

Rural Poverty: A hidden barrier to growth and opportunity

Warm, dry housing, reasonably priced food and essential goods, and access to **affordable transport** are fundamental to the health, wellbeing, and long-term prosperity of any community.

Yet, rural people in Cumbria have told us rural poverty is going **hidden**, or **unnoticed** despite the fact that:

- A predominance of poorly insulated older housing stock and high heating oil prices are causing many to fall into **fuel poverty**.
- **Low wages** in agriculture and tourism are placing households under pressure, particularly in areas where second home ownership and high visitor numbers are driving up the cost of living and house prices.
- A lack of transport links coupled with a digital skills gap and poor digital connectivity is **limiting employment prospects** and access to benefits and financial advice.
- Excess cold and damp, coupled with long distances to travel to access healthcare are **exacerbating health conditions**.
- Farmers are struggling in the face of increasing costs and uncertainty.

11.6%

of rural LSOAs in Cumbria are classed as living in fuel poverty, compared to 10.0% of urban LSOAs. In some areas, this is as high as 19.5%.

36.3%

of rural LSOAs in Cumbria are in the top 10% most deprived on the IMD measure of living environment, compared to 21.6% of urban LSOAs.

6.4%

of owner-occupied homes in Cumberland have excess cold, over 2x the national average. A Category 1 cold home costs £21,000 in societal impacts.

Why addressing rural poverty matters

Economic Growth

“ There is a 'rural' tax, the cost of running a car, the higher cost of property, the cost of heating oil, the cost in time to get services or amenities, all of these things affect quality of life. ”

Older housing stock, the rising costs of heating oil, poor transport links, long distances to services and employment, and higher food prices culminate in a 'rural penalty'.

- The cost of basic essentials can be **15-30% higher** in rural areas due to a lack of choice locally and increased travel costs.
- Rural households spend **£800 per year more** on fuel than urban households resulting in higher rates of fuel poverty being seen in rural (vs. urban) areas.
- 28% of jobs in Cumbria are in the visitor economy, yet average salaries for this work are **less than half** the average for the county. High visitor footfall forces up the cost of living in an area, meaning many workers cannot afford to live in the area they work.

Wider talent pools. Enhanced access to employment/training. Greater growth.

Health and Wellbeing

“ There are lots of stoic pensioners in our community struggling to keep warm. ”

Poor insulation and damp in older properties are creating unsuitable living conditions. Financial stress, particularly among the farming community, is causing a rise in mental health issues. A lack of local, tailored services and long distances to access support mean many are without the help they need.

- Cold homes **double the risk** of developing new mental health conditions for adults and put 1 in 4 children at risk of multiple mental health symptoms.
- Cold and damp homes cost the NHS **£1.4 billion** per year through increased respiratory and cardiovascular conditions.
- **95% of farmers** under 40 identify mental health as the biggest challenge facing their industry. The suicide rate among men in Cumbria is 2x the national average.

Improved wellbeing. Reduced strain on services. Healthier communities.

Why addressing rural poverty matters

Reducing Inequality

“ *Very hidden as those suffering do so in silence, very proud people. The elderly and farming communities hit the hardest, those that do not wish to receive any benefits or do not know how to claim for support.* ”

Relative wealth is hiding pockets of rural poverty. Stigma, digital exclusion, and geographic isolation mean benefits are going underclaimed. Seasonal work and income fluctuations result in many in need being ineligible for Universal Credit.

- Around **1% of adults in Cumbria** lack basic digital skills with a recent North-West survey finding that 28% of rural people lacked confidence in their digital skills.
- Individuals with digital skills are **40% more likely** to secure employment and can save **£444 per year** through accessing better deals online.
- Only 13 Jobcentre Plus offices are located rurally across England while **22% of isolated rural dwellings** still do not have even 10Mbps of internet speed.

Equal opportunity. Support when it is needed. Enhanced skills & employability.

Net zero and the environment

“ *Virtually all the properties are old and stone. No cavity wall insulation, in fact very little if any insulation the result of which is vast amounts of money are spent attempting to keep warm.* ”

Many rural properties are reliant upon heating oil or LPG. Poor insulation means homes are hard to heat, resulting in higher fuel consumption.

- **37.8% of rural LSOAs** in Cumbria are not on mains gas compared to **18.1%** of urban LSOAs.
- For a typical home, converting from heating oil to natural gas **reduces carbon emissions by 48%** and switching to an air source heat pump reduces emissions by **50-70%**. However, poor insulation reduces heating pump efficiency.
- Residential buildings and household energy use accounts for 20% of UK carbon emissions. A well-insulated home reduces fuel consumption by **20-35%**, saving 1500-3000kg of CO2 emissions per year.

Reduced car dependency. Lowered emissions. Reduced use of fossil fuels.

Three ideas for ACTION

Rural poverty is not only a social challenge. It is a barrier to economic growth, workforce participation, healthier communities and successful places. Tackling rural poverty will help unlock opportunity, reduce pressure on public services and support inclusive growth across Cumbria.

We are asking all mayoral candidates to commit to addressing rural poverty to ensure rural people are not disadvantaged by where they live.

1

Make addressing rural poverty a core objective across all strategic plans and investment decisions.

Rural proof strategies and target investment specifically towards addressing rural poverty.

2

Use devolved powers to deliver a Rural Poverty Strategy and champion rural issues.

Partner with local authorities, health services, VCSFE organisations, local businesses, and communities to coordinate action and investment.

3

Improve access to support, services, and opportunity for rural people.

Improve access to advice, healthcare, skills and employment support through outreach, digital inclusion, and locally delivered services.

Ideas for ACTION

Make addressing rural poverty a core objective across all strategic plans and investment decisions.

- **Strategic priority:** Embed rural poverty reduction as a core objective across all mayoral strategies, plans, and investment decisions.
- **Rural proofing:** Ensure key policies including those on transport, housing, skills, economic development, health and net zero are viewed through a 'rural lens' to ensure they work in a rural setting.
- **Invest to address the core issues:** Prioritise investment which tackles the key drivers of rural poverty, including affordable housing, access to transport, digital inclusion, energy programmes, and retrofitting.
- **Measure and monitor action:** Improve understanding of rural poverty through commissioning a Rural Poverty Observatory. Use data to inform policy development and establish clear targets to measure progress and produce public reports.
- **Social value commitments:** Incentivise organisations to support community-led rural poverty initiatives in their social value commitments through Combined Authority tenders.

Use devolved powers to deliver a Rural Poverty Strategy and champion rural issues.

- **Create a Rural Poverty Strategy:** Engage with health workers, VCFSE organisations, community groups, and people with lived experience to co-create and deliver a rural poverty strategy for Cumbria within the first year of office and report annually on progress.
- **Champion rural issues:** Use the Mayoral's leadership position to champion rural issues and raise the profile of rural poverty within regional and national forums.
- **Engage the farming community:** Work with the farming community to understand the specific challenges they are facing and use this to inform policy and national campaigning.
- **Embed expertise:** Integrate supporting organisations into decision-making structures and consult with rural communities to understand their experiences. Establish a county-wide Poverty Truth Commission to co-create policies and solutions and to raise awareness of the realities of living in poverty in a rural area.

Ideas for ACTion

Improve access to support, services and opportunity for rural residents.

- **Support the delivery of local services:** Improve access to advice, financial support, and essential services through supporting the establishment and delivery of outreach and local services, including mobile units and joined-up support via multi-agency 'one-stop' support services.
- **Invest in community-led initiatives:** Create specific funds which enable community groups and organisations to establish local initiatives to tackle rural poverty, including warm hubs, food banks, and community emergency hubs.
- **Promote digital inclusion:** Continue to fund the Connecting Cumbria programme to ensure more rural people have access to reliable broadband and internet. Support the delivery of digital skills training directly to rural communities to improve confidence and ability to access support and apply for jobs online.
- **Recognise the value of the VCFSE sector:** Support the VCSFE sector to continue to deliver and expand programmes which support rural communities and build community resilience.
- **Encourage joined-up working:** Use Mayoral convening powers to promote collaboration between public services, businesses, and the VCFSE sector to ensure support reaches those who need it most.
- **Rural skills programme:** Use skills development strategies and programmes to ensure employment and skills programmes are accessible and relevant for rural communities.