

# Wider Determinants 2

Financial Inclusion, Housing and Access to Food

## Derbyshire County

### Financial inclusion:-



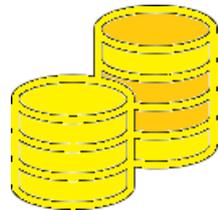
- Financial inclusion means belonging to a modern mainstream financial system that is fit-for-purpose for everyone, regardless of their income.
- It is essential for anyone wanting to participate fairly and fully in everyday life.
- Without access to appropriate mainstream financial services, people pay more for goods and services and have less choice.
- The impacts of exclusion are not just financial but also affect education, employment, health, housing, and overall well-being.
- While financial exclusion affects a wide range of people at different times in their lives, it mainly impacts people with low or unstable incomes, or who have experienced a significant life shock.
- Lone parents, single pensioners, migrants, long-term sick or disabled people, the long-term unemployed, and households headed by students or part-time workers are some of the groups most commonly excluded from financial services.

*Financial Inclusion Commission*

### Average weekly earnings

Research has shown that income is related to life expectancy and disability free life expectancy, as well as self-reported health and a range of biomarkers. Financial resources can determine the extent to which a person can invest in goods and services which improve health, and purchase of goods and services which are actively bad for health. Low incomes can also prevent active participation in social life and the following of social norms affecting feelings of self-worth and status. The relationship can also operate in the reverse direction, where poor health limits a person's ability to earn money.

In Derbyshire, median weekly earnings (PAYE only) are significantly lower than for England as a whole, at £414.6 compared to £440.2



### Gender pay gap

Social inequality translates into health inequality by systematically distributing different resources to different members of society. Gender pay inequality has been reducing over the past few decades, but remains substantial. The gender pay gap in Derbyshire is considerably higher than in England as a whole at 23% of the median male wage.



### Fuel Poverty

There is compelling evidence that the drivers of fuel poverty (low income, poor energy efficiency and energy prices) are strongly linked to living at low temperatures and that low temperatures are strongly linked to a range of negative health outcomes.

In Derbyshire, 12.1% of households live in Fuel Poverty, slightly more than in England as a whole (11.0%).

### Income Deprivation

The difference in deprivation between areas is a major determinant of health inequality. Many studies and analyses have demonstrated the association of increasingly poor health with increasing deprivation.

The proportion of people living in income deprived households is significantly lower than for England, at 12.6% compared to 14.7%.



### Older people in Income Deprivation

The proportion of over 60s who receive income support, income based job seekers allowance, pension credit or child tax credit, is considerably lower in Derbyshire, at 13.8%, than for England as a whole, at 16.2%.

### Children in low income families

The proportion of under 16s living in families getting out of work benefits or tax credits and with less than 60% of median income, is significantly lower than for England, at 14.7% compared to 16.8%.



## Housing:-

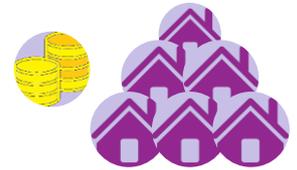


- Housing is an important social determinant of health, and the link between housing and health is widely acknowledged. Poor housing and indoor environments cause or contribute to many preventable diseases and injuries, such as respiratory, nervous system and cardiovascular diseases and cancer.
- Homelessness is associated with severe poverty and is a social determinant of health. It is also associated with adverse health, education and social outcomes, particularly for children

### Affordability of home ownership

Housing affordability affects where people live and work, and factors that influence health including the quality of housing available, poverty, community cohesion, and time spent commuting. There is increasing evidence of a direct association between unaffordable housing and poor mental health, over and above the effects of general financial hardship. Type of housing tenure may be an important factor in determining how individuals experience and respond to housing affordability problems.

In Derbyshire the ratio of median house price to median gross annual residence-based earnings is much lower, at 5.69, than for England, at 7.72; i.e. houses should be more affordable.



### Homelessness

To be deemed statutorily homeless a household must have become unintentionally homeless and must be considered to be in priority need. As such, statutorily homeless households contain some of the most vulnerable and needy members of our communities. Preventing and tackling homelessness requires sustained and joined-up interventions by central and local government, health and social care and the voluntary sector.

Households that are accepted as being homeless or are in temporary accommodation can have greater public health needs than the population as a whole.

The rate of households in temporary accommodation in Derbyshire, is, at 0.20 per 1,000 estimated total households, significantly lower than for England, at 3.32.

The rate of eligible homeless people who are assessed by their local authority but deemed to be not in priority need, in Derbyshire is 0.55 per 1,000 total household, significantly lower than for England, at 0.84.

Children from homeless households are often the most vulnerable in society.

The percentage of households accepted as unintentionally homeless and with dependent children or a pregnant woman is significantly lower in Derbyshire, at 0.8%, than for England, at 1.9%.



### Overcrowding

There is good evidence for the negative impact of overcrowding on, in particular, mental health and wellbeing and particularly on that of children.

The proportion of overcrowded households is significantly lower in Derbyshire than in England, at 2.24% compared to 4.8%.

## Access to food:-



### Fast food outlet density

One of the dietary trends in recent years has been an increase in the proportion of food eaten outside the home, which is more likely to be high in calories, which in turn is linked to obesity.[1] Obesity is a complex problem that requires action from individuals and society across multiple sectors. One important action is to modify the environment so that it does not promote sedentary behaviour or provide easy access to energy-dense food.

Furthermore a scientific review of the geography of fast food outlets found that fast food availability was greater in areas of higher deprivation. This association is problematic because people who live in more deprived areas tend to have poorer health outcomes, some of which may be exacerbated or contributed to by the presence of these outlets..

The density of fast food outlets in Derbyshire is considerably lower than in England as a whole, at 83.5 per 100,00 population, compared to 88.2.

