

CUMBRIA REVEALED

A County Of Contrasts



CUMBRIA
COMMUNITY FOUNDATION

ABOUT CUMBRIA COMMUNITY FOUNDATION

Cumbria Community Foundation (CCF) is an independent charity that connects people who care with causes that matter.

CCF exists to tackle poverty and disadvantage and to strengthen Cumbria's communities by inspiring philanthropic giving and by connecting people who give money with inspirational, life-changing projects.

Our fundholders and supporters benefit from our in-depth knowledge of Cumbrian communities and organisations that we have gained from 18 years of grant-making and investment in the county.

We have responded four times to emerging need in times of crisis by launching successful disaster appeals, most recently raising £10.3m in response to the flooding in December 2015.

We are one of Cumbria's foremost grant makers with an annual grant distribution in excess of £2.3m and endowed assets in excess of £15m. Since 1999 we have awarded more than £37m in grant aid and currently have more than 60 grant making funds. We have funded over 3,800 organisations and 7,000 individuals.

An independent organisation, we have a board of trustees drawn from across the county, all of whom are highly respected from community life, businesses and the public sector.

Part of a global network of 1,400 community foundations, together we encourage philanthropy and strengthen the voluntary sectors and communities in the countries, regions and towns in which we operate. We are part of the fastest growing philanthropic movement in the UK with 48 member foundations and over £0.5 billion in assets and are independently accredited by the UK Community Foundations.

Winner of the Grantmaking and Funding Award: UK Charity Awards 2015 and shortlisted for the 2017 Awards, we gained national recognition for delivering Cumbria County Council's £860k pa Neighbourhood Care Independence Programme.



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INTRODUCTION

Cumbria Community Foundation appreciates that there is much to celebrate about life in Cumbria, but there is also a need to recognise that not everything is perfect. Life for many in the county is far from a rural idyll and the beautiful views often mask real deprivation.




In this report, Cumbria Revealed, we will highlight some of the persistent problems in our county by pulling together data from many sources. Within our outwardly appearing wealthy and healthy county, some of our communities are facing real poverty and disadvantage.

This report will look at Cumbria, a county of contrasts. We're shining a light on the social problems which lie in the shadows of the mountains that the county is famous for. We're diving deeper than the lakes. We're creating a map of need and a key to the solutions.

We will also shine a light on inspirational people who share our aspirations for connecting people in the county with the life-changing projects we support. By growing philanthropy, pooling our resources and focusing our efforts, and working closely with others, we will help create a better future for Cumbria.

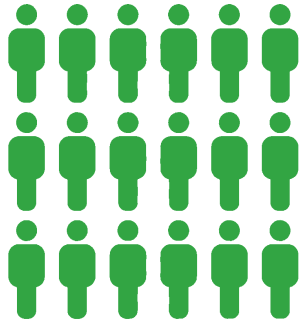
The report has been designed so that readers can review the headline figures first before further exploring each issue in more depth. This explains why you will see some of the statistics repeated.

Andrew Beeforth OBE
Chief Executive, Cumbria Community Foundation

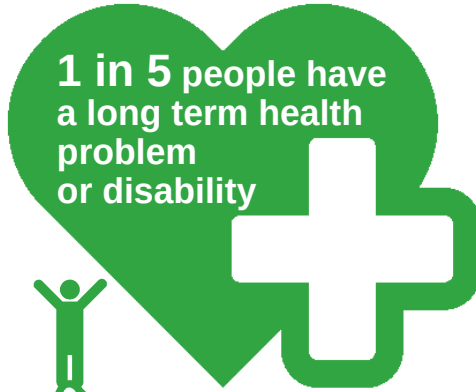


We're shining a light on the social problems which lie in the shadows of the mountains that the county is famous for.

CUMBRIA IN PROFILE



498,000
people live here



1 in 5 people have
a long term health
problem
or disability



1 in 10
households in
fuel poverty



36% rise in
the number of
people over 85
years of age



1 in 8
households
have an
income of
less than
£10,000 a
year



25% will
be aged over
65 in 2020



Life expectancy
varies by
almost 20 years
between the
poorest and
wealthiest wards
in Cumbria

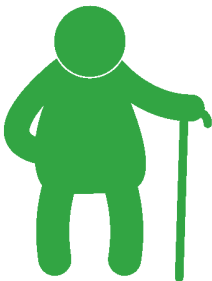


34,000
Cumbrians
experience
depression

1,800 people
diagnosed
with dementia
every year



1 person takes their
own life every week



32,000
pensioners
live alone

68% of adults
are overweight



11,700 children
live in poverty



230 people killed or
seriously injured on the
roads each year

A Place of Opportunity

- An economy that is performing - worth £11bn in GVA supported by 23,600 registered enterprises and 240,000 employees
- Over the last 10 years, Cumbria has been amongst the top 5 counties for GVA and productivity growth
- Visitors to the county generate £2.4bn for Cumbria's economy
- Two internationally recognised national parks, with the Lake District National Park the most visited in the country
- Voted holiday destination of the year in 2014/15
- World leaders in nuclear decommissioning and research
- High tech engineering and pharmaceutical manufacture
- A county with a rich heritage in farming and food production
- Home to one of the UK's newest universities with 97% graduate employment rate (one of the highest in the country)
- A vibrant community and charitable sector, with 2,850 registered organisations (and a further 3,000 active groups) that employ over **9,000 FTE** staff and involve over **53,000 volunteers** – with the sector bringing over **£400m** to the Cumbrian economy each year
- We have some outstanding schools supporting some of the most engaged and talented young people in the county
- A chosen location for retirement by successful and resourceful people who contribute significantly to community life. Safe communities where traditions of self-help and community spirit are strong

BEYOND THE STEREOTYPES



Comfortably off?

Household income levels are below the national average in all but one of Cumbria's Districts.

One in eight Cumbrian households has an income of less than £10,000 a year. In Hindpool ward in Barrow in Furness, 28.7% of households are surviving on less than this.

Barrow in Furness has the lowest median household income: £22,623, while South Lakeland has the highest: £31,189.

Getting down to ward level, Moss Bay Ward in Workington, part of Allerdale District, has a median household income level of: £14,331.

Picture postcard cottages?

Parts of Cumbria have the double whammy of house prices being significantly above the national average combined with household incomes significantly below it. Houses in some parts of South Lakeland cost 12 times the annual household income levels.

In Coniston, over half the houses are second or holiday homes.

In Barrow in Furness, half the housing stock was built before 1919 and of this, 14% is in a condition classed as dangerous.

A wonderful place to grow up?

In parts of Barrow in Furness, one in four children are growing up in poverty.

The county has a higher proportion of obese children aged three to eleven than the England average.

Low levels of participation in higher education in a fifth of our communities.

Great jobs?

Youth unemployment is five times the national average in some wards in Allerdale, Barrow in Furness and Copeland.

Whilst tourism provides 35,000 full time equivalent jobs in Cumbria, salaries in that industry are less than half the national average.

On average in Cumbria, the number of people claiming Job Seekers Allowance is low. But this masks the variation in districts – 400 of the 1,075 claiming in Allerdale live in just three wards in Workington.

Pretty, rural roads

Cumbria is the second most sparsely populated county in England.

Eden is the most deprived district in the country when it comes to geographical barriers to services.

People living in Eden have the longest travel times to key services - it's an hour to Kirkby Stephen from Carlisle.

230 people a year are killed or seriously injured on the county's roads.

A great place to retire?

Cumbria has a super ageing population: the proportion of older people is increasing at a faster rate than anywhere else in the country.

Since 2004, the number of people aged 85 and over has increased by 36%.

By 2020, one in four people in the county will be aged over 65.

Half of all people aged over 65 have a long-term health problem or disability.

32,000 pensioners live alone and half of them are in isolated rural areas.

Every day more than 100 hospital beds are taken up by patients whose release has been delayed due to 'problems in the social care system'; in this context, Cumbria currently has the worst figures in England.

A happy, healthy population?

Cumbria has some of the worst obesity rates in the country. More than 68% of adults are overweight.

The difference in life expectancy is huge, varying by almost 20 years between the poorest and wealthiest wards in Cumbria.

Hospital admissions due to alcohol, self-harm and suicide are all worse than the national average.

England's most beautiful county?

Cumbria is the second largest county in England and the second most sparsely populated with just under half a million people living in 2,613 square miles of the most beautiful British countryside.

For many of the 16 million visitors¹, the county is the "Lake District" - England's largest, most visited² and arguably the most beautiful, national park. It was voted holiday destination of the year in 2014/15 by the BBC's 'Countryfile' programme and its instantly recognisable landscape has inspired countless musicians, artists and writers.

A county of contrasts

Whilst the county of Cumbria has many positive attributes, it also has great inequality. For every area which appears affluent, such as Lake District towns and villages, there are other areas experiencing deprivation, where families are living in true poverty, like in parts of Barrow in Furness, the coast of West Cumbria and Carlisle. Deprived families live close to people who do not have to worry about paying the bills, where their next meal will come from or if they can have a family holiday.

This report sets about uncovering those areas and themes where deprivation and inequality can be found and where people are struggling with the problems that are exacerbated in isolated rural communities. To do this, we have used many sources which are referenced throughout the document. The quality of the data sources drawn together in this overview helps paint a picture of social need in Cumbria.

"Cumbria is a place of contrasts, with some very wealthy areas sitting alongside places where levels of deprivation are comparable to some inner-city areas. This wealth gap is a significant factor in contributing to the large inequalities in health and wellbeing that we see across the county. We have a huge amount to do to tackle some of these deeply entrenched challenges, and all parts of our community have to work together if we're going to have any chance of doing so."

Colin Cox, Director of Public Health,
Cumbria County Council

¹ www.lakedistrict.gov

² www.visitcumbria.com

GROWING UP IN CUMBRIA

For many children, growing up in Cumbria is like living the dream portrayed in *Swallows and Amazons*. There are miles of open countryside, lakes, rivers, the sea, fresh air and long views.

But it's not a rural idyll for some children and the image of what life is like compared with the reality for some is very different.

The difference between the “haves” and the “have nots” sets them on a course for life, the circumstances of which significantly impacts on their future.

Child Poverty

If you look at the overall percentage of children living in poverty in Cumbria (13.8%) it isn't as bad as the national average (18%). But like most countywide figures in this document, you don't get the real picture until you look closely at individual areas.

There are 30 wards in Cumbria where child poverty levels are above the national average with 4 of the 7 wards with the worst statistics being in Barrow in Furness. Here you will find one in three children living in low income families.³

The concept of ‘poverty’ in the UK is often misunderstood but perhaps best described as what is experienced by those who lack the resources to enjoy a healthy diet, take part in activities and have the living conditions and access to amenities which are ‘customary, or at least widely encouraged and approved, in the societies in which they belong’.⁴

The Children's Society argues that a healthy balance of time use is important, with choice and autonomy being vital for wellbeing in all aspects of a child's life. Poverty limits those choices and may mean being cold, having a poor diet or not enough to eat, being excluded from activities which your friends take for granted and rarely, if ever, going on holiday.

Child poverty can have much longer lasting effects: there is a wealth of research which shows strong links between child poverty and educational attainment (and, therefore, a longer term impact on

Mary Grave Trust



Travel exposes people to new places and new ideas. For many young people in West Cumbria this is not something that is easily afforded. The Mary Grave Trust gives out on average £40,000 each year to enable young people to travel abroad.

“When we got to Gambia and worked with young people in different schools, it was good to see how much we had made a difference to their lives. This made me think that I wanted to carry on making a difference, and decided I wanted to be a Youth Worker.”

Ashleigh, who visited The Gambia as part of a week long peer education project.

³ Cumbria Observatory – Child Poverty – Children in Low Income Families May 2016

⁴ Peter Townsend – Poverty in the UK - 1979

employment and earnings) and the development of complicated health histories and even reduced life expectancy.⁵

Just under one in ten children (aged 5-16) growing up in Cumbria is estimated to have an emotional and wellbeing problem⁶. A recent survey found that 63% of 10-11 year olds worried 'all of the time' about at least one thing to do with their school life, home life or themselves.⁷

Children need to be given the conditions at home and in the community which support their learning and development. There is considerable evidence that it is weak, unstable or even uncaring family relationships which have the most significant impact on how children feel about themselves – and that a poor start in life can directly impact educational achievement, health and wider life chances.⁸

The Howgill Family Centre



The Howgill Family Centre

The Howgill Family Centre provides support for disadvantaged families in West Cumbria, coordinating centre-based activities, home support and community outreach projects. The organisation provides education, skills, health, and social care services – including support to new mums, helping people with their reading, providing benefits advice and support with household budgeting.

The aim is to foster greater independence and resilience. Howgill believes that people can address the issues they face, recognising that they may need support in the forms of information, skills and confidence to enable them to do so.

Educational attainment or not?

Early Years Foundation profiles are an assessment of a five year old's achievement in areas like emotional development, communication and literacy, knowledge and physical and creative development. The percentage of children in Cumbria achieving a good level of development is lower than the national average of 64% in all but one of Cumbria's Districts. The worst figure in the county is in Copeland where the figure is 54.1%.⁹

In 2013/14, 56.8% of children in Cumbria achieved five or more GCSEs (including maths and English) at grade A-C. This overall figure exactly matched the national figure but hides considerable variation across the county with figures for Barrow in Furness and Carlisle being 50.5% and 47% respectively.¹⁰

Historically, the attainment gap between disadvantaged pupils in the county and other pupils has been consistently larger than the national average.

Health: obesity and mental well-being

Taking part in social and physical activities is vital for a child's health but such activities are clearly not open to all. The National Child Measurement Programme shows that more 4 to 5 year olds have excess weight in Cumbria than nationally (25.1% vs 22.5%).

And for families struggling financially, transport to – and covering the cost of – activities away from the home can effectively exclude their children from this vital part of healthy growth and development.

Looking at teenagers, public health doctors are increasingly concerned about the number of young people (under the age of 18) who are admitted to hospital as a result of alcohol-related conditions. The figures are again higher than the national average in all but one of the county's districts and over twice the average rate in Copeland and Allerdale. And research suggests that almost a quarter of 11-15 year olds drinking alcohol at least once a week are likely to have a mental disorder.¹¹

Hospital admissions for mental health issues and self-harm are at a higher rate in Cumbria than nationally.

⁵ Child Poverty Action Group website - 2016

⁶ Children and Young People – Emotional health and wellbeing in Cumbria JSNA assessment 2014

⁷ Place2Be website February 2017

⁸ Children and Young People – Emotional health and wellbeing in Cumbria JSNA assessment 2014

⁹ Children and Young People – Emotional health and wellbeing in Cumbria JSNA assessment 2014

¹⁰ Children and Young People – Emotional health and wellbeing in Cumbria JSNA assessment 2014

¹¹ Children and Young People – Emotional health and wellbeing in Cumbria JSNA assessment 2014

Reading Mentors



A project in West Cumbria saw local rugby players read with school children who needed extra support.

Workington Town Rugby League Community Development Foundation and Copeland Rugby League Development Foundation provided reading mentors and positive male role models to young children who have learning difficulties, struggle with reading, are reluctant readers, or who do not have the support at home to assist with their reading development. In just six months, they helped more than 200 children to improve their reading skills.

The project worked with five different schools each half term, in six week blocks. Each school received a half day of support which consisted of two rugby players providing one-to-one reading support for targeted children, plus the after-school provision provided opportunities for children to learn the value of teamwork, the discipline of working to rules, and developed social skills between different groups who would not normally mix together in the school day.

“My son avoided reading at all opportunities, even hiding his books. He will now read regularly in class and usually has his book with him. He said it was nice to be able to read to someone who was not a teacher.”

Project STARS

Project STARS (Supporting Teenagers at Risk Service), delivered by Cumbria Alcohol and Drug Advisory Service (CADAS), provides drug and alcohol education programmes to 11-19 year olds and one-to-one therapeutic support to young people.

The team delivers alcohol awareness workshops designed to give young people an understanding of how alcohol affects the body, how to stay safe around alcohol and where to get further help and support. Free and confidential one-to-one sessions are offered to young people who want to make changes to the way they use alcohol.

The project aims to reduce the harm caused by substance use and increase emotional wellbeing by helping people develop coping strategies. The outcomes for this project have been impressive with 67% of young people who accessed the service improving their behaviour related to their substance use and 60% improving their emotional health, thoughts about themselves and others.

“The STARS project has been vital to some of our students, providing professional and knowledgeable information which has been useful for staff to guide our vulnerable youngsters.”



The Energy Club



Photograph courtesy of News & Star

The Energy club is a government-backed initiative designed to offer primary school children a fun and informative introduction to physical activity. The programme was set up by the Sports Leaders UK charity to provide a lasting legacy from the London 2012 Olympic and Paralympic Games by empowering a new generation to get active and make healthy choices.

Six primary schools in Allerdale were awarded grants from the Quarry Hill Grassroots Fund to set up Energy Clubs. Parents and staff from Maryport C of E Junior School completed the Energy Club Leader Award and have been working together to provide a weekly after school club for up to 30 children, giving them an extra hour of structured physical activity.

“All the staff and parents feel very positive about the benefits Energy Club has brought to our school. They have expressed their delight at such a well-resourced, easy scheme to follow. Energy Club will support our extra-curricular programme across key stage 1 and 2.”

Sarah Kirkbride, P.E. Co-Ordinator

The Phoenix Youth Project

The Phoenix Youth Project runs community-based youth activities for young people who live in some of the most disadvantaged parts of Copeland. The project provides young people with a safe and friendly environment to socialise in and diverts them away from boredom and anti-social behaviour, which benefits the wider community.

Young people also take part in work experience and spent a week with United Utilities (see below).

The Phoenix Role Models are local professionals who work in or around the local area and volunteer with the scheme. The Role Models regularly attend the youth work sessions to share career stories and give advice to local young people. The scheme brings role models and young people together on a regular basis to raise aspirations and build social connections.

“The Role Models help young people realise their potential, build up an understanding of the possible pathways into work and success, and believe their background is not a barrier.”

Paul Rowe, Project Manager



A LARGE WEALTH DIFFERENCE – LIVING AND WORKING IN CUMBRIA

Having a job not only gives people a degree of financial security and helps to provide for their family - it also has a big influence on a person's mental health and well-being.



King's Food Bank



Foodbanks are a lifeline to some people in our county. They provide food for those experiencing crisis, be it as a result of the interval between claiming and receiving benefits, redundancy, moving to new accommodation or simply not being able to make ends meet.

Kendal's King's Food Bank received funding to continue to employ a part time manager and rental costs.

Supported by churches and other community groups, the Food Bank delivers food boxes to people who are temporarily unable to provide for themselves. It has delivered over 60,000 food boxes since opening in 2013, and typically receives between 20-30 referrals every week. Half of the meals delivered are for children.

Those living 'comfortably' are likely to have above average feelings of wellbeing whilst those finding it very difficult to manage are more likely to struggle with stress and poor mental health.

Average household income levels are below the national figure in all but one of Cumbria's districts.¹²

There are families whose incomes are shockingly low. Almost 1 in 8 Cumbrian households have an income of less than £10,000 per year, a figure significantly higher than the national average.¹³

In Barrow in Furness, almost 60% of people are in postcodes categorised as 'financially stretched' or 'urban adversity'.¹⁴

A third of Cumbrian residents (35.8%) live in postcodes classified as 'comfortable communities' which is 9.2% higher than the national average

¹² CACI Ltd Paycheck – Household Income, Cumbria and Districts 2016

¹³ CACI Paycheck 2016: Household Income, Cumbria and Districts 2016

¹⁴ Cumbria Observatory – ACORN Socio-Economic Classifications Cumbria and Districts 2016

whereas another third (29.1%) of Cumbrians live in postcodes classified as 'financially stretched' which is 6.4% higher than the national average.

But, again, there is a pocket of deprivation in Copeland where this figure rises to almost double the national average at 43.8%.

The proportion of households where people describe 'finding it difficult' to manage varies dramatically – the figure is lowest in Carlisle and South Lakeland at 7% and highest in Barrow in Furness and Copeland at 11.9% and 11.4% respectively.

Although tourism provides 35,000 full time equivalent jobs in Cumbria¹⁵, average salaries in this industry are less than half the national average.¹⁶ The largest numbers who work in this sector do so in some of the most affluent parts of the county.¹⁷ This can lead to migrant workers with low incomes living in a high cost area.

Looking at median household incomes, Barrow in Furness has the lowest at £22,623 while South Lakeland has the highest at £31,189.

But the variation within districts is even starker. In Allerdale, Workington's Moss Bay Ward has a median household level of £14,331 while the Dalton Ward in the same district enjoys a median income level £26,000 higher.

In Barrow in Furness, 16.4% of households have an income of less than £10,000 and this figure rises to an astonishing 28.7% of all households in Barrow in Furness's Hindpool Ward.¹⁸



Unemployment

In early 2017, 4,965 people in Cumbria were claiming Job Seekers' Allowance or Universal Credit

What does it mean?

Household Income is the measure of combined incomes of people who share a particular house – and is generally taken to be all people who live behind one front door and share a lounge

North Allerdale Development Trust

North Allerdale Development Trust (NADT) is a charity based in Wigton that works with young people and youth services. After discovering that film making is an effective engagement tool, they developed a project for an age group most at risk in today's competitive employment market.

The full-time course focused not only on learning professional digital film making techniques but also improving employability skills and individual personal development.

Of the 15 students who took part in the initial programme, 5 underwent further training, 2 obtained part time jobs, 2 secured interviews for apprenticeships and 1 is pursuing a role in mentoring young people in care. The remaining 5 kept in regular contact with the project team to discuss future opportunities.



¹⁵ www.cumbriatourism.org

¹⁶ www.salaryexplorer.com

¹⁷ Office of National Statistics – UK Business Activity, Size and Location, 2016

¹⁸ CACI Paycheck 2016: Household Income, Cumbria and Districts 2016

benefits. Across the county, rates are below the national average (1.6% against a national figure of 1.9%) but they are higher than the national average in Allerdale (2%), Barrow in Furness (2.8%), and Copeland (2.5%). The variation within districts is startling: of the 1,190 claimants in Allerdale over 400 of these were living in three wards in Workington.¹⁹

Whilst overall claimant rates are lower in Cumbria than the rest of England, this is not the case for claimants aged 18-29; unemployment amongst young people is particularly high in Barrow in Furness, Copeland and Allerdale while some wards within these districts have youth unemployment levels at five times the national average.²⁰

A shortage of skills

Cumbria faces a serious skills shortage. Cumbria LEP (Local Enterprise Partnership) estimates that the county will need to fill over 80,000 jobs between 2016 and 2021. The bulk of these jobs will be as a result of replacement demand (for those retiring, leaving the county etc.) but significant demand will also result from major planned investments including the Moorside nuclear new build project. Over 40% of the jobs relating to replacement demand will be for people educated to Level 4 (equivalent to degree level) or above – in a county where only 28% of those of working age are currently qualified to this level.²¹

The most common skill requirements mentioned in recent Cumbrian job postings are communication and organisational skills, customer service and business management. Relatively few job postings specify required qualifications but where they do a bachelor's degree and GCSEs are most frequently listed.²²

Employers regularly express concern that they struggle to recruit locally and point to low response rates to job vacancies. The business community is already worried about the county's ability to respond to the employment opportunities and the serious risk of skills shortages hampering growth. But Cumbrian employers are also more likely than their national equivalents to highlight additional issues such as the difficulty of potential employees getting to work on public transport and a perceived lack of required attitudes, motivation and personality.²³

What does it mean?

Peter Townsend, a leading authority on poverty issues in the UK, describes relative poverty as when a person's "resources are so seriously below those commanded by the average individual or family that they are, in effect, excluded from ordinary living patterns, customs and activities".

Home to Work



Cleator Moor based Home to Work provides a supportive and safe environment and actively encourages people with low skills, confidence and little or no experience to move towards employment.

The project is aimed at 16 to 24 year olds and focuses on giving young unemployed people valuable skills as well as creating an opportunity for socialising with a new group. Learning opportunities include short courses and basic skills leading to appropriate mainstream accredited courses. Activities include furniture restoration, recycling salvaged timber, garden furniture making and creating simple wooden items such as small toys, bird tables and nest boxes.

¹⁹ Cumbria Observatory – Labour Market Briefing February 17

²⁰ JSNA Children and Families November 2015

²¹ Cumbria LEP Skills Investment Plan 2016-2020

²² Cumbria Observatory – Labour Market Briefing December 2016

²³ Cumbria LEP Skills Investment Plan 2016-2020

THE CHALLENGE OF CUMBRIA'S 'SUPER-AGEING' POPULATION

As one of England's popular places to retire, it's hardly surprising that Cumbria has a 'super-ageing' population and that the proportion of older people living here is increasing at a much faster rate than elsewhere.

Over the period 2014-2019, Cumbria's population is projected to decrease by just under half a percent – the only expected decrease amongst England's counties. Over the same period, the number of people aged 65+ will have increased by 11.4%.²⁴

Meanwhile, since 2004, the number of Cumbrian residents who are 85 or older has grown by 36% - one of the highest rates of growth in the country.

Around 1,800 people are diagnosed each year in Cumbria with dementia and, in common with many parts of the UK, this figure is expected to rise substantially as the population ages.²⁵

The proportion of older people is generally higher in our more rural areas where access to services is often most challenging. Allerdale, Eden and South Lakeland all have particularly high proportions of older people living in rural parishes.²⁶

What does it mean?

'Economically active' is a term used to describe anyone who is of working age and is either in employment or actively seeking employment and able to start immediately. In Cumbria, many research sources include people aged from 16-74 although across the UK the range 16-64 is more typical.

Age UK South Lakeland



Valerie has lived alone since her husband died 24 years ago; her daughters and grandchildren are scattered across the country so she does not see them very often. Valerie has limited mobility, being able to leave the house only once a week. The internet is essential to her daily life, being her main source of social interaction.

Valerie found her health issues were becoming more of a concern and due to problems with her internet provider, she was struggling to read the books she enjoys and found herself becoming depressed. Valerie visited the Age UK South Lakeland charity shop and started chatting to the shop manager about the problems she was experiencing. She was then visited by a support worker at home to discuss her issues further.

As a result of this support, a case manager was allocated to Valerie at her Doctor's surgery to discuss her health concerns; her internet issues were resolved and she now receives audio books so can continue to enjoy novels. Valerie's mood and outlook on life have now significantly improved.

²⁴ Cumbria Observatory – 2014 Based Subnational Population Projections, Cumbria and District

²⁵ Mental Health Joint Strategic Needs Assessment December 2016

²⁶ The State of Rural Cumbria – ACT - 2013

Whilst it's important to celebrate that many of us are living longer, an ageing population places enormous demands on local services at a time when the proportion of the population which is economically active is in decline and significantly below the national average.²⁷

An ageing population inevitably brings with it a range of issues, most notably those linked to health, with increases in:

- hypertension
- diabetes
- kidney disease
- cardiovascular disease
- dementia
- sight and hearing loss

In Cumbria, almost one in five residents has a long term health problem or disability - this figure rises to every other person over the age of 65.²⁸

Cumbria County Council projects a significant growth in the number of older people unable to manage at least one mobility activity on their own, in the number of people being diagnosed with dementia and the number of people at risk of falls. The authorities are facing difficulties in supporting people to access home care and residential care with pressures on budgets and services.

Cumbria faces many challenges if it is to be a county where 'ageing well' is open to all.

What does it mean?

Ageing well had a specific meaning in previous government policy but its legacy is taken to mean providing a better quality of life for older people through local services. In particular, it highlights the need for housing with care on site, easy access to information, good transport infrastructure and services which make an area a good one to grow old in.

²⁷ Labour Market Profiles 2015/16 – Nomis 2016

²⁸ Cumbria JSNA: Older People January, 2016

Winter Warmth Appeal



In a bad winter, more than 300 deaths occur in Cumbria due to the effects of cold weather.

The Winter Warmth Appeal was launched in 2010 when a few people decided they wanted to donate their winter fuel payments to support others who were less fortunate than themselves.

Cumbria Community Foundation collects donations and shares them with vulnerable older people in the county who struggle to heat their homes, so they can stay warm and healthy during winter.

Alan is 76 and retired from the army. He lives alone, in a two bedroom house near Carlisle. He has complex health needs, including problems with his knee and spine which were damaged while he was in the army. He also has COPD, type two diabetes and recently suffered from a mini-stroke.

Alan received his Winter Warmth grant just at the right time.

He said: "I was in hospital over Christmas and when I came home I was never out of the house. The grant enabled me to keep the heating on and I didn't have to worry about the heating bills. It really was a big weight off my mind and I was so grateful for the help. If I hadn't kept the heating on, my condition would have worsened and I probably would have ended up back in hospital."

AFFORDABLE HOUSING IN CUMBRIA

Some parts of Cumbria are regularly featured as being among the most desirable to live in the country. But behind the glossy pictures there are some real issues facing those wishing to find a home here.



Whilst average house prices are 20% lower in Cumbria than in England, the variation between areas is huge – with prices highest in Eden and South Lakeland and lowest in Barrow in Furness.

Parts of Eden and South Lakeland have the ‘double whammy’ of house prices significantly above the national average combined with household income levels significantly below the national average. This makes buying a home out of the reach for all but the most affluent.

On average, a person buying their first home today in Cumbria would (assuming they had managed to save a 10% deposit) need a household income of at least £37,000 to secure a mortgage. With median household income for the county standing at £25,332 it's clear why for many owning a home is just a pipe dream.²⁹ In some cases household income is so low the proportion of income which needs to be spent on other essentials – food, clothing etc. – makes saving for a deposit on a house almost impossible.

Parts of the Lake District National Park area have some of the highest percentages of second homes of any area in England. In the village of Coniston, over half of houses are second or holiday homes. It's not just the Lake District either; second homes are also a feature of rural life in other places like the Eden Valley, South East Cumbria, and the Solway Coast Area of Outstanding Natural Beauty.

There is considerable debate about the social and economic impacts of second home ownership for local communities. Second home owners can bring skills and resources to an area but properties which are left unoccupied for long periods offer little for the local economy. What is less in question is the impact second homes have on local house prices and the extent they add to the challenge for people on lower wages gaining a step on the property ladder.³⁰

Median property prices across South Lakeland are almost seven times average annual household incomes and in parts of that district are up to 12 times annual household income levels.³¹

29 Based on a mortgage offer of 3.5 x salary and a 10% deposit using household and house price figures from CACI 2015

30 Review of Second Home Data and Assessment of Effects Second Homes are Having on Rural Communities – Lake District National Park website – (date?)

31 Cumbria Observatory - CACI 2015

FUEL POVERTY

Over 28,000 households in Cumbria – or more than 1 in 10 - are in fuel poverty³² - where if the household were to spend what it actually needs in order to keep the house warm the income which was left would push that household below the official poverty line.

Proportions are highest in Eden and Allerdale although actual numbers of households are greatest in Carlisle and South Lakeland. Fuel poverty is driven by many factors including low income levels but is also exacerbated by old housing stock with poor insulation; houses in the UK and particularly older properties are amongst the least energy efficient in Europe.

Older residents, in particular, often struggle to maintain old and often large properties. In Barrow in Furness, over half of the housing stock was built before 1919 and of this, 14% is in a condition classed as 'dangerous'.³³

Lyvennet Community Trust

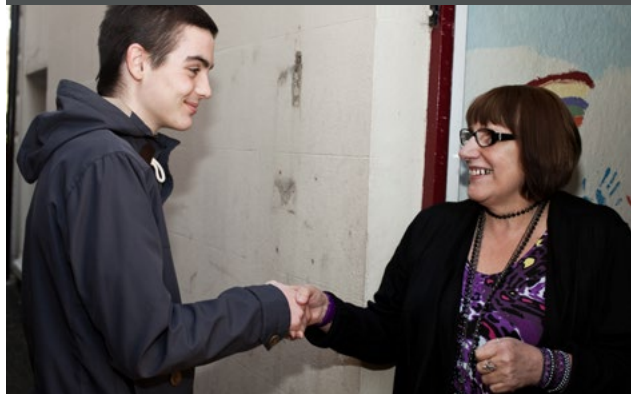


A Community Land Trust is a not-for-profit, community-based organisation set up to own and manage land and buildings that meet the needs of a local community. The Lyvennet Community Trust was established in 2009 to address the issue of affordable housing in the parishes of Crosby Ravensworth and Kings Meaburn.

Over the last 10 - 20 years, these Eden parishes have seen a dramatic increase in house prices linked to second or holiday home ownership. Like most rural communities in Cumbria the cost of buying, and often renting, is beyond the means of local people.

The Trust acquired a former industrial site which it developed to provide a total of 12 homes for affordable rent and shared equity ownership, and eight self-build plots for sale with covenants which restrict residence to people with a long-standing connection to the community.

Nightstop



Every year in Cumbria, approximately 800 young people have a housing or homelessness issue.

Nightstop, run by Depaul UK, provides free emergency accommodation – in the homes of approved volunteers - for homeless young people aged 16 to 25. Accommodation is provided on a temporary basis until a more appropriate longer term solution to the young person's housing needs can be found.

More than ten households are currently offering accommodation across the county with more in the recruitment process. The charity has also recruited volunteer drivers to help young people get to their Nightstop placements

With the support of multiple agencies, service users can re-engage with family members and look to access longer term accommodation. Volunteers also benefit from the experience of hosting young people and learning more about their lives.

Nightstop is about preventing the escalation of homelessness for vulnerable young people. It keeps them away from mainstream homeless services and offers a safe, supportive space.

³² Cumbria Observatory – Fuel Poverty 2016

³³ JSNA Assessment 2012-2015

GETTING AROUND AND ACCESSING LIFE'S ESSENTIALS

Living in such a rural county has lots of benefits, but it also has its drawbacks.

Friends of the 597



'Friends of the 597' was set up by a group of volunteers from a South Lakeland town, with the aim of raising funds to maintain the 597 bus service which runs a circular route through Windermere and Bowness. 'Friends of the 597' received a grant to sustain the bus service.

Many older, vulnerable people, some of whom have mobility and health problems, have been encouraged to use the bus so they feel part of the wider community and can continue being independent. One older lady whose husband was involved in an accident and could no longer drive, was stuck for transport into town. She said: "I am thrilled with the service. It means I can get to the Health Centre, go shopping and to my weekly hairdresser appointments. I can also keep in contact with my friends. The 597 has been my lifeline."

Cumbria is the second most sparsely populated county in England - 70% of all the county's settlements have less than 200 residents - and getting access to even some very basic essential services can be extremely difficult.

For many parts of Cumbria, the travel times to reach essential services are significantly greater than the average.

By essential services, we mean:

- Schools
- Doctors' surgeries
- Hospitals
- Shops
- Social and leisure facilities

Eden, often regarded as one of Cumbria's more affluent areas, has the longest travel times to key services of any part of the county and the distinction of being recognised as the most deprived district in England in terms of geographic barriers to services.³⁴

For residents living in Kirkby Stephen it can take an hour to get to hospital by car – which compares with a much more typical 5 minutes in urban areas of the county.³⁵

We know that the difficulty of access to services disproportionately affects older people. Having a car is a necessity in many parts of Cumbria and not necessarily a sign of relative affluence owing to often poor transport links and infrastructure within the county.

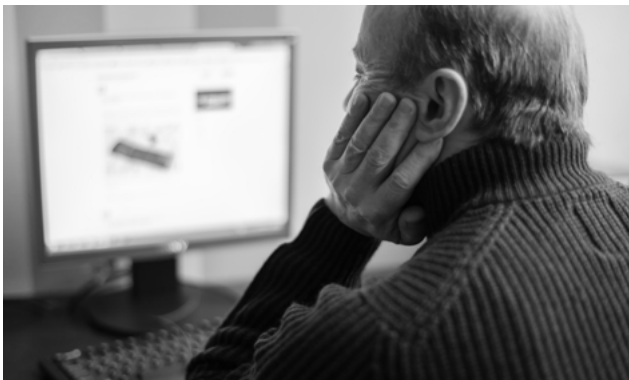
With reductions in budgets affecting provision of services in many parts of the county, the cuts to the bus services often have a greater impact on older people and low income families than on affluent residents.

With the advent of the internet and our ability to connect online, does it matter where we live?

Well, if you try to shop or pay bills online in a village with poor download speeds, the service is painfully slow, coupled with mobile phone signals being patchy and varying greatly between providers.

The 'Connecting Cumbria' initiative, funded by central Government, has already achieved over 80% of superfast connections greater than 30Mbps. However even with this progress, limited (secure) high-speed broadband and mobile phone coverage across Cumbria is still perceived as a risk to parts of the county's future economic progress with more people working from home.³⁶

Cumbria is in the bottom 5 counties for the level of internet usage amongst people aged 65 and over with almost 70% being offline at home. Age UK suggests that the internet can offer huge benefits to older people; with those online being nearly three times less likely to report being lonely than those offline at home.³⁷



³⁵ Cumbria Observatory – Social Isolation and Loneliness – October 2015

³⁶ Cumbria LEP – 'The Four Pronged Attack: Cumbria Strategic Economic Plan 2014-2024'

³⁷ Age UK – Press Statement – 'Internet use among older people subject to north-south divide' - 2013

In communities where shops, the post office and pubs have all closed, the role of the village hall as the only communal hub is vital. In communities where workers commute out of the village and older people have little or no transport, locally provided activities are essential.

Walton Village Hall



Walton is a rural parish. Located three miles from the nearest shops, cafes and learning centres in Brampton, there are only two public buses running each week which makes it difficult for people in the parish to get to Brampton or Carlisle if they don't have access to a car.

Walton Village Hall was fitted with four new laptops and a printer, along with broadband connection that is free for public use. Older people in the parish wanted to learn how to use the internet as they recognised it could be used for everyday things such as banking and shopping. They felt these activities could be done more quickly and easily online, rather than struggling to get to the nearest town.

One gentleman had not used a computer much before attending the course. He has learned to use the internet and feels this has made a significant difference to his life. He now uses internet banking as the local bank has closed. He can also order shopping online, saving time and the expense of travelling to Carlisle and back.

Other community solutions include First Responders, Air Ambulance and community shops and post offices which provide an important hub.

HEALTH AND WELLBEING

Take a wide look at Cumbria in terms of many health and wellbeing indicators and the picture is not so different from the rest of the country.



If we zoom in and focus on depression, mental health, anxiety and 'self-reported wellbeing' - we're actually generally rather happier than people living in many other parts of England.

But Cumbria's rate of child admissions for mental health is significantly higher than the national average (110.6 vs. 87.2 admissions per 100,000).³⁸

And again, as with so many issues relating to wellbeing, this Cumbria-wide picture masks considerable variation, with many local areas revealing a much more alarming picture.

We have significantly worse levels of diabetes, more overweight adults, higher hospital admissions due to alcohol (both adults and children), higher hospital admissions due to self-harm, and more people committing suicide.³⁹

Access to health services in Cumbria is a real issue at present with maternity and other services at West Cumberland Hospital and the Cumberland Infirmary the subject of much discussion. There is recognition that a rural county makes healthcare provision particularly expensive.

Cumbrians who are on low incomes, have no formal qualifications or have long term health problems or disabilities all have rates of mental illness above the national averages. And in a county where almost 15% of all households are made up of just one individual, it's a sobering thought that people who live on their own are at a particular risk of experiencing mental health issues.

Living like this has an impact on how soon we'll die. Life expectancy varies by almost 20 years between the poorest and wealthiest wards in Cumbria.⁴⁰

34,000 Cumbrians are experiencing depression while it's estimated that there are over 70,000 people in the county living with a common mental health disorder.⁴¹

Major disasters, of which Cumbria has experienced four in recent years, (Foot & Mouth disease in 2001, and floods in 2005, 2009 and 2015), have an enduring impact on Cumbrian communities when it comes to mental health and wellbeing. Having your home flooded is one of life's most frightening experiences. However it's often the issues which

³⁸ JSNA 2015

³⁹ Public Health England: Cumbria Health Profile 2016

⁴⁰ Success Regime: The Future of Healthcare in West, North and East Cumbria, Public Consultation Document, 2016

⁴¹ JSNA Mental Health 2016

happen after the flood (financial hardship, months of relocation and work to repair homes) which can cause continued stress and lead to longer-term mental health issues, as these really challenge a person's ability to 'cope'.⁴²

Cumbria sadly has some of the most dangerous roads in the North West – Allerdale, Eden and South Lakeland all have accident figures well above the national average. The situation is particularly serious in Eden where your risk of being killed or seriously injured on the road is more than double the national figure.⁴³

Obesity

For a county so closely associated with being active in the outdoors, Cumbria has some of the worst obesity rates in the country. Just over 68% of adults are overweight and low levels of physical activity and poor diets give real cause for concern. Barrow in Furness and Copeland have the highest proportion of adults who are overweight.⁴⁴

Worryingly, the levels of obesity show every sign of being on the increase with an estimated 103,541 Cumbrian adults aged 20-59 being obese by 2025 – an increase of a quarter (26%) over a 10 year period.⁴⁵

People who are overweight or obese are much more likely to develop long term conditions such as high blood pressure and type two diabetes, and their risk of premature death is equivalent to the risks associated with heavy smoking.⁴⁶

What does it mean?

Obesity

A person is considered to be obese if their BMI (Body Mass Index) is 30 or more. This means that, in most cases, a man who was 5'10" would be classified as obese if he weighed more than 15 stone.

The solution to many of our health problems lies in behavioural changes. People do not respond well to being told things by Government. Experience suggests that locally run, grassroots activities provided by communities are more likely to get people active and change their lifestyles.

Fit 4 Life West Cumbria



Fit 4 Life West Cumbria aims to reduce health inequalities through healthy lifestyle interventions, especially for those who have, or who are at risk of developing, chronic diseases such as coronary heart disease, diabetes and stroke.

The social enterprise has received funding to address health concerns across West Cumbria. Customers are provided with bespoke exercise programmes and are supervised and supported by qualified instructors.

The emphasis is on enjoying exercise and making the gym environment friendly and non-threatening. Information and advice is provided on healthy lifestyles with a particular emphasis on diet. Fit 4 Life has placed a particular emphasis on raising awareness of diabetes and running courses aimed at people diagnosed as pre-diabetic to help them make positive changes to their diet and lifestyle.

⁴² General Information about Mental Health Following Floods – Public Health England - 2014

⁴³ Cumbria Observatory – Eden Health Profile - 2016

⁴⁴ Active People Survey 2012

⁴⁵ Cumbria Observatory – Living Well in Cumbria May 2011

⁴⁶ Cumbria Observatory – Living Wells in Cumbria May 2011

West Cumbria Domestic Violence



On average, it takes 37 incidents before victims of domestic violence ask for help.

West Cumbria Domestic Violence Support, based in Workington, provides practical and emotional help to victims, survivors and perpetrators of domestic abuse. The charity is the only organisation in West Cumbria that provides long term domestic violence support to address the root causes of abuse.

The charity runs groups for adult victims, adult perpetrators, and children and young people, providing support and one-to-one counselling with trained professionals.

Grant funding has allowed the charity to support and train volunteers, who are at the forefront of their work. "Without them, we cannot staff the 24-hour helpline or provide one-to-one emotional and practical support to victims", said Carole Launder, Project Manager.

Sexual Offences

Every year, it's estimated that approximately 5,360 people in Cumbria are the victim of an actual or attempted sexual assault.⁴⁷

More than half of sexual offence reports relate to an alleged crime against a child. Rape offence rates against children are higher than the national average (4th highest out of 42 police forces).⁴⁸

Reports of abuse by a stranger make up only a small proportion of cases – for the vast majority, the alleged abuser is known to the victim either as a partner, family member or close acquaintance.⁴⁹

Rates of sexual offence reporting are highest in Barrow, Carlisle and South Lakeland (the figures in South Lakeland are partly explained by a disproportionately high number of reports from a small number of institutions).⁵⁰

The number of rapes reported in Cumbria rose from 205 to 271 between 2014/15 and 2015/16. Only 6% of rapes during this period were committed by a stranger.⁵¹ Most victims of sexual offences (60%) are under 30 years old.

Domestic Violence

It's estimated that 1 in 4 women and 1 in 6 men will experience domestic abuse at some point in their lives. Domestic abuse can be physical, psychological, emotional, sexual or financial.

Cumbria Police deal with more than 17 incidents of domestic abuse every day.⁵² Cumbria's rate for domestic abuse in 2015/16 was 14.3 per 1,000 people but this figure masks considerable variation across the county; Barrow in Furness and Carlisle had the highest rates (at 22.3 and 17.5 respectively) whilst Eden had the lowest figure at 7.1 per 1,000 people.⁵³

The incidence of domestic abuse is 5% above the national average in West Cumbria and it's known that, left unaddressed, abuse can become self-perpetuating and pass between generations.⁵⁴

Carers

The last census revealed that there are more than 56,000 adult carers in Cumbria providing unpaid care for a friend, relative or partner.

47 Crime Survey for England and Wales – Year Ending March, 2015

48 Sexual Abuse and Assault Needs Assessment for Cumbria 2016 – Safer Cumbria Sexual Assault Strategic Group

49 JSNA Stay Safe Chapter 2016

50 Sexual Abuse and Assault Needs Assessment for Cumbria 2016 – Safer Cumbria Sexual Assault Strategic Group

51 Cumbria Constabulary Data

52 Cumbria Constabulary Website

53 JSNA Stay Safe Chapter 2016

54 The Freedom Project / West Cumbria Domestic Violence Website



Almost a quarter provide a staggering 50 or more hours unpaid care each week.

Every single District in Cumbria has a higher proportion of people providing unpaid care than the national average. The highest proportion is (11.9%) in Barrow in Furness closely followed by South Lakeland (11.8%).⁵⁵

Only 8,600 carers are in contact with Adult Social Care suggesting that the vast majority of carers are doing so with little, if any, support from the statutory sector.

The number of young carers (under the age of 18) in Cumbria has been estimated at around 7,700.⁵⁶ The number of young carers actually known to Cumbria County Council is closer to 1,060. There is evidence to suggest that young carers are more likely to experience educational difficulties and more likely than the national average to be 'not in education, employment or training' between the ages of 16 and 19.

That said, the county's carers tend to be older than the national average, with most aged 50 and above and a lower proportion of young carers. The explanation for so many people needing a carer becomes more obvious when you consider that over 101,000 Cumbrians say their day to day activities are

limited by a health problem or disability which has lasted, or is expected to last, at least 12 months.

Being a carer can really take its toll, many find they have little time for themselves which means their social life suffers and they can easily become isolated, suffer poor health, psychological distress or depression. Being a carer may make it almost impossible to hold down a job and there's lots of evidence to suggest carers are more likely than most to find themselves in financial difficulty. Young carers especially struggle to participate in sport and other leisure activities and even spending time with friends can become a real challenge.

South Lakeland Carers



Each year, South Lakeland Carers supports more than 1,000 carers aged between 5 and 96 and offers everything from assessments and one-to-one support to relaxation therapy, counselling, away days, lunch clubs, and specialist support for young carers.

The reasons people have taken on a caring role can be many and varied, but most end up looking after somebody suffering with age, physical or mental illness, a disability or substance misuse.

The young carers group received funding towards residential trips and equipment for activities. Young people are involved in the design of all their projects, from the initial planning stages through to implementation.

Benita Finch, Operations Manager, said: "The break from caring leaves young people feeling less stressed and makes their caring role more manageable. We help them to develop coping strategies to enable them to deal with difficult situations, achieve their personal goals and become independent."

⁵⁵ Census 2011

⁵⁶ Carers Support Cumbria 2014

ONLY THE LONELY

Households are getting smaller and more people of all ages are living alone.

Northern Fells Rural Community Development Group



Men in Sheds was set up by Northern Fells Group to help address the lack of community activities for older and retired men in this rural area. The project runs twice a week and helps local residents build, repair and recycle in their community workshop.

Activities usually involve making or mending in wood, such as carpentry, joinery, carving, whittling and furniture renovation, but can also include bike and vehicle repairs, tool renovation, upholstery, model engineering, milling and gardening.

Shedmaster, Ken Graham, said: "Men are generally less good at discussing their feelings and seeking help. We don't like to admit to anything being wrong. The shed offers a combination of practical activities and friendship."



Across the county, the number of single person households is 71,700 (15%).

Of the 205,000 households across the county with residents aged 50 and over, 1 in 4 are of people living alone.⁵⁷

Of the above single households, 49% live in rural areas (compared with 15% nationally).

The chance of premature death is raised by 30% for those who are lonely.^{58 59}

One person commits suicide every week in Cumbria and the county has one of the highest suicide rates in the UK. There are other factors that lead to suicide, but loneliness is one of them.

So feeling lonely isn't just about not feeling good, studies show that it has a marked impact on your blood pressure and makes you more vulnerable to depression.

⁵⁷ Department of Communities and Local Government – 2014-Based Household Projections: England 2014-39 - 2016

⁵⁸ Social Care Institute for Excellence 'At a Glance 60: Preventing Loneliness Among Older People' May 2015

⁵⁹ Andrew Steptoe, Aparna Shankar, Panayotes Demakakos, Jane Wardle – Social Isolation, loneliness and all cause mortality in older men and women - 2013

Some of the most effective ways to prevent or cure loneliness are surprisingly simple and do not cost a lot of money. Befriending services and activity groups help communities to forge stronger links and promote genuine wellbeing.

Sight Advice South Lakes



Isolation is a real problem for many people living within our communities, even more so if an individual has health concerns or a disability.

Sight Advice South Lakes provides advice and support to people of all ages who are experiencing sight loss to help them lead full and independent lives. They also run regular support groups across the district and activity sessions such as exercise classes, walking groups and sailing.

The charity estimates their services benefit 350 visually impaired people, many of whom live in isolated, rural areas across South Lakeland.

Claire Park, Director, said: "Deteriorating eyesight can be very stressful, leaving people feeling isolated, marginalised, vulnerable and dependent. It is crucial that support is provided at the point of diagnosis if the health and wellbeing is not to deteriorate.

"With our assistance, people experiencing sight loss feel less anxious and more confident about how they will manage in the future. They experience a reduction in isolation and dependency and live safer, more independent lives."

It increases other detrimental health habits - like smoking up to 15 cigarettes a day, drinking too much alcohol and not exercising.

Loneliness is thought to be twice as harmful as obesity and it has other health risks:

- Cardiovascular disease and stroke
- Increased stress levels
- Decreased memory and learning
- Poor decision making
- Alcoholism and drug abuse
- Faster progression of dementia

Here in Cumbria more than 32,000 pensioners are living alone and may be feeling socially isolated.⁶⁰ Half live in rural areas with limited access to transport and services, which can make their solitary existence unbearable.

Increasingly, the evidence shows that older people are particularly vulnerable and feel extremely lonely and socially excluded if they've lost a partner, live a long way from relatives, have physical mobility problems or are struggling financially.

Many people retire to the Lake District imagining a life on the fells, walks by a lake or the sea, fresh air and space. Few imagine how it feels to live in an area where you know only a few people, where public transport is limited and access to services and other forms of support may be difficult.

Across England, half of all people aged 75 or more live alone and one in three of those say their feelings of loneliness are "out of their control." They say the main triggers are: being reminded of someone they miss; being on their own for special occasions; seeing other people socialising and having to stay at home for health reasons⁶¹. There's no reason to think this figure is any lower here. Nationally, its estimated social isolation affects about one million older people⁶².



60 The State of Rural Cumbria – ACT - 2013

61 Independent Age – Press release – November, 2016

62 Age UK – 'Loneliness and Isolation Evidence Review' / Cumbria Observatory – Social Isolation and Loneliness, October 2016

CONCLUSION



The future

Cumbria is a county of contrasts. The very factors which make Cumbria such a desirable tourist location and a visual treat affect just about every aspect of life here.

Cumbria's topography exacerbates the issues already existing within the county, creating challenges for businesses; employment expansion; ease and parity of access to services; communication and travel; aspiration and life chances. However, it is poverty and deprivation which are at the heart of many problems people experience in our wonderful county.

Whilst we can't change the geography of Cumbria, we all need to recognise the circumstances we face and be creative about how resources are used to best respond.

In working on this report, it has become obvious that a number of key issues facing our communities are social isolation, obesity, poverty, access to services and health and mental well-being.

This report cannot capture all issues affecting our communities. For example we are aware of the challenges facing agriculture and other industries and uncertainty caused by Brexit. This does not mean we do not recognise their importance and we will respond as relevant opportunities arise.

For many people, living in Cumbria is not an idyll: it is challenging and difficult. However, there are organisations and projects that can help alleviate some of the problems people face and our role is to support the inspirational work being done within our county.

How can philanthropy help in today's world?

Philanthropy is the desire to promote the welfare of others, expressed especially by the generous donation of money to good causes. A philanthropist (from the Greek words Philos (to love) and Anthropos (humans)) is someone who has a love of humanity, in the sense of caring, nourishing, developing, and enhancing what it means to be human.

For us it means working with fundholders to identify their values and concerns and to combine our knowledge to ensure grants are made to maximum effect. It can also refer to people who give their time, talents, knowledge or other assets to support charitable causes as well as their money.

Globally, we know of Bill Gates, a high profile philanthropist who has given substantial amounts

of money to good causes. Here in Cumbria, some people may be familiar with the names of philanthropists who created grant making trusts such as Peter Scott and his sister, Dr Joan Trevelyan, who established the Francis C Scott Charitable Trust; Sir John and Lady Fisher, founders of the Sir John Fisher Foundation; and the industrialist Sir Nicholas Sekers who established Rosehill Theatre.

Some may say that a reliance on the state to provide has disempowered communities. However, there are ways in which individuals can directly help. The Community Foundation provides a cost effective alternative to creating a stand-alone grant making trust. A grant-making fund at the Community Foundation is within the financial scope of many people and businesses, supporting a new generation of Cumbrian philanthropists.

Taking Action

At Cumbria Community Foundation, we exist to alleviate poverty and disadvantage and strengthen Cumbria's communities by inspiring people to give money to impactful and potentially life-changing projects.

We believe that by offering philanthropic services to individuals, families and organisations, we will connect them with causes that matter while building long term capital funds to benefit the community now and for the future.

We use our knowledge and tools such as the theory of change (a process of planned social change), to take fundholders on a journey from assumptions made and values held to outcomes (long term goals) they seek to achieve, enabling people to understand the relationship between the problems being addressed and the strategies being used to meet the needs or deliver the activities required.

Cumbria has around 6,000 charities and community/voluntary groups, contributing £400m to the economy and employing 9,000 FTE people. These groups are fundamental to supporting community-based solutions to the issues described in this report. They need funding to deliver vital services but there also needs to be a recognition that greater collaboration with public and private sectors will only enhance their ability to deliver impactful change.

However, we are fully aware that we cannot tackle social problems alone. We want to use this report to inform our grant-making, to educate and inform fundholders and to continue our conversations with partners and other funders to support the very best for Cumbria.

In response to need, the trustees of the Foundation have agreed to challenging targets of doubling our endowment (long term funds) and doubling our annual grant making.

Trustees have also agreed to revised grant making priorities for the next 5 years in response to needs identified which are:

- Improving the lives of disadvantaged children & families
- Improving the life skills, education, employability and enterprise of disadvantaged people
- Supporting vulnerable older people
- Improving the health and well-being of the people of Cumbria
- A cross – cutting theme is: strengthening and supporting fragile communities

How can you help?

If you have read anything in this report which has surprised you or inspired you to do something about the need in Cumbria please consider:

- making a donation
- creating a grant-making fund
- leaving a legacy in support of our county

Acknowledgements

We are grateful to the many Cumbria contributors who enabled this document to happen. Special thanks must go to Oxfordshire Community Foundation for sharing with us their excellent Oxfordshire Uncovered report.

For further information call 01900 825760 or see www.cumbriafoundation.org







CUMBRIA

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Published 2017