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ECC-COST OF LIVING CRISIS

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[ECC-cost of living crisis:\(literature review\)](#)

The cost of living is how much it costs for a person to live according to their lifestyle, location and preferences. The cost-of-living crisis has turned into a major issue facing the country in 2022. Local government's impact is more immense and varied more than any other public sector. Latest news shows that inflation has reached 9.1%, on top of fuel hitting the £100 mark to fill a family car in certain places in England, shows the crisis is going to continue for the foreseeable future. Local Citizens Advice Services are reported a surge of demand relating to debt and families trying to manage the increasing cost of living. In the Essex area, families are forced to live on less than £30 a month. It is estimated that 40 to 53,000 new households across Essex have experienced a drop in income that will need further support. In Harlow there is an increase in Universal Credit claimants. Many households will struggle to pay food and energy bills over the next year. Essex County Council has developed a series of measures to keep the cost of living under control and help JAM families "Just About Managing" and try to restore to pre-covid levels. However, this cost-of-living crisis could potentially cause a long-term effect on our communities, through more people becoming eligible for council tax support, more claim on 'front door' council services and more food bank usage. Recent report shows that the percentage of universal credit claimants in county areas last month stood at 1.7 million individuals – up 87% on pre-pandemic levels.

The UK emerged from the economic damage perpetrated by the pandemic over the last two years, then staggered straight into a new cost of living crisis. Interruptions to global supply chains, the swift reopening of the economy, and the war in Ukraine have all aggravated economic strains and significantly raised prices, particularly for energy and fuel. This crisis even became more visible due to the pre-existing social barriers, such as: unemployment, low wages and insecure jobs, lack of skills, family problems and an inadequate benefits system and wage growth has failed to keep pace with inflation. In most places, the Government

support package isn't enough to offset inflation. It is understandable that the strain being placed on individuals through the number of residents approaching their local councils for assistance and it is obvious that the present crisis has the potential to be extremely damaging for households. The government support fund has been doubled since it was announced, whilst with inflation yet to peak and another energy price surge already outlined in for the autumn. Government may need to allocate even more funds for households support grant as the year progresses. As we know the government's decisions and actions on the growing cost of living will be those that have the highest impact over the next year, particularly those from different funds. Although, if we try escape this present crisis and protect as many households from hardship as possible, local councils have a significant role to play within their communities.

The MSR Johns Model of Reflection is a model for structure reflection by Christopher Johns. The model can help to reflect on and analyse complex decision making but can also be useful in learning to critically reflect (Janse, B., 2022.) The critical reflection enables people to synthesize ideas, opinions, helps them to explain the events that happen every day in life, in our case "Cost of living crisis". Through a critical analysis, the problem is divided into small parts to have a better clarification. People with less money and skills are generally in weaker positions in relation to markets. The result can be low pay and insecurity, unemployment, discrimination and paying more for essentials, like energy and credit. The housing and childcare markets have also failed people in poverty. The consequences are lower earnings and spending power, insecurity for workers, lower productivity and under-used skills. A key role for the state is to remedy market failures and promote public wellbeing, but this can be missed through an ineffective benefits system, poor-quality education and discrimination against certain groups. Governments also have a role in fostering a prosperous economy with opportunities for all. High levels of poverty deprive the state of tax revenues, and of income, so it needs to spend on health, education and other services, and on countering uneven economic growth, civic decline and a lack of democratic engagement. One of the most crucial ways to reduce poverty is to increase benefit take-up: In 2009–10 almost a third of those who were eligible for means-tested benefit did not claim. In 2011–2012, 15% of those eligible for Child Tax Credit did not claim, neither did 35% of those eligible for Working Tax Credit. Improving these numbers and getting those people to claim their entitlements would significantly help reduce poverty.

Essex County Council identified six areas where future interventions will bring out a difference to the lives of JAM families:

1. Housing
2. Childcare
3. Transport
4. Community initiatives
5. Careers, skills and training
6. Financial Capability

[Drive down health-care costs :](#)

Higher insurance premiums and deductibles hurt businesses and workers. Higher drug costs and Medicare premiums hurt families and seniors. Higher Medicare costs and deficits hurt the government. These result from an overlapping and shifting series of influences that include market opportunities, state support and individual decisions.

[Careers, skills and training:](#)

Over the years we have encouraged children and young adults to study, creating on the one hand highly competitive jobs and leaving empty jobs that no one wants to do anymore and inducing a high unemployment rate. Recent data of ECC showed that among adult job market confidence is low; driven by a lack of jobs, volume of job-hunting routes, difficulty finding advance information and navigating the job schemes and what options are available to help new businesses. IT also identified a potential gap in our older residents that have experienced. Only 17% of currently job-hunting people confident in finding suitable employment. Basic advice is available, though higher-level support is hard to find. To encourage younger candidates for building skillsets, employers need to make swifter decisions over regular employment path.

That response came through modifications to existing programs and the introduction of new mechanisms to help ECC residents to cope with job loss and delayed unemployment. Generally, council focus is on government supported public programs for occupational job skills training and temporary income replacement. We also discuss procedures for evaluating the effectiveness of public reemployment efforts, and adjustments to these programs that were adopted during the crisis.

[The Reemployment Services and Eligibility Assessments \(RESEA\) program:](#)

This program provides unemployment insurance (UI) eligibility assessments and reemployment services to UI beneficiaries. In 2018, Public Law in Maryland amended the

Social Security Act to establish funding for and permanent authorization of the RESEA program. This program conduct annual evaluations providing causal evidence that RESEA services are effective in meeting program objectives. RESEA are delivered by state workforce agencies and these programs are delivered at local American Job Centres. It also delivers reemployment services to UI beneficiaries under the Worker Profiling and Reemployment Services (WPRS) system.

The objectives of this program:

- lower UI duration through improved employment outcomes,
- strengthen UI program integrity (reduce improper payments),
- Align with objectives of the Workforce Innovation and Opportunity Act (WIOA)
- establish RESEA as an entry point to other workforce system partners

RESEA is expected to provide the following:

- Annual UI eligibility assessment, including review of work search activities, and referral to arbitration if an issue or potential issue is identified
- Labour market and career information, customized for the claimant.
- Enrolment in Wagner-Peyser Act funded employment services.
- Support in the development of an individual reemployment plan; and
- Information and access to reemployment services at AJCs and referrals to reemployment services and training

RESEA required services :

- 1.Provision of labour market research
- 2 Staff-assisted informal assessment
- 3 RESEA orientation service
- 4 RESEA referral
- 5 Initial development of individual plan/ employment plan

RESEA additional services:

- Resume preparation
- Recruitment activity (job developers arrange interviews)
- Referral to training
- Job fair participation
- Job search activity and Job search workshop
- Job finding clubs
- Referral to adult literacy programs
- Reemployment skills (networking, MS Office suite)
- Pre-apprenticeship activities
- Reemployment services after completion of training programs
- Postsecondary productivity training:

REMEDIAL TRAINING

Training that is necessary to develop a participant's job skill level, so the participant can qualify for certain vocational skill training or achieve employment. Types of remedial training may include GED, developmental math, reading and English, and English as a Second Language.

Result of this program:

In the formative evaluation, by using a comparison-group design and administrative microdata, report results establish that the participation in RESEA reduces UI benefit year compensation by 0.62 weeks, reduces the probability of UI benefit exhaustion by 3.1 percentage points, and decreases the proportion of benefits received by 2.3 percentage points. It also demonstrates that RESEA increases the probability of employment in the quarter following the benefit year begin date by 1.9 percentage points but does not affect medium-run employment and earnings outcomes. These results suggest that Maryland's RESEA program successfully met its stated goal of reducing UI duration by increasing employment rates in the short term, but the program does not seem to offer a longer-term solution to improving UI beneficiaries' labour.

The NEET (Not in Employment, Education, or Training) youth program:

The NEET acronym (Not in Employment, Education, or Training) relates to individuals, who are concurrently not employed, are not receiving education in an education system, as well as not participating in any additional training courses. NEET status may suggest to a person of any age who matches the above-mentioned criteria. However, research and labour market analyses showed that it is mainly associated with young people. According to the European Commission, the Employment Committee (EMCO), as well as the Directorate-General for Employment, Social Affairs and Inclusion (DG EMPL) agreed upon that aged 15-24 are mainly included in the NEET group. They are mainly dependent on their family during unemployment stage and most of them had a high school or elementary education. Less than 15% of them are seeking employment and less motivated to find a job. (LISZKA, D. and WALAWENDER, P., 2021).

The Vision Plan Program in Korea:

This Program has three main components.

1. provides various support services to the youth at the individual level:

Based on case management and individualized service plans, vocational education and training, psychological services, and emotional support were provided. Specifically, in the early stages of transition from youth to adulthood (14–19 years of age), psychological support programs, career development programs, and academic support services are provided to help participants prepare for the transition. In the later stage of transition to adulthood (20–24 years of age), more specific career plans are established through advanced school enrolment or vocational training completion. Individualized services are likewise provided to help develop practical vocational skills (Park, et al., 2020).

2. provides services to the families of the participant:

Various programs are provided to enhance family functions and to improve parenting skills. The programs include coaching and training methods. Because many from the youth sector have issues stemming originally from families or their relationship with them, services to families are an essential part of the Vision Plan Program. The program also provides financial support to family members, including making resource contact and job support. Parent education and family camps are likewise provided to empower the family (Park, et al.,2020).

3.Pertains to interventions at the community level:

Community intervention is aimed to lay the foundation for the youth to make a successful transition to adulthood in the community. If the community has a high level of interest in the youth and the youth has ample resources to get help from the community, social exclusion of the youth can be prevented. Thus, the community welfare centres implementing the Vision Plan Program built networks with local welfare agencies, educational institutions, non-governmental organizations, and youth organizations to hold various joint events in the communities. In addition, local government ordinances were established in several implementation sites to specify mandates to address youth NEET.

Result:

The results of the three-year program showed that the intention of the program participants to find a job increased to 8.3% compared to that of non-participants .It also observed the positive effect of the program on reducing the risk of NEET. The possibility of being NEET of the participants diminished to 6.6% more compared to non-participants during the three-year period (Park, et al.,2020).

Why should this be done in Essex?

Essex county council can adapt this program to reduce the stigma of being NEET by empowering the youth. This program will guide the local authority by allowing them to create tailored program and implement them accordingly. This program will not only be focusing on youth, family, and community, demonstrated a statistically significant increase in job-seeking intention. Currently free courses can bring culture, but they don't create jobs. companies are closing because they cannot find staff, but at same time many families live on benefits when there is so much demand for work. Therefore, an improvement in the control and monitoring system of benefits can improve the current situation.

Childcare initiatives:

Child-care policies 'can boost the capacity, productivity and the potential of our economy. Although the unemployment rate is falling faster than expected, the pandemic continues to fundamentally disrupt our economy. Many people are choosing to remain out of the labour market altogether until public health conditions and disruptions subside, which in turn limits productive capacity and can raise prices. Childcare is the backbone of our economy and can enable all parents , who historically have some of the highest labour force participation rates across all genders, races and education levels, to get and keep a job.

Do high childcare costs and low access to Head Start and childcare subsidies limit mothers' employment? (Landivar, L., Scarborough, W., Collins, C. and Ruppanner, L., 2022).

Introduction

Access to affordable childcare is crucial to mothers' employ-ability. Mothers are more likely to work in states with inexpensive childcare, higher Head Start enrolment and childcare subsidy participation, and increased availability of state-funded preschool. Improvement of Quality rather than the quantity of operations and local monitoring of consultants has brought excellent results world-wide.

Child Care

U.S. Cross-national research shows that women are more likely to be employed, stay employed, and hold better jobs in countries where childcare is more affordable, available, and high quality . Some parents are also unaware of their eligibility for childcare subsidies or have difficulty navigating the subsidy system. However, the access is quite strict because Federal rules stipulate that families are eligible for childcare subsidies through the CCDBG if they have a child under the age of 13, their family income is 85 percent of the state median income, and the parents are working, actively looking for work, or in educational or job training. Only 11 percent of eligible children receive subsidies nationally. (Landivar, L., Scarborough, W., Collins, C. and Ruppanner, L., 2022).

Head Start

Head Start is a categorical grant program administered by the Office of Head Start in the Department of Health and Human Services. Funds are allocated to local agencies administering Head Start programs in each state. To be eligible, children must be between the ages of 3 and 5, live in a family with income below the poverty line, receive other types of income-based public assistance, be homeless, or in foster care. Landivar, L., Scarborough, W., Collins, C. and Ruppanner, L., 2022).

State-funded Pre-K

American States have full discretion in funding pre-K, which means that the availability of these programs varies from state to state . Some prioritize children with special needs or from low-income families, but few limit enrolment to only those who meet these criteria. Currently, state-funded pre-K serves a total of 20 percent of 3- and 4-year-old children in the U.S. (Landivar, L., Scarborough, W., Collins, C. and Ruppanner, L., 2022).

Maternal employment by education:

College-educated mothers are best equipped to maintain labour force attachment given their greater resources . College-educated mothers in managerial and professional occupations are the least likely to leave the labour force when they have young children . By contrast, mothers with a high school diploma or less are more likely to have jobs with lower wages and fewer benefits. Our findings provide initial evidence that public investments in childcare across U.S. states have a strong and positive relationship to maternal employment. More research is needed to determine causality and establish the mechanisms driving these relationships . (Landivar, L., Scarborough, W., Collins, C. and Ruppanner, L., 2022).

Full-time universal childcare in a context of low maternal employment:

Using a natural experiment framework, offering full-time public childcare for 3-year-olds in a context of low female labour force participation and insufficient infrastructure of childcare

slots. We find that two mothers entered employment for every ten additional children enrolled in public childcare. (Nollenberger, N. and Rodríguez-Planas, N., 2015)

The reform was implemented in a period of low labour demand in Spain. We find that offering 9 am to 5 pm public childcare for 3-year-olds increases maternal employment by 9.6%, and that this effect is driven by mothers 30 years old and older and those with two children or more.(Nollenberger, N. and Rodríguez-Planas, N., 2015)

We can compare it with UK national politics , 2-year-olds can get up to 15 hours of funded early education until the term after their third birthday. All 3 and 4-year-olds can get 15 hours of funded early learning a week until they go into Reception class or reach compulsory school age. (Nollenberger, N. and Rodríguez-Planas, N., 2015)

Why the initiative of free childcare failed to be an effective policy implementation of universal

Childcare in South Korea:

Despite the ambitious policy reform, regrettably, the policy outcome did seem to bring about little positive impact towards advancing universal childcare provision, especially regarding childcare cost and mothers' employment. For instance, the research showed that since the free childcare was implemented in 2013, despite a tenfold increase in Korean public spending on free childcare, many households with working mothers have given up public support services and ended up spending more on private childcare services. Similarly, the full subsidy, especially for children aged 0–2, hardly brought about any positive impact on mothers' labour market participation either. Among highly educated mothers and high-income families, the quality of childcare was a more key concern, rather than simply reduced childcare cost for full-day-care-based care . They found that its implementation had failed to address the mismatch between the time when it was available and mothers' working hours among lower-income families. Moreover, it emerged that the childcare cost among high income families had increased due to extra childcare cost for private resources. (Taylor & Francis. 2022)

Belgium :

Children first: local consultation platforms for the prevention and identification of child poverty. Funded by the Belgian government, 57 Belgian Public Social Welfare Centres (PSWCs) or associations launched local, innovative pilot projects in 2014 in the form of consultation platforms with local actors (e.g. anti-poverty associations, child day care centres, schools, sports clubs, etc.)(EUNL2016).

The objective of the consultation platforms is to proactively identify and prevent child poverty. The local consultative platform 'Children First' strives for a number of mutual objectives, namely (Ec.europa.eu. 2022)

- Proactive detection and prevention of childhood poverty: The exchange of information, whether about individual cases or generalised tendencies in the community, allows for combating poverty at an early stage. The consultation platform designs a working framework in consideration of the privacy of individuals. Sensitising of local partners: Via the consultation platform, the stakeholders exchange expertise and are educated about poverty.

The platform can also undertake actions to sensitise partners in the community or city about childhood poverty.

- Stimulation of cooperation: The policy brings to the table partners that have not yet met regarding childhood poverty or want to work in a more structured way. The platform unites various partners from communities or cities: partners who see the signs of childhood poverty, but who do not necessarily have the knowledge and/or resources to take decisive action, and organisations which do have knowledge and/or resources, but do not come into sufficient contact with children and their families to detect poverty to prevent it.

- Stimulation of local support and projects: The platform addresses acute emergency situations based on its findings, on both an individual and a collective basis. Over time, the proactive presence of the platform should lead to acute aid becoming superfluous. The main conclusions and lessons learned during the Peer Review of the Children First programme are summarised below.

- Children are among the prime victims of poverty. In Belgium and other countries, child poverty rates are above those for the population. So, the fight against child poverty should have high priority within the EU's Europe 2020 Strategy.

- As put forward by the Commission's recommendation on Investing in Children, there is a need to develop integrated and multidimensional strategies (at both the national and the sub-national level) to promote the well-being of children. Given the multidimensional nature of the problem, no single policy is sufficient to ensure the social inclusion of children.

- Child poverty must be tackled through a multi-level policy framework to break the intergenerational cycle of poverty. Although action can be locally tailored, strong central government commitment to combating child poverty is also essential.

- Coherence across the whole policy spectrum is essential if poverty is to be tackled efficiently. Policies to alleviate poverty must not be cancelled out by policies that, in fact, increase poverty.

- Policies that are both preventive and proactive may be more effective in the fight against child poverty and social exclusion than reactive programmes.

- A focus on early childhood is crucial in proactively preventing and fighting poverty and in breaking the intergenerational cycle of poverty. In accordance with the recommendations of Investing in Children, local policies should also place a stronger emphasis on this issue.

- Often the most vulnerable children are those that are hardest to reach in terms of service provision. Local platforms may play an important role in reaching out to children 'off the radar'. Providing services in a non-stigmatising way was highlighted as another key aspect of such programmes .

- Cooperation among services and institutions does not cost much money but is essential for ensuring the effectiveness of programmes. It is necessary to establish common objectives and a shared understanding.

- As the cases of peer countries demonstrate, a key actor may contribute greatly to the success of cooperation among service providers. This key actor may be either the local government or its agency, which is frequently the case, or an NGO.

- Lack of trust between different actors can pose problems for the consultation platform approach, as can misunderstandings and poor communication. Capacity building in the organisations concerned can be one way of overcoming this.
- The target group: Virtually all platforms identify children aged 12 and under (and their parents) as the target group. However, not all platforms involve children aged 5 or under. Some platforms are even considering expanding the upper age bracket to 18, while others intend to focus on specific subgroups (e.g., single-parent families, families with members suffering from psychiatric problems, etc.).
- Local partners: Childcare and educational institutions (taking these as a single group) are generally well represented on the platforms. However, the representation of other types of local actors, such as poverty associations, neighbourhood groups, cooperatives, etc., varies across the regions.
- The functioning of the platforms: The consultation platforms often raise the need for an extra member of staff. In Flanders, for example, several platforms choose to call in an 'expert by experience' as a response to the problem.
- Actual tasks and activities of the platforms: The most common tasks that platforms undertake are (i) enabling the exchange of information, (ii) providing support for professional care workers, (iii) general support for the target group, (iv) concrete, specific support for the target group, and (v) activities that promote the sustainability of the project.

There was general agreement that no policy to tackle child poverty can succeed without the participation of those directly affected, and so children in poverty and their parents must certainly be involved. In practice, however, consultation platforms highlight the difficulties faced when trying to involve these people (e.g., the short timeframe of the project is itself a barrier) .

- Monitoring and evaluation are indispensable for well-grounded policy decisions, such as whether to continue with or even scale up the project. Monitoring and evaluation provide feedback for all actors to improve effectiveness and, subsequently, the outcomes for children and their families. (Ec.europa.eu. 2022)

Conclusion:

Through this research, we note how the improvement of childcare is directly related to the increase in the work of mothers. Especially the American program shows that simultaneous interventions of: Childcare, Head start and subsidy can considerably improve the situation. Research on Spain and North Korea, on the other hand, shows that an improvement in childcare only from a "quantitative" point of view is not enough, in fact in North Korea the program has failed, and many mothers have turned to the private childcare system having a greater outlay of financial resources. In Spain a qualitative improvement of childcare, with the extension of support for children up to 4 years between 9am and 5pm led to a 9.6% increase in the employment of mothers. In Belgium the situation has been improved with the use of the "Children first" program, introduction of local consultants, which monitor the situation, disseminate news on how citizens can request aid, monitoring and inclusion of partnerships such as volunteers, charity, sport club made it possible to keep the problem under control.

Free Transport

Introduction:

Findings from literature review:

A careful analysis of research and information by the European Commission highlights how distance from work limits people's ability to accept jobs: due to cost and distance. A lack of transport network for rural areas reduces the possibility of employment if they are not supported by a careful policy. (Larson, W., Yezer, A. and Zhao, W., 2022.)

Substantial attention has been given to the effect of land use and transportation policies on the supply of labour in large cities. These policies have both costs and benefits, affecting housing affordability, access to employment, and urban amenities. (Larson, W., Yezer, A. and Zhao, W., 2022.) In this research, it is also highlighted how the use of houses far from the centre creates job problems, because those with a low income cannot face high transport costs to get to jobs that are more concentrated in the centre. (Larson, W., Yezer, A. and Zhao, W., 2022.) This research can be used for our problem because it shows, how future council house buildings away from centre will create more and more poverty, as these people will not be able to afford the transport costs to get a job and will decide to stay at home. (Larson, W., Yezer, A. and Zhao, W., 2022.)

To increase its attractiveness for employees, to save costs regarding parking supply and to foster modal shift away from the car, employers can offer sharply cost-reduced public transport tickets. (BuschGeertsema, A., Lanzendorf, M. and Klinner, N., 2022.) In the state of Hesse/ Germany, public authorities have gone one step further by introducing a cost-free public transport ticket for all state employees. The cost-reduced to cost-free is more than just a monetary difference.

Employees benefit from lower travel costs by pt(public transport) and appreciate if their employers offer this additional benefit. public authorities and society benefit from higher shares of pt users and reduced numbers of car commuters. Thus, this measure has the potential to reduce fossil energy use and CO2 emission equivalents. Furthermore, the widespread use of job tickets contributes to reducing the number of cars on the streets and, therefore, opens opportunities for re-using car space (roads, parking) for other uses. (Busch-Geertsema, A., Lanzendorf, M. and Klinner, N., 2022.)

In the German state of Hesse, the state government introduced a zero-price pt ticket for all government employees amounting to approximately 145,000 persons, including university employees. Free is better than cheap: the zero-price effect ; this effect might change when the ticket is not only cheaper but without any costs. The research shows the effects of reduced and zero prices on transport. With a zero price for a product or service, the demand increases significantly compared to a reduced price. The mental transaction costs meaning that customers always ask if the price for a product or service is worth its financial value. (Busch-Geertsema, A., Lanzendorf, M. and Klinner, N., 2022.)

The lack of public transport alternatives has proved to be particularly problematic for people on low incomes, who may face various difficulties in accessing transport options. Six EU countries focus on access to public transport (EE, FI, EL, LV, NL, SE) to illustrate

difficulties faced by people on low incomes in relation to access to this essential service. (European Commission - European Commission. 2022).

Availability and affordability are the two main barriers which affect access of people on low incomes to adequate public transport services. Availability hindrances are particularly problematic for people living in specific regions of Finland and Sweden, where long distances between cities (in rural areas) prevent the operation of regular public transport services. However, in both countries there are systems in place that provide support for people who need to resort to transport services:

- In Finland, the long distances make it difficult to receive social, health and dental care and all other services that demand face-to-face encounters; reimbursed taxis or taxis that replace shut down public transportation lines exist, but their availability is often restricted. This mostly affects people on low incomes, for whom other alternatives are not affordable. Subsidised or free taxis are available for travel to access medical services.

- In Sweden, where approximately 17% of the population lives in places where there is no public transport at all within a square kilometre. (European Commission - European Commission. 2022)

Conclusion :

A better use of the master plan can create geometries for cities with greater proximity to works and services. In the meantime, this problem can be improved, using free tickets for public transport; a reduction in the price or a subsequent rebate proved ineffective, as there is a debate as to whether it is worth having this expense for this work. In the Nordic countries, where some rural areas do not have the possibility to reach the vehicles, free taxi are introduced.

Limitations of literature review:

1. Getting relevant literature and case studies of cost-of-living crisis was difficult because the challenge is relatively recent.
2. Older literature on the topic and case studies were concerning a different time so the solutions may not work in the present day
3. Recent research papers reflect the financial crisis occurs due to Covid -19 pandemic, which findings and recommendations will not work due to the government restriction and changing policy at that period.
4. social workers put a lot of effort and time to establish rapport with the disadvantaged youth in the community. Their work included needs assessment, home visiting, counselling, and actively encouraging the participation of the youth in the program. interventions at the community level. Community intervention is intended to lay the groundwork for the youth to make a successful transition to adulthood in the community.

Recommendations from the latest case study:

1. Track and maintain budget by using FINANCE TRACKER APP :

The main step to reducing expenses is to **track and keep a budget**, make it a daily habit to check our expenses, which will further prevent overspending on certain categories or items. By measuring what we are spending our money on, it will be much easier to manage a budget and set goals for ourselves. Set a budget by setting goals of how much someone want to spend on each category every single month. Even we can try old method with an Excel spreadsheet or pen and paper.

A currently existing finance app could be sponsored by ECC, or an app could be developed to help people to save money.

Currently existing finance tracker apps (For IOS):

- Emma – Budget Planner Tracker
- Monefy: Money Tracker

These app is designed to sync our budgets to our payday and track all our payments throughout the month, These apps work by inputting bills, subscriptions, and general spending to show how much money is going in and out, whilst at the same time making a person aware about their future commitments. Learning via this app is very popular for teens and young adults of whom most have a mobile phone to access the app on. However, Commissioning an app would be expensive and self-reporting apps would rely on people being honest with their spending, which could be a drawback of using this app.

[Building cold homes referrals:](#)

Winter Wellbeing is Cornwall and Isles of Scilly's warm homes programme which offers a range of services to support Cornwall residents stay warm in their homes. Cornwall Winter Wellbeing Plan is Improve Health, Reduce Fuel Poverty and Progress to Work. It is estimated that fuel poverty causes to an extra 300 deaths every winter. The Winter Wellness program is launched each November to run until March the following year. Funding has obtained to install first central heating for those with health conditions and in fuel poverty .Winter Wellbeing is included in Cornwall's Winter Resilience Plan and is recognised as an important pathway for health and wellbeing over the winter period. Citizens Advice have established a toolkit on 'Building cold homes referrals with the health sector'⁶ .By using this toolkit GP's are able to identify and refer patients who are vulnerable to living in a cold home, which includes information about developing and maintaining local referral pathways.

Here ,GPs have regular contact with patients who have health conditions, such as COPD or children with asthma and refer them into that scheme. A hospital discharge teams also do the same during discharge of a patient. NHS and other partner organization offer advice to lift people out of fuel poverty, known as Winter Wellness.

[Addressing fuel poverty and cold homes has many benefits including:](#)

- Savings for the NHS and healthcare by early identify the vulnerable population in the community.
- Improving living standard ,especially for people with low incomes.
- Improving health outcomes and patients are better able to handle their pre-existing health conditions.

- An improved and energy efficient housing stock and Decreased the number of winter deaths

Why should this be done in Essex?

Many parts of the government can influence short-run consumer prices, but few have the tools and authority to do so with the same reliable impact as regulating health-care costs — the largest single sector of consumer spending and rising health-care costs affect nearly everyone. To meet the **Levelling-Up Mission** ‘well-being’ in ECC which aims to improve well-being in every area by 2030 and to overcome future challenges related to fuel poverty, this “Building cold home referral” will help to identify the vulnerable resident in the community. Recent study predicted that fuel poverty will be severe during winter, therefore, if council authority manage to identify this vulnerable group of people in early stage, then it will be helpful to plan forward regarding tackling this situation. However, trained professionals will be required to carry out this project in collaboration with the NHS and other partner organization.

Final Recommendation:

1. Annual universal credit users survey, customized training and monitoring for reemployment.
2. Identify NEET group, create residents online training program, upskill themselves of getting higher pay job e.g., Tech bootcamps, vocational, soft skill training.
3. County subsidised quality childcare and regular monitoring the services. Improving child welfare, thus enabling children to benefit from a quality education.
4. County wide free public transport, reduce fare on public transport by collaborate with local train services.
- 5. Make this resources information widely available in ECC website and libraries. Reach to vulnerable group of people by promoting via leaflet, local campaign and by advertising them via local radio and TV channels and simplifying the procedure so that residents could better understand their entitlements. Build relationship with local JAM communities and help them to talk about their problem and create a friendly environment where they will feel comfortable to take support from food bank or others.

Conclusion:

In one of the richest nations in the world there are 14 million people below the poverty line, so there are wider issues. Overall, the wealth level below the threshold can change. China have moved 800 million people out of poverty since 1978, following its lead the UK can increase the minimum wage, decrease gender wage gap, encourage income growth through profit sharing in companies, give tax refunds to lower income earners, by working closer with

charities, aiming for a higher average annual income increase, decreasing inflation, allowing greater equality through education and other means of economic freedom, and cutting down on poverty on a per region basis

Recommended papers:

We found some reports that could be useful for future research, due to our time limitations we could not manage to explore this research paper.

<https://www.tencent.com/en-us/about.html#about-con-1>

Northamptonshire Healthcare IAPT: <https://www.nhft.nhs.uk/iapt> (I am giving special mention to Northamptonshire as they have been commended for their mental health services)

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Park, M., Lee, S., Nam, K.C., Noh, H., Lee, S. and Lee, B.J., 2020. An evaluation of the youth employment support program in South Korea: Focusing on the outcome of preventing NEET. *Children and Youth Services Review*, 110, p.104747.

O'leary, C.J. and Eberts, R.W., 2009. Employment and training policy in the United States during the economic crisis.

[Emma - Budget Planner Tracker on the App Store](#)

<https://apps.apple.com/gb/app/emma-budget-planner-tracker/id1270062373>

[Health professionals cold homes toolkit.pdf \(citizensadvice.org.uk\)](#)

<https://www.citizensadvice.org.uk/Global/CitizensAdvice/Health%20professionals%20cold%20homes%20toolkit.pdf>

– Do high childcare costs and low access to Head Start and childcare subsidies limit mothers' employment? A state-level analysis. *Social Science Research*, 102, p.102627.

– Full-time universal childcare in a context of low maternal employment: Quasi-experimental evidence from Spain. *Labour Economics*, 36, pp.124-136.

– Why the initiative of free childcare failed to be an effective policy implementation of universal childcare in South Korea. [online] Available at: [Accessed 24 July 2022].

– Ministry of Social Affairs and Employment EUNL2016. – Peer Review in Belgium: Children First – pilot local consultation platforms on child poverty. [online] Available at: [Accessed 24 July 2022].

– Urban planning policies and the cost of living in large cities. *Regional Science and Urban Economics*, 96, p.103802.

– Making public transport irresistible? The introduction of a free public transport ticket for state employees and its effects on mode use.

– Study on the cost of living for staff posted in Luxembourg. [online] Available at:
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