

# WELCOME



## Cost of Living Workshop 7 October 2022

A Stronger, Safer, Kinder Borough for Everyone



# Cost of Living



**Introduction & Welcome  
Cllr Ben Coleman,  
Deputy Leader  
&  
Cllr Rebecca Harvey  
Cabinet member for Social  
Inclusion & Community Safety**

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# MEETING OBJECTIVES

- 1. Understand the impact that the Cost of Living crisis (COL) has on residents and our communities and pressure points**
- 2. Identify solutions and what we can do to mitigate against COL impacts**
- 3. Look at how we can work together as an alliance to tackle the crisis, and identify who else needs to be involved.**

# Programme

- ❖ **Introduction**
- ❖ **Cost-of-Living:** Impact on residents / H&F's response
- ❖ **Workshop 1:** What are you seeing /what are the issues for residents
- ❖ **Coffee/Tea break**
- ❖ **Workshop 2:** How can we help / What are the solutions
- ❖ **Workshop 3:** Working together building ideas and an Alliance
- ❖ **Next steps** and closing remarks
- ❖ **Lunch**

# Cost of Living problems

- UK inflation **expected to reach 13% in 2022**, and not fall until late in 2024.
- Costs rising faster than income, and a fall in 'real' disposable income 
- Average annual energy spending doubled to **£2,500**
- **Low-income households are hardest hit** - spending a larger proportion of their income on fuel energy, food and other essentials. 
- **Rising costs of doing business:** Voluntary and community sector, public sector and businesses. Energy Relief Scheme only in place for 6 months.
- **Recession forecasted** by Bank of England
- **National grid** warning on potential blackouts this winter 

# What does the data tell us?

- The crisis will **exacerbate inequalities** – e.g. the ‘poverty premium’ of paying more
- **Benefits & state pension uplift** increased by only 3.1% // benefit cuts to come
- **Three groups at highest risk** of fuel stress: long-term sick or disabled, pensioners and households containing three or more children.
- **Prepayment meters** – average monthly energy has increased by 54% on 12 months ago and unit cost is double that of a direct debit payer (Fuel Bank Foundation)
- **Food bank and Free School Meals** uptake increasing across the borough
- Increase in **homeless applications** / one of the highest private rental markets in London



# Some groups in H&F more vulnerable to crisis

Although the impact of the crisis is highly individual to each household, there are factors which make residents more vulnerable.

## 27.5% Households

annual income is below £25k  
(c.25,000 households)  
compared to 37% in London.



## 4,355 Single parents

households with **children** claiming Universal Credit (+45% since pre pandemic).



## 3,200 Families

households with **+3 children** of the 19,213 households with children.



## 13% Disabled people

residents with a **long-term illness** or **disability**.



## 1,127 Households in Temporary Accommodation



## 20,700 Older people

residents at **state pension age** (in 2022).



## 500+ Seeking Asylum

(28 are **unaccompanied children** seeking asylum)



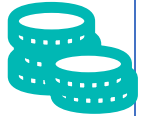


# What H&F have been doing to support residents....

- ❖ **Free breakfasts** daily in primary schools - half a million breakfasts last year
- ❖ Universal **free school meals** pilot.
- ❖ Holiday activity with food programme (aka **Summer in the City**)
- ❖ **Support Nourish Hub & Food Bank**
- ❖ **Local Support Payments £500k+**
- ❖ Topped up the **Discretionary Housing Payments** budget
- ❖ **Council tax** frozen for 2022/23, one of only two London councils to do so.
- ❖ Supported 900 people with **fuel costs** through referrals
- ❖ H&F continues to **support residents on low incomes** through distribution of a further £1.4m via the **Household Support Fund** / funding fuel / food vouchers targeting help.



- ❖ Support Green Doctors and Advice sector
- ❖ **Free day services** for adults with learning/ health difficulties
- ❖ **Free Home care**
- ❖ **Social Care Capital:** microwaves & washing machines
- ❖ **Warm meals** this Christmas
- ❖ [Cost of Doing Business](#) webpage
- ❖ H&F **1-2-1 business advice** offer
- ❖ **Work Zone** offers weekly drop-in sessions, with chance to expand to more locations
- ❖ **Winter wellbeing campaign** to promote uptake and access to services.
- ❖ **Dedicated COL advice line** being established



**H&F**  
**Winter**  
**Wellbeing**



# Building support with partners to deliver for residents....



- H&Fs approach....
  - **building alliances** of support
  - **encouraging uptake** through campaigns
  - build **economic resilience** and **financial inclusion**
  - Developing **Food, Fuel and Financial inclusion** strategies
  - Work with and support our community leaders and businesses and have a **collective community response**, drawing on all our skills, data, knowledge and resources
  - Explore warm spaces/cafes, pop up info/advice stalls & public conference

# WORKSHOP 1

## COL crisis impact on our communities

### Question:

**What are you seeing in your services with clients  
&  
what are the key issues for residents?**

# Working together



## Coffee/ Tea Break

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# WORKSHOP 2: Ideas & support

## Question:

**What solutions are there to support and help residents?**

**How can we all help mitigate the impacts?**



# Working together



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# WORKSHOP 3

## Working together

**Question:** How can we work together as an alliance to tackle these challenges and deliver on solutions?

**Question:** What could an Alliance look like, who should be involved?



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## Next Steps

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**Thank you for attending!**

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