



HEALTH and WELLBEING BOARD
Wednesday 21 December

REPORT TITLE:	COST OF LIVING ACTION GROUP UPDATE
REPORT OF:	DIRECTOR OF PUBLIC HEALTH

REPORT SUMMARY

This report is an update from actions undertaken by the Cost-of-Living Action Group to address the impact of the increase in cost of living on residents and businesses in the Borough.

This supports the pledges in the Wirral Plan:

Brighter Futures to ensure children get the best start in life and are not subject to, as much as possible the impact of families in poverty. The support provided across the system will help families to mitigate the impact of the cost-of-living crisis.

Inclusive economy by supporting residents and businesses to maintain employment to ensure household income is forthcoming and employment opportunities are available

Active and Healthy Lives to ensure residents do not suffer long term impact of poor physical and mental health as a result of the crisis and help and support is available through partners to prevent this at an early stage as possible

The report affects all wards in the borough.

RECOMMENDATIONS

The Health and Wellbeing Board is recommended to: -

1. Note the actions completed by the Cost-of-Living Action Group in addressing cost of living challenges in the borough.
2. Ensure all partners participate in the Keep Wirral Well communications programme and promote Wirral Infobank and warm hubs both to their clients and employees as part of their Anchor Institution work as detailed in the Health and Wellbeing Strategy.

SUPPORTING INFORMATION

1.0 REASON/S FOR RECOMMENDATION/S

- 1.1 Following the Council's Policy and Resources Committee in November 2022 the Health and Wellbeing Board were nominated to take the lead strategic role for action to tackle cost of living challenges in the borough.

2.0 OTHER OPTIONS CONSIDERED

- 2.1 Each partner develops its own response to the cost-of-living crisis this has the danger of duplicating action, lack of coordination and promoting confusion, this option was therefore not pursued.

3.0 BACKGROUND INFORMATION

- 3.1 The economic backdrop in the UK has changed considerably over the past few months with higher oil, gas and commodity prices, fears of rising and persistent inflation and its damaging impact on consumers' cost of living, little indication of an imminent end to Russia-Ukraine hostilities and supply chain bottlenecks exacerbated by war in Ukraine and lockdowns in China. As reported nationally in the media, this is having a significant detrimental impact on funding and income available for residents and their ability afford their day-to-day bills and expenditure.
- 3.2 There are increasing reports of residents making choices between heating or eating, being isolated in their homes due to no available money to pay for fuel or electricity and having to prioritise food over other basic but important needs.
- 3.3 The impact of this creates a consequential longer-term impact for residents who may fall into poverty, face eviction from their homes and suffer significant mental and physical health issues. These issues will not only affect the most vulnerable in the Borough that the Council and its partners would be aware of, but also those who ordinarily would have been able to manage and therefore would not usually have sought support; but are likely to find themselves in more challenging circumstances
- 3.4 A cost-of-living action group has been established to co-ordinate Wirral's operational response to the cost-of-living crisis, working with residents, partners, communities & businesses impacted by current and predicted high energy costs and rapidly rising inflation. Although initially reporting updates through the Policy & Resources Committee, at the November meeting it agreed that to ensure strategic oversight by partners on activity taking place to mitigate cost of living challenges, future reporting would be to the Health & Wellbeing Board.

Key actions taken, following the November Policy & Resources Committee update include:

3.5 **Wirral Partnership Summit**

On the 16th November the Wirral Partnership Summit in Birkenhead Town Hall saw representatives from sectors including housing, health, and the community, voluntary and faith sectors attend a ground-breaking conference held to strengthen their relationships and ensure they were all working together for Wirral residents, businesses and communities.

The aim of the Summit was to bring key partners together to learn about existing services and see what more can be done to tackle cost-of-living challenges being faced by residents and businesses in Wirral.

The Summit heard that struggling residents increasingly need more and more help with emergency food, fuel, and debt support and how there is a new cohort of people accessing these types of services for the first time, while those that have accessed the services previously now have more complex problems.

Other issues raised included the sustainability of businesses and even the Charity, Voluntary and Faith (CVF) organisations which help people but find themselves increasingly at risk due to their own rising fuel costs and impacts on staff and volunteers who support these services. It heard that charitable donations are down up to 50% compared to 2021, placing even greater pressure on the sector at a time of rising demand for their help.

There was also discussion about how the wider health and care system is under additional pressure and hospital admissions may increase, for example, if people cannot afford to run medical equipment from home.

Also highlighted were concerns about health and safety in homes, as more people may be using electric blankets and lighting candles and fires to keep warm.

Key actions and next steps include:

- Focus on communicating and highlighting what support exists. Partners agreed that there is a good range and variety of support services, but there is a need to ensure it is all listed and co-ordinated in a single place and as a single Wirral offer on partner websites and using Wirral InfoBank.
- We need to ensure that information, advice and support is communicated accessibly e.g. for BAME residents and Easy Read. Also consider digital exclusion and continue to use community outreach, connectors and local neighbourhood outreach.
- We should promote community spirit by better communicating the work done by residents.
- We need to consider how best to reach and communicate with the new cohort that might not traditionally require support.
- Businesses in Wirral are also being impacted. Rising energy bills and input costs are a major concern. SMEs face specific challenges, and some sectors are being

particularly hard hit – including retail, hospitality and construction. We are having ongoing discussions with local business and the Chamber to understand the specific issues being faced by businesses and will hold a further Summit to focus on those.

- Further Partnership Summits will take place in the coming months. As well as addressing the cost-of-living issues, future Summits will focus on other joint priorities, including tackling health and wealth inequalities across Wirral, addressing the Climate Emergency, and securing inward investment to provide local opportunities for training, apprenticeships and jobs for young people and school leavers.

3.6 **Communication Plan**

Our communications approach aims to showcase and signpost the support available across the borough from a wide range of partners, not just the council itself.

The three-point plan will focus on:

- Increasing awareness of services and support available
- Promoting and signposting to support to reduce further hardship
- Decreasing the stigma associated with seeking/ accessing support

The content of the communications plan will be led by insight work and will promote partner interventions and local, regional, and national policy updates. Given the wide and varied stakeholder group, it is suggested that this is presented as a visual element – not a brand, but more of a ‘stamp.’ This will build on the already established Health & Wellbeing brand of ‘Keep Wirral Well’ and incorporate a cost-of-living strapline as illustrated below:

Keeping Wirral Well 
Cost of living support

In terms of delivery, and in order to avoid confusion and ensure access to the right information at the right time, all support offers will be categorised into 8 broad areas of support:

- ...With Living Costs
- ...With Housing Costs
- ...With Energy Costs
- ...Food
- ...Families with Children
- ...Employment, Education & Training
- ...For Businesses
- ...To stay Safe & Well (Inc. Warm Spaces)

An icon led visual concept will be created in order to support and enhance ease of communication. This style will lead all social, digital, print, and tangible messaging. See Appendix 1.

3.9 **Warm hubs**

£1.2 million has been allocated from the Contain Outbreak Management Fund (COMF) to increase capacity within the Community, Voluntary and Faith (CVF) sector to support residents facing cost-of-living challenges. The funding will allow trusted third sector organisations to increase the capacity of their services and support those communities and vulnerable residents most in need. The criteria for grants addressed the following themes: fuel poverty, food poverty, warm hubs and vulnerable groups. The grant process closed on Friday 14th October, with 92 applications received totalling £4,943,744.045. Two thirds of all applications were for warm hubs. All submissions were evaluated in accordance with a rigorous process approved by the council's internal audit team. All submissions were evaluated across two panels the second being a cross directorate panel of senior officers. The proposed successful applications were presented to the COMF working group on 10th November 2022. It was agreed by the COMF working group that applications could be awarded following due diligence checks across the venues to ensure quality and safety in the hubs. These checks are in the process of being undertaken by the Health Protection Team. Once all venues have been contacted a full list of all warm hubs will be available on Wirral Infobank. Co-ordination and promotion of warm hub provision will be crucial across all partners to ensure residents are aware of when and where they can access warm hub provision.

Evaluation of the impact of warm hubs on residents' health and wellbeing will be undertaken. The findings of the evaluation will be reported to the Board for discussion and debate however it is important to note that this funding is non recurrent, any future funding of this work would need to be met from mainstream budgets.

3.10 **Maximising New External Funding Streams**

Where possible within the limits of eligibility criteria, targeted interventions have been proposed within new sources of external funding in order to target support to tackle cost of living impacts. At its Cabinet meeting in October 2022, the Liverpool City Region Combined Authority approved a first tranche of UK Shared Prosperity Fund for the VCF sector to implement community measures for those most in need as a direct response to the cost-of-living impacts. This will include support for key VCF infrastructure funding as well as direct financial management support for residents. Looking forward, Wirral Council is planning to secure a share of the LCR UK Shared Prosperity Funds specifically for town centres, to complement the existing business support offer that is free at the point of access for businesses of all sizes and sectors in Wirral.

3.11 **Dashboard**

A dashboard is in development to monitor the impact of cost of living challenges on local people and inform partners response. A full report on the dashboard will be available for the next meeting of the Health and Wellbeing Board.

4.0 FINANCIAL IMPLICATIONS

- 4.1 The current funding available to the Council to mitigate cost of living challenges for local people were included in the November P&R report.
- 4.2 In summary, there is £5,735,345 of financial support available through various funding streams. Of this funding, £1.17m is yet to be allocated. The Cost-of-Living Action Group are in the process of evaluating insight and evidence to determine where the allocation of funding would be the most beneficial for residents. In addition, we are awaiting information from the Department for Work and Pensions to allow us to identify residents who only receive Housing Benefit and no other means tested benefits. This information will enable the council to support this group who to date have received limited national support.

5.0 LEGAL IMPLICATIONS

- 5.1 Many of the services and support mechanisms provided by the Council are carried out through a variety of legal powers that assist those functions, having regard to the public sector equality duty, best value, and other requirements.
- 5.2 As well as exercising its powers under these specific provisions, the Council has a wide-ranging general power of competence that will enable it to act in this way to secure the best interests of the Borough, its economy, and the persons resident or present in its area.

6.0 RESOURCE IMPLICATIONS: STAFFING, ICT AND ASSETS

- 6.1 A cost-of-living officer action group has been established to respond to strategic and operational issues being reported by residents and the organisation.

7.0 RELEVANT RISKS

- 7.1 Failure to recognise and respond to cost-of-living challenges will put residents at risk from a number of consequential impacts, if they are not able to access funding required to afford their basic needs. This includes:
- Falling into poverty
 - Poor physical and mental health
 - Evictions from accommodation and the impact on health of poor housing
 - A decrease in educational attainment
 - Loss of employment, business and livelihoods
 - Exposure to unscrupulous individuals e.g., loan sharks
 - Negative impacts on community safety caused by potential increases in theft, burglary, and other relevant crime

- Increased safeguarding risk of the grooming and exploitation of children, young people, and vulnerable adults, posed by organised crime gangs/county lines activity

7.2 The Council itself is not insulated from the current situation with a consequential impact on staff mental and physical wellbeing, significantly increasing fuel prices impacting on building running costs, a large reduction in income where customers can no longer afford to pay for services and increased cost of inflation on Council contracts. In parallel the Council is also currently reviewing the impact of these and other increasing operational costs on its own budget situation and service provision. Many programmes of support that have been in place for families throughout the pandemic, with others being established in response to the recent rises in inflation. This will help to mitigate some of the effects of the increased cost of living. The Council has developed, alongside partners, a universal response which focuses on the helping all residents, and a targeted response which focusses support and signposting on specific resident groups most in need.

7.4 Failure of partners to recognise the impact on their organisations of the crisis and to plan accordingly will result in poor financial management and potential budget overspends, meaning they will be unable to respond to the crisis effectively and will not be able to manage the budget position.

7.5 If the Health and Wellbeing Board does not respond to the crisis in terms of fulfilling its community leadership role, the consequential impact on residents will be long-term and will result in exacerbated financial and capacity pressures on partners.

8.0 ENGAGEMENT/CONSULTATION

8.1 Consultation is ongoing with partners as to the response to the crisis as part of the normal and frequent dialogue that takes place. Partners have been working together for some time to determine the impact and the mitigations that are already in place and what additional support can be provided.

8.2 We spoke to local people and the community voluntary and faith sector to understand the challenges they are facing, and the support offer they require. A copy of the full report can be found here <https://www.wirralintelligenceservice.org/state-of-the-borough/cost-of-living-crisis-2022-23/> .

9.0 EQUALITY IMPLICATIONS

9.1 The Council has a legal requirement to make sure its policies, and the way it carries out its work, do not discriminate against anyone. An Equality Impact Assessment is a tool to help council services identify steps they can take to ensure equality for anyone who might be affected by a particular policy, decision or activity. The EIA for this work is attached at <https://www.wirral.gov.uk/communities-and-neighbourhoods/equality-impact-assessments>.

9.2 There is scope for there to be fundamental equality implications as a result of the cost-of-living crisis. Several pieces of insight have been undertaken with local people to inform the work programme ensuring the voice of residents and those who are particularly vulnerable are informing policy and communications. The reports are available to view at the following link <https://www.wirralintelligenceservice.org/state-of-the-borough/cost-of-living-crisis-2022-23/>

10.0 ENVIRONMENT AND CLIMATE IMPLICATIONS

10.1 Actions to mitigate the cost-of-living crisis will also contribute towards attainment of Wirral Cool 2 Strategy, and the Councils carbon net zero target by 2030. For example:

- Heating and powering buildings currently makes up 40% of the UK's total energy usage. Support provided to reduce risks of fuel poverty may include improving the energy efficiency of homes, which will have a beneficial impact on reducing carbon emissions.
- Initiatives related to supporting people in food poverty may also support the reduction of food waste.

11.0 COMMUNITY WEALTH IMPLICATIONS

11.1 By its nature, the activity identified in this report will take place across Wirral and will be based around the local public sector and community organisations active in the Borough. There will be an impact on the wealth of residents and businesses from the crisis as available income will be limited and businesses may fail. Anchor institutions will, as part of the system-based response will work as much as possible to mitigate any impact from the crisis, but it is inevitable that the implications for community wealth will be detrimental.

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APPENDICES

Appendix 1 – Concept for Cost of Living communication campaign

BACKGROUND PAPERS

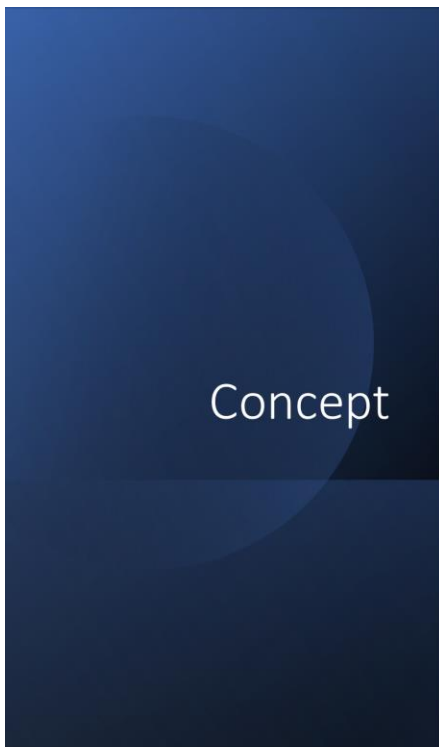
Local Government Association, Cost of Living Evidence Hub: <https://www.local.gov.uk/our-support/safer-and-more-sustainable-communities/cost-living-hub>

Cost of Living Crisis, Wirral Intelligence Service JSNA (Joint Strategic Needs Assessment), Wirral Council:
<https://www.wirralintelligenceservice.org/state-of-the-borough/cost-of-living-crisis-2022/>

SUBJECT HISTORY (last 3 years)

Council Meeting	Date
Policy and Resources Committee	31 August 2022
Policy and Resources Committee	5 October 2022
Policy and Resources Committee	9 November 2022

Appendix 1 – Concept for Cost of Living communications campaign



- Icon led visuals to support and enhance communication
- Can use as a whole to communicate COL or separate tiles when referring to individual areas of support
- Softer tones and non-invasive imagery
- Has potential to be used without icons as a COL 'trademark'

