learners covering topics including: income and earnings, spending, saving and budgeting. The learning methodology focuses on early habit formation, critical thinking for consumers and knowledge and awareness of financial systems and processes.

Halifax Academy combines both a primary school and a secondary school on the same campus, and the aim has been to find ways to build financial learning into the curriculum across all age groups to support a progression of learning through the themes to create a financially fluent school community, empowering young people to become money confident.

How Services Came Together to Help pupils at Halifax Academy

MyBnk and Halifax Academy launched the partnership in March 2024 with a whole school activity across the secondary year groups, coordinating a quiz / questionnaire using mentimeter during form time, to invite the students to self-assess their current financial confidence.

Interestingly, while 73% agreed or strongly agreed that they felt confident with managing their money, only 18% could solve a basic calculation to identify the correct cost of a phone when paid off in instalments and 43% agreed or strongly agreed that they didn't need to think about their pensions until they were old.

This is not a cause for concern, but highlights that confidence and understanding are not necessarily the same thing. The aim of the partnership has been to support young people to be more informed about money and to become critical consumers who can recognise a good deal or a bad one, and who have an understanding of how financial systems work.

Positive Outcomes

MyBnk has now delivered workshops across Key Stage 3 (years 7, 8 and 9) twice, running sessions in Summer term 2024, and returning in Autumn term to meet the pupils again, in their new year groups. The sessions have ben embedded into timetabled maths lessons, to ensure every child was reached by the programme.

MyBnk have also been in to visit the primary school, working with lower Key Stage 2, to deliver three sessions, focusing on the formation of good financial habits. Students have learned about forms of payment and different bank accounts, considered the difference between needs and wants, and explored why people save and set their own money goals.

Next Steps

MyBnk will be returning in the Spring term 2025 to deliver more sessions at the primary school with upper Key Stage 2 and will also be working with staff to look at how financial education can be built into their wider curriculum to support all their students develop strong foundational knowledge and skills to prepare them for their futures.

8. Case Study: Sarah

Lead organisation – Calderdale Council Early Advice and Support Team (EAST)

Sarah's Journey with Financial Hardship and Council Tax Arrears

Background:

Sarah, a single mother from Pellon, was struggling with PTSD, severe anxiety, and suicidal thoughts, which left her overwhelmed with her finances, including mounting Council Tax arrears. Unable to manage her money or communicate directly with authorities, she relied on her mother to act on her behalf. Sarah was also receiving a means-tested benefit, which highlighted her financial vulnerability. Her mother reached out to the council after receiving an email about a budget review to help establish a more affordable payment plan.

How Services Came Together to Help:

Sarah's mother worked with the council's EAST team, who coordinated several interventions to ease Sarah's financial strain.

- Household Support Fund Relief: Sarah was eligible for a £100 grant from the Discretionary Household Support Fund, providing immediate financial relief.
- Water Bill Assistance: The team informed Sarah about Yorkshire Water's support schemes, including a Water Support Scheme that capped her water bills at a lower rate. They also helped her apply for the Community Trust Fund to potentially clear her outstanding water arrears.
- Exploring Social Tariffs: Sarah's mother was directed to explore social tariffs for broadband and utilities. Helpful information was provided about schemes through Ofcom, which offered lower-cost broadband options.
- School Uniform Support: The YMCA helped Sarah's family by providing free school uniforms for her children, reducing upcoming school-related expenses.
- **Council Tax Reduction:** A review of Sarah's Council Tax account revealed Summons and Liability Order charges for two separate years. Through collaboration with the Council Tax team, charges from one year were cancelled, reducing Sarah's arrears by £177.

Positive Outcomes for Sarah:

Thanks to the collaborative efforts of multiple services, Sarah's immediate financial burdens were lifted. She was able to bring her 2024 Council Tax bill up to date, which prevented further legal action and allowed her to reset her payment plan. Her arrears from 2022 were cleared, and she agreed to a manageable repayment plan of £50 per month toward her 2023 arrears.

In a follow-up call, we were delighted to hear that Sarah had successfully secured a new broadband deal, saving her £17 a month compared to her previous provider—another step towards making her household expenses more manageable.

Next Steps for Sarah:

Although Sarah didn't require food or fuel support, the team made sure she was aware of available assistance should her situation change. Her mental health needs continued to be addressed through services such as Healthy Minds, ensuring a holistic approach to supporting Sarah during this difficult period.

9. Case Study: Jenny

Lead Organisation - Citizens Advice Calderdale (CAB)

A new way forward for Jenny

Background:

Jenny lives in Todmorden in rental accommodation and was struggling with mental health issues having recently lost her job. She contacted CAB for help.

How Services Came Together to Help Jenny:

After her holistic assessment the following issues were discussed:

- **Personal Independence Payment (PIP):** Jenny had recently lost her job because of her mental health issues and was encouraged to make an application for PIP. Jenny had a telephone PIP assessment in September and now receives the enhanced rate for both daily living and mobility which equates to approx. £180 per week, with a back date of £2,500.
- Work Capability Assessment (WCA) / LCWRA: Jenny received a full explanation about the WCA process, including how to challenge decisions.
- Emergency debt advice: Jenny had missed a month's rent payment due to limited funds in her account. She was advised to open a new bank account with a different bank to avoid her benefits being allocated to her overdraft, and to notify the benefits agencies. Jenny was also advised to contact her existing bank and instruct the bank how the deposit of her benefit income should be used, known as first right of appropriation.
- **Debt referral:** Jenny has used her backdated payment to pay off some of her debts and is now working to a new budget. She feels able to handle this situation herself now.
- **Discretionary Housing Payment (DHP):** Jeny has decided to cover the shortfall with her PIP income.
- **Council Tax Reduction:** As Jenny is no longer in employment, she was advised to apply for CTR.
- **Social Tariffs:** Jenny is still struggling with health issues and has decided to put this on hold for a while.
- **Healthy Start Scheme:** Jenny is now claiming this for her two younger children, which equates to £442 per year.
- Energy issue: Jenny spoke to our energy advisor and has been given hints and tips to the annual value of £550. She is also now on the Priority Services Register.

To support Jenny's anxiety about her situation we focused on allocating plenty of time for her to ask questions. We all provided detailed written support information through email. This will allow her to refresh her memory about the information we provided whilst giving her time to reflect on her future actions.

Positive Outcomes for Jenny:

The support Jenny has received from CAB and partners has helped her to reduce her stress and ensure that she has a more secure financial future.

Next Steps for Jenny:

We explained that she was welcome to return to her with questions or support at any time.

10. Case Study: Age UK Client

Lead Organisation – Age UK

Supporting Older People to Claim Pension Credit

Background:

An 85 year old gentleman from Brighouse contacted us for help as he was worried about paying his energy bills due to the Government announcement about the Winter Fuel Payment. The client's wife relied on him for care and was receiving disability benefits. When discussing his health, it was identified that he had care needs himself and was also struggling to care for his wife.

How Services Came Together to Help:

Our Information & Advice Team (I&A) identified that the client may be eligible for Attendance Allowance. We have supported the client and completed the Attendance Allowance via a home visit. It is estimated that his claim will be successful for the higher rate with a financial gain of £5644.60 per annum.

A benefit check was also completed and the client and his wife are entitled to Pension Credit and Council Tax Support. We supported the client to complete the online application and a backdate has been requested for 3 months.

Our I&A Team also referred the client to our Handyperson team to complete an assessment for adaptations to their home, such as grab rails that may make their home more suitable for their needs.

Positive Outcomes:

The client was unaware of his potential eligibility for Attendance Allowance, which could increase his Pension Credit entitlement. If his application is successful, he will also consider hiring a cleaner to help around the home.

Additionally, both he and his wife would qualify for Winter Fuel Payment, a free TV license (due to being over 75), and assistance with dentist and opticians costs. The client expressed gratitude for the support, noting he was unaware of the benefits available to him and his wife, which will significantly impact their finances.

Next Steps:

The client is aware of the support we can offer and has been encouraged to get in touch if any circumstances change in the future. The additional income will ensure the couple can eat more healthily and heat their home in the winter.

11. Case Study: Helen

Lead Organisation - Newground Together

Helen's Journey to Cooking More Efficiently and Saving Money

Background:

Helen lives alone and has been engaging with our Employment & Skills team since being made redundant. The redundancy has resulted in Helen losing her self-esteem and confidence, and she has found it difficult to find a new job. Helen is actively seeking work and regularly attends our Job Club, training courses, and she also volunteers for two organisations. She is hoping that the training and volunteering will lead to a new career in support work.

How Services Came Together to Help Helen:

Helen was able to access the Power Calderdale scheme through her Employment and Skill Advisor.

- **Power Calderdale 5:** Helen was able to receive 6 vouchers of £49 each to help pay for her energy costs.
- Household Support Fund: Helen was able to access an air fryer through the HSF to help cut her energy bills.
- **Onward Referral to Green Doctor:** The Power Calderdale assessor was able to make an onward referral to Green Doctor to help Helen see if there was any other actions she could take to reduce her energy bills.

Positive Outcomes for Helen:

Helen was able to get immediate help with her energy bills through Power Calderdale 5. She was also able to explore being more efficient with her cooking as a result of receiving an air fryer through the Household Support Fund. Due to the wrap around support offered by her fuel voucher assessor she was also able to benefit from an onward referral to Green Doctor to see if there was any additional help that could be offered to help her save money with her energy bills.

Next Steps for Helen:

Helen is now able to use the air fryer which has broadened her diet, and as a single occupant of her home, make it more energy efficient. She was beaming when she collected the air fryer and said, 'I can't wait to get home and try lots of new recipes.

12. Case Study: Emily

Lead Organisation – Project Challenge (PC)

Emily's West Yorkshire's No 1 Runaway to Employee

Background:

Emily was described as West Yorkshire's number one runaway. This was happening approximately three times per week to Blackpool¹, Rochdale and London where she had herself sectioned under the Mental Health Act. There were reports of sexual assaults, drinking and drug taking. At age 16, for her own safety she was placed in the care of the Local Authority. Numerous social care placements broke down as she continued to kick against the system, including assaulting staff and criminal damage, leading to multiple arrests and involvement with the criminal justice system.

How Services Came Together to Help Emily:

Estranged from parents, both continued to work as best they could with services to get the best possible outcome for Emily. Services came together to provide a whole package of care:

- Social Care: Continued to find a new placement as each broke down.
- Youth Justice: Education programmes avoiding custodial sentences
- **CSE Prevention Team:** Continual support due to the high risk of sexual exploitation including education programmes and the input from the Outreach Team who would assist on weekends to ensure isolation was not an issue
- **Project Challenge**: The proposal was to offer education on a week by week basis. Emily had excellent attendance, even when she had very little sleep and would arrive on the back of a runaway session to be fed and watered. She continued through Year 11 with her place continued during even the most intense periods of missings. She was then supported in a transition to College, where we would still see her weekly or daily sometimes as she had no money for food. Services were reluctant to give her cash not knowing what it would be spent on.
- Household Support Fund: Clothes bought for UCLAN interview.
- **Healthy Holidays**: Provided a qualification in Food Safety resulting in a paid work experience, giving Emily raised self esteem and a small amount of money to start Uni.

Positive Outcomes for Emily:

Due to the collaborative efforts of all the agencies, Emily has now successfully completed Level 3 Health and Social Care. Project Challenge were asked to host additional English lessons and the Level 2 Functional Skills as there was doubt she may not pass the English GCSE. This was her passport to University as a place had been offered at UCLAN for a Youth and Community Degree. Her continued engagement with Project Challenge led to her completing the Food Hygiene Certificate and securing a paid post in the Kitchen over the summer, ensuring she was regularly engaged in a positive activity and providing paid work experience. Emily passed both and is now ensconced at the University Of Lancaster.

Next Steps for Emily:

Emily has continued to refrain from drugs and looks the picture of health. She has a pride in her appearance too. Emily has recently approached Project Challenge as she needs a First Year placement for her course. She has been offered a place organising Healthy Holidays for 2025 (if the bid is successful). She continues to be regularly in contact keeping us up to date with her new move to Preston.

¹ where she was banned from returning after jumping off a pier and was rescued by a member of the public and the RNLI

13. Conclusion

More people are reaching crisis point than in previous years, and demand for debt and welfare advice services remains high. In Calderdale, we take pride in our collaborative approach, continuing to offer both online and face to face opportunities for partner organisations to connect and share knowledge. Our ever expanding team of Money Guiders is helping to ensure that more people receive high quality money guidance in the community when they need it.

The high cost of fuel, food, and other essentials make existing disadvantages and vulnerabilities in our communities worse, putting many households at greater risk of immediate hardship and limiting their future opportunities and wellbeing. Despite these challenges, the council and local partners have delivered outstanding services and support. We remain committed to protecting people from increasing costs, focusing our efforts on those facing the most complex challenges.

We know that we can't tackle these issues alone, which is why we will continue to advocate for our communities at regional and national levels, raising key concerns with government and other important bodies.

Thank you to all council staff and partner organisations for their contributions, and a special thank you to the residents of Calderdale whose stories are highlighted in this report.