

# North Somerset Council

## Report to the Executive

**Date of Meeting: 19 October 2022**

**Subject of Report: Update on the Cost of Living working group**

**Town or Parish: ALL**

**Officer/Member Presenting: Emma Diakou, Head of Business Insight, Policy and Partnerships**

**Key Decision: NO**

### **Reason:**

This is an information item.

### **Recommendations**

The contents of this report are noted.

## **1. Summary of Report**

The cost of living crisis refers to the fall in real disposable incomes. It is being caused primarily by high inflation (the rate at which prices rise) outstripping wage and benefit increases. Areas of particular concern include the affordability of housing, fuel, power, and food.

In response to this crisis, North Somerset Council has established a multi-agency cost of living working group. The working group has been tasked as follows:

- To understand the information and support available across North Somerset for our residents.
- To ensure that residents can easily find this information and access this support.
- To identify any gaps in support and make recommendations.
- To share best practice and resources collaboratively where possible.

This report gives an update on the progress made by the group as of October 2022.

## **2. Policy**

The council's Corporate Plan vision is to make North Somerset an open, fairer and greener place and identifies a number of priorities to help us achieve that. These priorities include:

- A commitment to protect the most vulnerable people in our communities.
- A focus on tackling inequalities and improving outcomes.

The cost of living crisis is likely to disproportionately affect the most vulnerable in our communities<sup>1</sup> and lead to a widening of inequalities. It is important that the council and partners collaborate where possible to support our vulnerable residents.

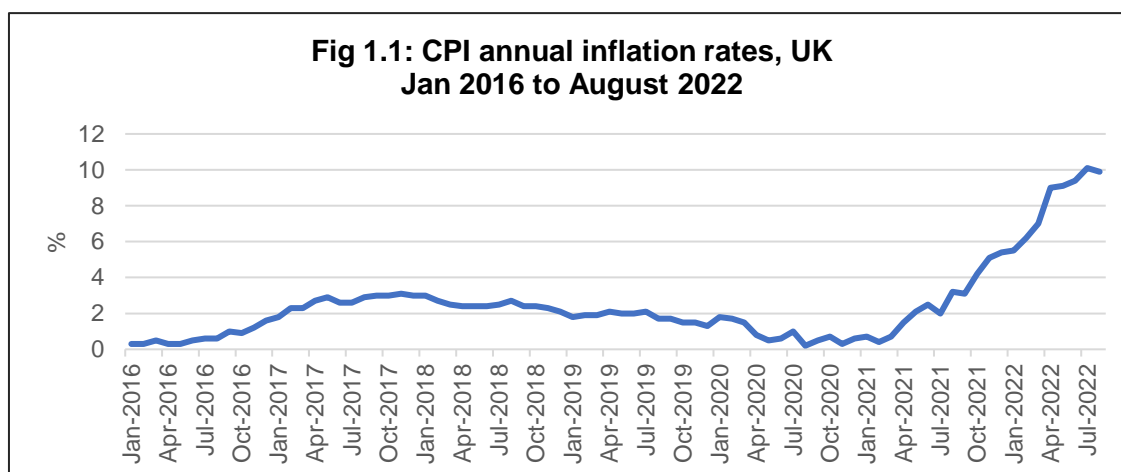
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<sup>1</sup> [The rising cost of living and its impact on individuals in Great Britain - Office for National Statistics \(ons.gov.uk\)](https://ons.gov.uk)

### 3. Details

#### Background

As of August 2022, inflation was 9.9% in the UK<sup>2</sup> (fig 1.1). The largest contributions to the recent increases were from housing and household services including energy costs, transport costs, and food and non-alcoholic beverages costs.

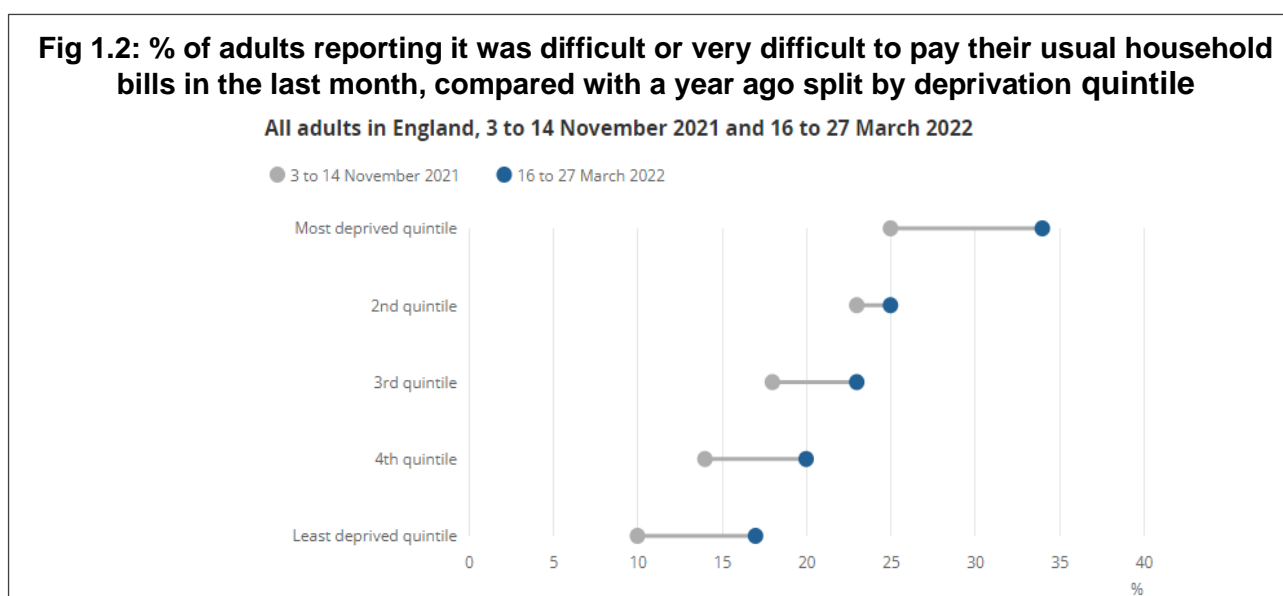


#### Impact

The most recent research published from the Office for National Statistics (March 2022 and based on an inflation rate of around 9%) reported that:

- Around 9 in 10 (87%) of adults reported an increase in their cost of living over the previous month.
- Nearly a quarter (23%) of adults reported that it was very difficult or difficult to pay their usual household bills in the last month, compared with a year ago.
- Among those who pay energy bills, around 4 in 10 (43%) reported that it was very or somewhat difficult to afford their energy bills.
- Of adults currently paying off a mortgage and/or loan, or rent, or shared ownership, 30% reported that it was very or somewhat difficult to afford housing costs.

Households in the most deprived quintiles were most likely to be negatively impacted (fig 1.2).



<sup>2</sup> [Consumer price inflation, UK - Office for National Statistics](#)

### **The working group**

The cost of living working group was established in July 2022. It is an open invitation, multi-agency group and includes over sixty members from a number of organisations across North Somerset including the community and voluntary sector, Town and Parish councils, health and social care, rural networks, housing providers, and officers from across North Somerset Council. All Executive members are invited to attend. The group is sponsored by the Head of Business Insight, Policy and Partnerships and project managed by the Policy and Partnerships team at North Somerset Council.

The early work of the group included a review of the information and advice available for residents on the cost of living crisis, a shared understanding of the local challenges, and feedback on the local design of the Household Support Fund<sup>3</sup>.

Given the breadth of the group and the frequency of meetings (monthly) a cost of living working group oversight panel has also been formed. This panel is intended to make time sensitive decisions relating to government announcements, project funding etc. and is made up of volunteers from the working group. It is chaired by Mike Bell, Deputy Leader of the Council and Executive Member for Adult Services, Health and Housing, and supported by officers from the Policy and Partnerships team at North Somerset Council.

### **The cost of living action plan**

Since July, the working group has contributed to the development of an over-arching cost of living action plan for North Somerset. This action plan builds upon the early work of the group and is themed as follows:

- Household support
- Housing vulnerability
- Financial wellbeing
- Food insecurity
- Energy insecurity
- Digital exclusion
- Community Support
- Mental Health
- Access to Information and guidance
- Communications
- Project funding

These action plan themes are not mutually exclusive. They have a number of developing initiatives and projects aligned to them and are supported by multi-agency sub groups on communications and engagement and data and insight. Examples of projects within the action plan can be found in appendix one and include the Worrying About Money leaflet, the Public Living Rooms project, and the development of the Food Equality Strategy.

The action plan is a live document and will continue to develop as projects and initiatives are identified by the working group. These projects and initiatives are intended to be collaborative and make best use of shared resources where possible, including pooling of project resources and/or funding.

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<sup>3</sup> [Household Support Fund: guidance for local councils - GOV.UK \(www.gov.uk\)](https://www.gov.uk/guidance/household-support-fund)

## Communications plan

The work of the group is supported by a communications plan. The plan includes updated guidance online via the North Somerset Council [website](#) and the Better Health [website](#). These bring together a number of resources in one place including government support, energy and heating advice, crisis support and updates on new support offers.

The communications plan uses the North Somerset Together branding to ensure that social media campaigns can be seen as from a trusted source.

**Fig 1.3: North Somerset Together branding**



A number of campaigns are planned for the coming months to align where possible with other local and national campaigns. Delivery is being supported by a number of partners to enable us to reach more people and target those most in need. The approach includes:

- Regular rhythm of stories throughout the period with focus on different issues relating to the cost of living increases.
- Clear messages about the support that everyone is entitled to and will get.
- Simple sharing of information to enable people to self-help.
- Encourage spirit of community and for people to share their ideas of how they are managing to make things work.
- Easy signposting to sources of support.
- Responding to news reports and announcements with the local angle and action being taken.

Examples of campaigns within the communications plan can be found in appendix one.

## **4. Consultation**

The cost of living working group is an open invitation, multi-agency group.

The group was formed at the request of Corporate Leadership Team and the Executive and is updating on progress quarterly to Corporate Leadership Team and Executive members.

## **5. Financial Implications**

There are no specific financial implications to this report.

## **Costs**

N/A

## **Funding**

N/A

## **6. Legal Powers and Implications**

N/A

## **7. Climate Change and Environmental Implications**

There are a number of areas within the cost of living action plan relating to food and energy insecurity which link in with the work of the Climate Emergency Strategy.

## **8. Risk Management**

The cost of living crisis is an identified risk in the North Somerset Council Strategic Risk Register.

## **9. Equality Implications**

The cost of living crisis is likely to disproportionately affect the most vulnerable in our communities and lead to a widening of inequalities. This group aims to mitigate those affects where possible.

## **10. Corporate Implications**

N/A

## **11. Options Considered**

Not undertaking this work would lead to a widening of inequalities and poorer outcomes for some of the most vulnerable residents in North Somerset.

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### **Appendices:**

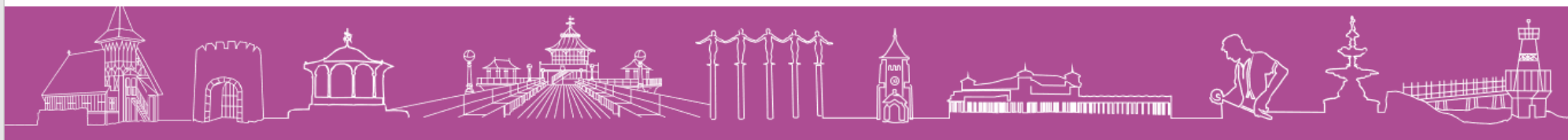
- Appendix one: Cost of living update slides

### **Background Papers:**

- North Somerset Corporate Plan: [North Somerset Corporate Plan 2020-2024 \(n-somerset.gov.uk\)](https://www.n-somerset.gov.uk/corporate-plan)
- Corporate Plan action plan and strategic risk register: [Microsoft Power BI](#)
- [The rising cost of living and its impact on individuals in Great Britain - Office for National Statistics \(ons.gov.uk\)](https://www.ons.gov.uk/peoplepopulationandcommunity/inequality/articles/the-rising-cost-of-living-and-its-impact-on-individuals-in-great-britain/2022-09-14)
- [Research on the increasing cost of living and inflation - House of Commons Library \(parliament.uk\)](https://www.parliament.uk/research-and-evidence/evidence-library/entry/123456)
- [Consumer price inflation, UK - Office for National Statistics](https://www.ons.gov.uk/economy/inflationandcosts/articles/consumer-price-inflation-uk/2022-09-14)
- [Household Support Fund: guidance for local councils - GOV.UK \(www.gov.uk\)](https://www.gov.uk/guidance/household-support-fund-guidance-for-local-councils)

# Update: Cost of Living working group

October 2022



## Real time context setting

- **11,865** people claiming Council Tax Support (Q1 22/23)
- **14,771** people in receipt of Universal Credit of which **7,990** unemployed and **6,573** in employment (Q1 22/23)
- **6,838** households in receipt of Housing Benefit of which **532** are working (Feb 2022)
- **5,085** people claiming Employment & Support Allowance (Q4 2021/22)
- **81.3%** employment rate with a median gross annual earnings of **£30,359**
- **48,656** people in receipt of State Pension (Q3 20/21)
- **6,188** people 65+ entitled to Attendance Allowance (Q4 2021/22)
- **4,266** people claiming Pension Credit (Q4 21/22)
- **3,453** people entitled to Carer's Allowance (Q4 2021/22)
- **5,772** Food parcels distributed of which **2,422** distributed to children (April-Sept 2020 – *Trussell Trust*)
- **9,110** Personal Independence Payment (PIP) claims (July 2022)
- **4,332** children living in absolute low income (2020/21)
- **9,178** households in fuel poverty (2020)



## The local picture

- More households will be **struggling to pay their household bills**. some may not prioritise their rent/mortgage leading to arrears and evictions. There is also a lack of affordable home to move clients to.
- The main challenge will be that **services** that can barely **meet demand** (or already can't meet) now are going to see an increase in that demand.
- There is a clear reduction in donations alongside an increase in referred clients that will reduce the emergency food available to clients.
- Already seeing that increasing energy/food bills are leading to issues with **outgoings exceeding income**.
- Resource availability for assisting residents. Not all residents have sufficient **digital skills or literacy skills** to be able to navigate the online info and support available.
- A duplication of some services whilst others are stretched to capacity. A rise in food poverty as living costs increase and benefits/wages stay static causes people to turn to other ways of living. An increase in our ex-offenders reoffending due to costs. An increase in our recovery participants **relapsing due to pressures**. An increase in counselling demand and level of need.
- We have an ageing population and the cost of fuel/heating will be an increasing problem for them.





## Central government support

A new package of support announced late May...

- £400 energy bills support scheme (universal)
- £150 council tax rebate (council tax bands A-D)
- £650 one-off cost of living payment for those on means tested benefits
- £300 one-off pensioner cost of living payment for those receiving winter fuel allowance
- £150 one-off disability cost of living payment for those on disability benefits (DLA, PIP, Attendance Allowance, Armed Forces Independence Payment, Constant Attendance Allowance, War Pension Mobility Supplement).

And as of September...

- Introduction of the Energy Price Guarantee which means a 'typical family' will pay no more than £2,500 a year from October, for the next two years. *This includes the £400 energy bills support scheme.*



# Cost of living working group and oversight panel

## Purpose

- To understand the information and support available across North Somerset for our residents.
- To ensure that residents can easily find this information and access this support.
- To identify any gaps in support and make recommendations.
- To share best practice and resources collaboratively where possible.



## Membership

Open invitation under the umbrella of North Somerset Together



# Our local action plan

*Themes of the action plan...*

Household support

Housing vulnerability

Financial wellbeing

Food insecurity

Energy insecurity

Digital exclusion

Community support

Mental Health

Access to IAG

Communications

Project funding



# Worrying about money leaflet and training

**Aim:** To reduce the need for crisis support by helping people become more resilient and confident about financial support available

- National Cash First campaign supported by the Food Aid Network.
- Leaflets available in public places and on line [www.foodaidnetwork.org.uk/cash-first-leaflets](http://www.foodaidnetwork.org.uk/cash-first-leaflets).
- Simple pathway to navigate options.
- Training provided for voluntary groups and organisations to confidently discuss options with people who may not be comfortable talking about money worries or may be new/unsure about how navigate seeking help.



# Food inequality

**Aim:** Improving access to nutritious, affordable and appropriate food, enabling access to the necessary resources, skills and knowledge, within a resilient, fair and environmentally sustainable food system.

- Networks - North Somerset Food Alliance, Feeding Britain network, North Somerset Together.
- Food Equality Strategy and Action Plan in development.
- Establishing a Food Resilience pathway.
- Secured Shaping Places for Healthier Lives funding with Bristol City Council and South Glos to develop a food insecurity research programme.
- Project funding allocated: Public Health Community Food Grants programme. Aiming to support the development of new food clubs linked directly with the food Banks – best practice in community larders, community fridges, surplus food tables etc. <https://www.betterhealthns.co.uk/information/food-support-2/>.





# Public living rooms

**Aim: Somewhere warm to spend time, non-judgmental, have a cup of tea, a biscuit and maybe a chat.**

- A new initiative that provides safe, welcoming places across our communities.
- Not expected to be used for service delivery although information can be available if required.
- Making use of spaces we already have such as community hubs and libraries.
- Can be regular blocks of time, even 1-2 hours once a week, don't have to be all day every day. Organisations can extend offer to people they already support.
- Support available: Wrap around support available inc. Worrying About Money leaflet and inclusion in network.
- Grant funding available up to £1,000 to help cover some costs.



# Home energy advice

**Aim: Warmer Homes, Advice and Money Partnership (WHAM) aims to assist 300 households a year to help with...**

- Advice on how to monitor, check and pay energy bills, benefits. – fuel switching (when available), set up direct debit to secure best price, smart meter.
- Help to make your home safe and secure. – home safety advice including referral to AFRS for fire safety check.
- Advice on legal, immigration and housing issues.
- Help with budgeting and debt advice.
- Accessing grants for heating repairs and upgrades – CSE can assess eligibility depending on income, EPC and refer to sources of help e.g. insulation or heating upgrade.
- Handyvan Service – will carry out small repairs eligible households i.e. elderly or disabled occupant but mainly draught proofing works.



# Community mental health programmes

**Aim:** To ensure that North Somerset residents have good mental health and communities are supported to help achieve this.

- Community programmes & social prescribing destinations focused on improving mental health and wellbeing for adults and children and young people e.g. including via organisations such as:
  - Portishead Youth Centre
  - Osprey Outdoors
  - Uncle Paul's Chilli Farm
  - Theatre Orchard
  - Springboard Opportunity Group
  - Wellspring
  - Revealed Projects
- Partnership with BNSSG Green Social Prescribing programme to enable links with green spaces.





# Cost of living – communications plan

Period	Areas of focus
August -	<ul style="list-style-type: none"> <li>• Back to school / college – clothing, stationery, free school meals</li> <li>• Christmas – start preparing now</li> </ul>
September	<ul style="list-style-type: none"> <li>• Home energy – preparing for the colder months (tie in with Great Big Green Week 24 Sep and Warm Homes Week (NEA) – TBC) - promote public living rooms</li> <li>• Mental wellbeing – 10 Sep Suicide Prevention Day</li> <li>• CAB face to face advice shop opening</li> <li>• Finance</li> <li>• Support offered by Community Learning Team</li> </ul>
October	<ul style="list-style-type: none"> <li>• Food</li> <li>• Accommodation / housing</li> <li>• Transport (clocks go back, travel habits change)</li> <li>• Energy rebate payments</li> <li>• Winter fuel payments (Oct / Nov)</li> <li>• Warm Homes Discount (Energy providers, to March)</li> <li>• Half-term holiday meals and activities</li> <li>• World Mental Health Day</li> <li>• 17 Oct – Get Online Week – digital support</li> </ul>
November	<ul style="list-style-type: none"> <li>• 1 Nov – Gov launches Cold Weather Plan</li> <li>• Finance (in run-up to Christmas)</li> <li>• Clothing</li> <li>• Home energy advice – as temperatures fall – public living rooms</li> </ul>
December	<ul style="list-style-type: none"> <li>• 2 Dec - Fuel Poverty Awareness day (National Energy Action)</li> <li>• Domestic abuse</li> <li>• Leisure and entertainment</li> <li>• Christmas</li> <li>• School holiday meals and activities</li> </ul>



# Cost of living – communications plan cont...

- Cost of Living webpage  
<https://www.n-somerset.gov.uk/my-services/benefits-support/cost-living-advice-guidance>
- Better Health website includes link to Cost of Living webpage:  
<https://www.betterhealthns.co.uk/information/food-support/>
- eLife
- Social media campaigns

The image displays three overlapping screenshots of websites providing cost of living support information.

- Top Left Screenshot (North Somerset Life):** Shows an article titled "Get cost of living support if you need it" dated 1:56pm - 14 September 2022. The article discusses rising energy prices and inflation, and mentions that the council will support those in financial hardship.
- Top Right Screenshot (North Somerset Council):** Shows the "Cost of living advice and guidance" page. It lists support available from the government, including help with income, bills, childcare costs, housing, transport, and finding work. A sidebar menu includes "Benefits and support", "Services", "Business", and "My council".
- Bottom Screenshot (Better Health Somerset):** Shows the "Food Support" section. It includes links to "Cash First Referral Leaflets" and "Cost of living advice and guidance". The "Food Banks" section states that food banks are grassroots organizations providing short-term emergency food support.

