

Bath and North East Somerset

Income Maximisation in the context of food insecurity

Milly Carmichael

Health Improvement Officer - Public Health

Bath & North East Somerset Council

B&NES Fair Food Alliance



AFFORDABLE FOOD
NETWORK



HEAR MY VOICE



INCOME MAXIMISATION
GROUP



Income Maximisation Group

Membership

- Citizens Advice
- DWP
- Welfare Support
- Social Housing provider
- Council's housing team
- Clean Slate
- Employment and Skills team
- Homelessness services
- Education – FSM
- Crisis fund providers
- Third Sector organisations eg Age UK
- Utilities - Wessex Water
- Youth Services
- Childrens Centres

Projects / themes

- **Pathways From Poverty**
- Illegal Money Lending
- Young People's needs
- Safer credit and savings with Credit Union
- Pension Credit uptake
- Money guidance skills
- Gambling harms
- Maximising benefit take-up (eg FSM and Healthy Start)
- Supporting Household Support Fund allocation (led by Welfare Support)
- Recognition of financial circumstances for suicide risk




Accessing financial support

Home Adults Children & families SEND Local Offer **Cost of living support** Young People Contact us My favourites

Live well

Bath & North East Somerset
Information, support and signposting

Explore our community directories

- **Live Well B&NES Children and Families**
Information, parenting support and signposting, Ofsted registered childcare and activities for families.
- **Live Well B&NES Adults**
Information, signposting and resources to support adults with care or support needs and/or the person they care for.
- **Live Well B&NES SEND (Rainbow Resource)**
Local information for families with a child or young person (0-25) with additional needs, special educational need and/or disability.

Bath & North East Somerset Council
Improving People's Lives

Add your service

Search

Home Adults Children & families SEND Local Offer Cost of living support Young People Contact us My favourites

Home > Supporting adults to live independent lives > Money and legal

Financial support for adults

Support services or organisations to help adults with their money and finances.

- Cost of living support**
Information and advice to support with food, energy and money.
- Money support and advice for adults**
Search for groups, organisations, and services that provide support with managing your money.
- Council benefits**
Benefits including Welfare Support, Housing Benefit, Council Tax Support, and Discretionary Housing Payments
- Paying for care and Support**
Paying for Social Care and Direct Payments
- If you need financial support after a stay in hospital or a care home**
Use this page to find financial support after a stay in hospital or a care home
- Direct Payment Service**
If we decide you need support, you will receive a Personal Budget. You can choose to receive your Personal Budget as a Direct Payment instead of letting us arrange services for you.

Accessing financial support

Call the hub on: 0300 247 0050

Home

Services We Offer

CWH at the RUH Bath

For Professionals

Our Partners

News

Give us your feedback

Contact Us



<https://communitywellbeinghub.co.uk>



Welcome to the Community Wellbeing Hub

The Community Wellbeing Hub is committed to providing services that support your health and wellbeing needs. Anyone living in Bath and North East Somerset can access these services.

Contact us

The B&NES Affordable School Programme

A growing movement that aims to :-

1) Increase understanding of the barriers and challenges faced by pupils and families who are living in poverty.

2) Help schools make positive changes to policies and practice



Whole School Audit



Bath & North East
Somerset Council

Improving People's Lives

Bath & North East Somerset
Public Health Programme in Schools

**Affordable School
Programme
Best Practice Audit
Primary Schools**

Vs 3 2023

School name:

Completed by:

Date completed:

Review date:

- Covers 8 domains
 1. Leadership & management
 2. School ethos
 3. Curriculum / teaching & learning
 4. Pupil voice
 5. Staff development
 6. Identifying need and monitoring impact
 7. Working with parents and carers
 8. Targeted Support

<https://thehub.bathnes.gov.uk/Page/21430>

B&NES 'Worrying About Money?' leaflet

Worrying about money?

Support is available in
Bath and North East
Somerset



Three steps to find
options and places
to get help

Step 1: What's the problem?

I suddenly have no money

- Lost job or reduced hours
- Money stopped
- Lost money
- Unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Sanctioned (see option: 5)

See options 1 2 6

My money doesn't stretch far enough

- Deciding between food, fuel, and mobile credit
- Low income
- Zero hours contract
- Statutory Sick Pay too low
- Facing redundancy
- Not sure if eligible for support
- Change of circumstance

See options 1 2

I have debt

- Rent or Council Tax
- Gas and electricity
- Payday loans
- Owe friends or family
- Benefit repayments

See option 3

I am waiting on a benefit payment or advance

- New claim for benefit
- Payment delayed
- Waiting for decision

See options 1 4

Many links to online and
printable pdf version

Second print run
recently ordered and in
process of distribution

Key resource within a
broad approach that
seeks systemic change
and acknowledges
money alone is not the
whole solution.