



Cost of Living *Resources*

Table of Contents

- National Context: Overview, Analysis and Impact
- Government Support
- Local Authority Response
- District and Borough Council Response
- Hampshire and Isle of Wight Fire and Rescue Service
- Voluntary and Community Sector
- Mental Health and Wellbeing
- Partner Landscape – Health



National Context

This overview was compiled as part of the Hampshire County Council Cost of Living workstream overseen by the Care Governance Board. The national context remains largely unchanged and there is a growing body of research and evidence pointing to primary and secondary impacts of cost of living on both Hampshire residents, and the public sector workforce.

- **UK inflation continues to remain at a high level.** The Consumer Prices Index (CPI), including owner occupiers' **housing costs** (CPIH) rose by 8.8% in the 12 months to September. Over the same period, CPI rose by 10.1%, up from 9.9% in August. The Bank of England measures the current **inflation rate at 10.1%** (against a Government target of 2%) and expects it to remain above 10% for several months before showing any decline¹.
- The **rising cost of food** is driving the latest rise in living costs, along with energy bills and transport costs. Overall, the price of budget food in supermarkets rose by 17% in the year to September according to the ONS. The rise in the cost of groceries has been accelerated by the war in Ukraine, which has disrupted grain, oil and fertiliser supplies from the region².
- **Household energy bills increased** by 54% in April 2022 and were due to increase by a further 80% in October. The new **Energy Price Guarantee** will limit the October increase to 27%. There is **no price cap on non-domestic energy** so increases in business energy bills could be larger still, affecting the economic viability of some and feeding through to higher consumer prices in general³.
- The Financial Conduct Authority (FCA) reported that an **increasing number of people are struggling to keep up with their bills** (7.8m people – an increase of 2.5m people since 2020). They also report that one in four people are in financial difficulty or could quickly find themselves in difficulty if they suffered a financial shock⁴.
- **Increased strike action** is also anticipated across a range of Public Sector occupations, including nurses, teachers, firefighters.
- National Grid has warned of the risk of **short periods of blackouts** during the hours of 4pm and 7pm on the coldest days during January–February.
- **Increased risk of fraud** – e.g., Citizens Advice research found that more than three quarters of UK adults said they have been targeted by a scammer this year – a 14% increase compared to this time last year (see here).
- **Recent polling by Age UK** on social care and the cost of living found that 10% of over 60s have or are planning to scale back their social care because of affordability issues.

Disproportionate Impact

The rising cost of living is not impacting everyone equally. People who are already experiencing inequity and poverty will be disproportionately affected. Analysis to understand population cohorts most impacted and at risk of poor health outcomes during cold weather may be beneficial.

People with a disability

- People with a disability typically spend more on essential goods and services, like heating, insurance, specialist equipment, accessible transport and specialist food and therapies. This cohort of the population has already faced disproportionate impacts from Covid – with many people with a disability continuing to live in social isolation (increasing dependency on energy usage within their home).
- Polling of 1000 families with a disabled child or adult in their household across the UK in 2022 found that 72% said they have been
- 55% of disabled adults reported difficulty paying energy bills, 36% difficulty with housing payments (compared with 40% and 27% of non-disabled people respectively). pushed into debt this year due to increases to food and energy prices. More than half (55 per cent) admitted to borrowing money from friends and family to pay bills, with two in five (40 per cent) saying they will go without food to save money. More than three quarters (77 per cent) said the financial pressure is affecting their mental health.

Ethnic minority households

- Black or Black British adults are finding it most difficult to afford energy bills at 68%, compared to 59% of Asian or Asian British adults and 44% White adults.

Low income households

- Higher costs increase the risk of more people falling into problem debt, particularly for lower income families. People in problem debt are nearly three times as likely to have 'bad' or 'very bad' health. The cost-of-living crisis is a health emergency too – The Health Foundation
- Adults who paid their gas or electricity by prepayment (72%) more frequently reported difficulty affording energy than those who pay for gas and electricity using either direct debit or one-off payments (42%) 5.

Families with dependent children

- One in five UK households containing dependent children experienced fuel poverty in 2020 – Institute of Health Equity

Cold weather and fuel poverty can exacerbate poor health and wellbeing, including:

- Respiratory problems
- Circulatory problems
- Long term conditions (e.g., Diabetes) and Dementia
- Physiological thermoregulation in older people
- Mental health – constantly worrying about having enough money to pay bills or buy food can also lead to stress, anxiety and depression. Chronic stress also has impacts on physical health including high blood pressure and weakened immune systems.

The **Centre for Progressive Policy** vulnerability Index looks across: fuel poverty, food insecurity, child poverty, claimant count, economic inactivity and low pay

Government Support

Access to Government support is largely automatic for those eligible except for the Household Support Fund. Government continues to promote 'usual' support e.g., child benefits, winter fuel payments, free school meals etc. Further announcements pending the Autumn Statement, now expected on 17 November 2022.

[Energy Bills Support Scheme](#)

All households with a domestic electricity connection in England, Scotland and Wales are eligible for the £400 discount.
Application: Automatic – no need to apply

[Energy Bill Relief Scheme](#)

The scheme will be available to everyone on a non-domestic contract including:

- businesses
- Voluntary Sector organisations, such as charities
- Public Sector organisations such as schools, hospitals and care homes who are:
 - on existing fixed price contracts that were agreed on or after 1 December 2021
 - signing new fixed price contracts
 - on deemed / out of contract or variable tariffs
 - on flexible purchase or similar contracts

Application: Automatic – suppliers will apply reductions to the bills of all eligible non-domestic customers.

[Household Support Fund](#)

Made available to County Councils and Unitary Authorities in England to support those most in need to help with global inflationary challenges and the significantly rising cost of living.

[Help for Households – Business Partners](#)

Various schemes operated by retailers and independent businesses as set out online.

Local Authority Response

The County Council's focus on making the most of the wide range of information and support services already available is largely in line with other local authorities. Further data analysis could help HCC better understand the equality impacts and target information, advice and support.

[Cost of living hub | Local Government Association](#)

- Themes around: Food, Fuel, Health, Money, Partnerships, Skills and Employment
- Around 15 district councils have declared a "cost of living emergency" – some of these involve "cost of living plans" which largely involve co-ordinating and highlighting existing support alongside targeted distribution of the Household Support Fund

[CCN Budget Analysis](#)

- The level of additional inflationary and demand costs are more than double that of previous estimates by PwC for CCN – at **£3.5bn in inflationary costs**.
- County leaders warn any further funding reductions would be '**worse than austerity**'. CCN says that some of its member councils would regrettably propose a 'core offer' or minimum level of service to stave off financial bankruptcy – meaning councils would **only be able to deliver statutory services**

Local information and resources:

- Hampshire – [Keep Warm Keep Well](#) and [Connect to Support Hampshire](#)
- Hampshire Adults' Safeguarding Board – National Safeguarding Adults Week 2022: [Cost of Living / Fuel Poverty and Safeguarding](#)
- Southampton – [Getting help with the Cost of Living](#)
- Isle of Wight – [Cost of living](#)
- Portsmouth – Cost of living was the topic for the [Big Portsmouth Survey](#)

Hampshire County Council response is coordinated centrally through a cross-departmental officer working group. Key messages have been shared with external providers to ensure support and referral information are signposted.

District and Borough Council Response



[Test Valley Borough Council Cost of Living Support](#)



[East Hampshire District Council Cost of Living Support](#)

Colleagues are currently working up a proposal for EHDC funded financial support to compliment the County's Household Support Fund.



[New Forest District Council Cost of Living Information](#) and digital pamphlet outlining help and support available to New Forest residents.



[Rushmoor Borough Council Cost of Living Help](#)

Updates expected in light of the Autumn Budget Statement.



[Eastleigh Cost of Living Support Page](#)

A webpage containing information, guidance, advice and support for those experiencing financial hardship due to the cost of living.

[Warm Welcome Scheme](#)

A list of organisations and venues who are part of the our Warm Welcome directory and who are offering places which people can access for free to take part in activities, have a cup of tea and stay warm over the winter months.



[Havant Cost of Living Support](#)

Working alongside other local organisations who are providing information to the public, including Citizens Advice, Community First and the Libraries, among others. Encouraging those offering warm spaces to sign up to the national directory.

Hampshire and Isle of Wight Fire and Rescue Service

Hampshire and Isle of Wight Fire and Rescue Service have developed clear set of key messages to help spot signs of vulnerability due to increasingly risky behaviours in response to Cost of Living challenges – focused on ‘the 5 Cs’.

Behaviours include using more candles instead of electric lights, lighting open fires and using other alternative forms of heating, such as plug-in heaters, alternative ways of cooking, such as camping stoves, people choosing to live out of one room only – need for smoke detection/carbon monoxide alarm in main living space.

The crews are guided and supported to engage sensitively with those in the community affected by the cost of living challenges.

[Hampshire & Isle of Wight Fire & Rescue Service – Cost of Living](#)

[HIWFRS Home Fire Safety Card](#)

[HIWFRS Cost of Living Digital Partners Asset](#)

COST OF LIVING SUPPORT

With the rising cost of living making this a challenging time for many, we want to make sure residents across Hampshire and Isle of Wight know how to keep themselves, their loved ones and their homes safe from fire.

We need the support of our valued and trusted partners to help us reach and support the most vulnerable members of our community who may be in fuel hardship.

Our five Cs: carbon monoxide, cooking, clothing, candles, chimneys, highlight home fire safety risks that people may be taking as they respond to increased living costs.

HOW WE CAN HELP - SAFE AND WELL VISITS

We're now offering Safe and Well home fire safety visits to even more members of our communities to help protect them and their homes from fire at this challenging time.

During a Safe and Well visit we will:

- **Identify any potential fire risks** and discuss with the occupier how they can prevent or reduce the risk
- **Ensure occupants have working smoke alarms**, install where necessary, and advise on maintenance and testing
- **Ensure occupants have carbon monoxide detectors**, where needed, install if necessary and discuss the dangers
- **Help put together a household escape plan** and identify any mobility issues that may impede an evacuation
- **Issue fire retardant bedding, furniture throws and nightwear** where needed
- **Give basic advice** on topics such as falls prevention and smoking

WHO DO WE VISIT?

- Those you're concerned might be struggling with fuel hardship
- Ages 65 and over
- Evidence of fire risk concerns - e.g. burn marks on bedding and furniture
- Signs of hoarding
- Signs of unsafe cooking practices
- Hearing impairments - might not hear a smoke detector sounding
- Cognitive impairments that would impact their response and ability to evacuate
- Mobility impairments that would impact their ability to evacuate
- Anyone who is substance or alcohol dependant

THE 5 Cs

- Carbon Monoxide**
Do you know it's your landlord's job to make sure a carbon monoxide alarm is fitted in your home?
- Cooking**
Barbecues and camping stoves are unsafe to use indoors and put you at risk of carbon monoxide poisoning
- Chimneys**
Get yours swept and checked professionally if you're planning to light an open fire this winter
- Clothing**
Beware where you dry clothes. Clothes can get caught on electric heaters and burn
- Candles**
Keep lit candles away from curtains and bedding and be sure to blow out when you leave the room

Look out for these signs that may indicate someone you meet is struggling with fuel costs:

- Living primarily in one room,
- Using plug-in heaters, or other alternative heating arrangements;
- Increased use of candles or alternative source of lighting;
- Concerns over cooking

HOW YOU CAN SUPPORT US

If you're concerned somebody is in fuel hardship, displaying unsafe practices in their home (think 5 Cs), or meets the other criteria for a home fire safety visit, we need your help so we can get in touch and support them.

- ✉ **Make a referral on our website** - be sure to include as much detail as possible, including that this is a fuel hardship referral in the comments box
- ☎ 023 8062 6751
- ✉ community.firesafety@hantsfire.gov.uk

If you can, speak to the individual first about Safe and Well so they're not surprised to hear from us and know help is on the way.

Thank you for playing your part to help us to support our community during these challenging times.



Voluntary and Community Sector



Energise Me have access to grants for organisations to apply for support to help through the cost of living crisis, where here this might stop physical activity taking place e.g. cost of putting floodlights on, people or families having to stop activity because they can't afford it etc.

[Covid-19 Emergency Funds for physical activity and sport – Energise Me](#)

They can also help youth organisations or organisations working with young people, with investment to build physical activity into their offer.

[Energise YOUth Funding – Energise Me – Hampshire and Isle of Wight](#)

An important message came from Thomas Richardson, Associate Professor of Clinical Psychology University of Southampton in a recent Cost of Living Summit to build low cost or no cost physical activity into weekly schedule to help manage mental health.



Action Hampshire has launched a [Cost of Living resource page](#) – this signposts individuals and VCISOs to information and guidance.

Mental Health and Wellbeing



[Mental Wellbeing Hampshire](#) is a partnership of organisations working to support good mental health and wellbeing in our communities, promoting key public health messages and signposting to services.

Money and Mental Health Partnership is a multi-agency partnership coordinating work aimed at promoting financial and mental health literacy and increasing workforce knowledge, confidence and skills across organisations working with people at risk of poor financial and mental health.



[Chat About](#) is a free scheme encourages organisations and businesses to offer a space to connect with others, and staff to undertake mental wellbeing training and gain awareness of where to signpost.

Partner Landscape - Health

The **Hampshire and Isle of Wight Integrated Care System** website includes a [Winter help and support page](#) with links to support and information available via local authorities and wider communities.

The **Hampshire and Isle of Wight Integrated Care Board** has also initiated a series of meetings of health and local authority representatives to explore opportunities for sharing information and joint approaches.

The **Hampshire Place Assembly** has identified Cost of Living as a priority area, to be the topic of a session in early 2023. The Hampshire Joint Strategic Needs Assessment has also recently been updated and is being promoted with partners on the **Hampshire Health and Wellbeing Board**.

Hampshire Hospitals NHS Foundation Trust have put into place a wellbeing hub, rewards platform, updated mileage rates, benefits page, foodbank contacts, hardship fund and have welcomed feedback and ideas from staff. Salary advance scheme and further extension of salary sacrifice offerings are currently being explored.

Southern Health NHS Foundation Trust have taken the approach of supporting the workforce has been through a combination of listening into action, temporary changes to terms and conditions (mileage rates), and signposting people to avenues for confidential financial wellbeing support as well as support for Pre-registration Clinical Apprentices, pension support and newsletters, bringing forward the Christmas pay day, discretionary use of faster payments for staff, supplementing the cost of meals at work and therapeutic meals support. Instant pay and longer term pay and reward options are currently under consideration. A dedicated Financial Wellbeing page on staff portal links to Citizen's Advice, cost of living helpline (HloW ICB), discounts/lifestyle support, energy bills and saving, fuel hardship and fire safety advice, food banks, housing advice (ICB Housing Hub), money service advice, salary sacrifice schemes, union support and hardship funds, and Employee Assistance Program (EAP).

Frimley Health and Care have set up this [Cost of Living support page](#).

thank
you

Please circulate this widely across and beyond
your organisations as needed.

