



COST OF LIVING CRISIS

A WHOLE SYSTEM APPROACH – PROGRESS REPORT NOVEMBER 2022

WHAT ARE WE SEEING?

From the drastic increases in utility and fuel costs, to higher food prices and the ever decreasing number of affordable properties, all across the district we are aware that our residents are feeling the impact of the cost of living crisis, and are finding it more difficult to satisfy their basic needs.

Additionally, as a district with a significant rural population, many of our households will experience additional pressures not seen to the same extent as those households living in more urban areas. Below is a snapshot of the issues being faced by our residents, compiled from a range of sources. For references, please see the final page of this report.

Fuel Poverty and Transport

As of 2020 there were an estimated 13.2% of households in Babergh who are in fuel poverty and 13.1% across Mid Suffolk, this is slightly below the national average of 13.4% [1].

While we do not yet have fuel poverty data for 2022, with the average price of oil more than doubling between June 2021 and June 2022 [5], the average household bill set to increase up to 64% [1], and rural properties being more likely to have an EPC rating of D or below [2], it is very likely that the number of households across the district who are experiencing fuel poverty is set to increase considerably.

Additionally, households who are not connected to a mains gas supply are shown to have a relative increased risk of fuel poverty of 7.1% [2]. In 2020 the percentage of households within Babergh who did not have access to mains gas was 36%, while in Mid Suffolk this was 52%. [4]

while rates of fuel poverty are similar across rural and urban populations, those living in rural areas are more likely to experience deeper levels of fuel poverty and have a larger fuel poverty gap. The average household in a rural area experiencing fuel poverty would require an additional £501 per year to pull them out of fuel poverty, while in urban areas this figure is £223 [2].

A considerable proportion of households in fuel poverty will have a pre-payment meter installed, 30.6% compared to 10.7% for households not in fuel poverty. [3] [6]

Citizens Advice have reported a national increase in the amounts of clients who are presenting with energy debt, as well as a year on year increase in the number of pre-payment meters being installed as a result of customer debt. There are currently 24,713 households within Suffolk on a pre-payment meter. [1]

In addition to the increase in the cost of heating their homes, households are seeing an increase in the cost of the fuel and transportation. The cost of filling up a vehicle has increased considerably over the last twelve months, with July seeing petrol and diesel prices 46.8% higher than the same month in the previous year. [17] While prices have declined somewhat in the last few months, this is anticipated to increase again as we move into winter following the decision by Opec to cut oil production.

This anticipated increase in car fuel costs will pose an additional strain for resident's budgets at a time when most essential costs are going up, particularly for those who need to travel in order to access essential services, employment and education, and those living in more rural areas of the district.

Households living in more rural areas already spend more on their transportation costs than their urban counterparts, with the average household in a rural village spending up to £55 more per week [2]. Those on a low income, who tend to own less efficient vehicles and already pay more car tax, are particularly vulnerable to these price increases. [19]

For those not able to drive, or without access to a car, public transport is a necessity; however the reduction in passengers since the pandemic in 2020 has led to reduced bus services, particularly across the East of England [18]. This risks creating barriers to opportunities in employment and education for our residents, as well as issues accessing cultural and social activities, and healthcare. [20]

Those on a low income, lone parent families and people with disability are less likely to be able to drive and have access to a vehicle, and therefore are more likely to be reliant on the provision of adequate public transport. [21]

Housing

Nationally and across the district the availability and affordability of housing has decreased. Since the pandemic there has been a sharp decrease in the number of available homes to rent, caused in large part by the increase in the number of second homes and holiday lets in rural areas across the country. In March 2022 53% of buy-to-let properties that were sold left the private rented sector. [11] Currently across Babergh and Mid Suffolk only 11.9% of households are in privately rented properties [12].

This drop in availability has led to higher demand for the privately rented properties that remain on the market, causing an 11% increase in asking rents in rural areas. [2] Property Mark reported in July 2022 that 82% of member agents saw a month on month increase in rents. [10]

The gap between the Local Housing Allowance for benefits and the current market rent makes it increasingly difficult for households in receipt of benefits to afford their rent [22], of 160 properties advertised in Ipswich across the month of July, not a single one was affordable for a household on benefits. [7] Across Babergh and Mid Suffolk the gap between Housing Benefit/ Housing Element rates and market rents is over £100 per week for larger properties and just under £50 per week for smaller properties.[9]

Across Babergh and Mid Suffolk 34.1% of households own their properties with a mortgage [12]. The recent increase in interest rates will make it more challenging for owner occupiers to afford their housing costs. Owner occupiers are not eligible for traditional benefits to assist with their housing costs such as Universal Credit Housing Element, Housing Benefit, Discretionary Housing Payments, or the Household Support Grant, leaving them with limited access to support.

Food Security

Nationally, food and non-alcoholic beverage prices rose by 13.1% in the 12 months to August 2022 [14].

Sudbury Citizens Advice have reported that they are receiving more calls from clients in need of welfare assistance such as food parcels, and Storehouse, the primary foodbank for the Sudbury area, has reported a 42% increase in demand compared to July/ August, with children making up 50% of recipients on average.

Stowmarket food bank supplied 124 food parcels during September, an increase of 20% compared to August/ July, and have provided 665 food parcels since the start of the financial year.

Living in rural areas without access to a car or good public transport may reduce a household's access to affordable food, with more households opting to use local shops where food prices may be higher, [2] [15].

With a higher proportion of residents above pension age across Babergh and Mid Suffolk (25.6% vs the national average of 18.2% [14]), these residents are more likely to be digitally excluded [16] and unable to complete food shopping online, which could again lead to a higher use of local shops at an increased cost for those in rural areas across the district.

Health and Wellbeing

As we enter the winter months, those households facing fuel poverty may choose not to heat their homes due to the financial implications. We know that cold homes can cause and aggravate many health conditions including; respiratory conditions, cardiovascular diseases, poor mental health, dementia, injuries, hypothermia, and problems with childhood development. [1]

Children living in cold homes are more prone to exposure of damp and mould, both of which contribute to developing asthma and acute asthma attacks. Damp and mould may contribute to approximately 10–15 per cent of new cases of childhood asthma across Europe. [1]

Suffolk Health and Wellbeing Board recently reported that in Suffolk the median number of excess winter deaths per year is 110, of which it is estimated that 11 are as a result of fuel poverty and 24 due to cold homes. [1]

Areas with high levels of deprivation have significantly higher rates of adult and child obesity, with many cheap foods having high levels of sugar, salt and fat. [24],

Poverty and deprivation can also have a large impact on mental health, as well as being an underlying cause [25]. Areas with increased poverty rates experience higher levels of mortality from suicide and alcohol and drug related causes, with a higher proportion of young people in poverty found to be experiencing mental health symptoms, compared to those from higher income households. [1]

Financial difficulty increases the risk of domestic abuse, with women living in low-income households being 3.5 times more at risk of suffering domestic violence than those in higher income households.

Suffolk Mind have advised that average emotional wellbeing levels across the county have now dropped to below pandemic levels. This drivers of this have been recorded primarily as a lack of security and control.

The Impact on our VCSE's

Organisations across the VCSE sector have, on the whole, reported an increase in customers who require higher levels of support, in conjunction with increased core running costs and a general reduction in volunteers.

Sudbury Citizens Advice have reported a 558% increase in debt issues since April 2021, and a 70% increase in requests for charitable support due to increased costs which are not covered by current benefit rates. Of the clients they are advising, they are seeing a 38% increase in case complexity, and specialised volunteer tools have been developed to assist volunteers on complicated areas of advice such as energy support.

Citizens Advice in Mid Suffolk are reporting consistently higher client numbers compared to previous years and have seen a sharp increase in the number of clients contacting them for energy advice, which did not decline over the summer as with previous years. They have also reported an increased number of clients with negative budgets, households whose basic outgoings cannot be brought in line with their income despite support.

Homestart have advised that, due to the current cost of fuel, they are experiencing an increased number of volunteers claiming for expenses, and that they have lost several volunteers who have had to find paid employment as a result of the cost of living crisis. Several members of staff have also taken on additional part time employment to top up their income.

The increase in the price of fuel is also greatly impacting the core costs of organisations who require transport as part of their operating model, such as the Rural Coffee Caravan.

HOW DOES THIS ALIGN WITH OUR FIVE POINT PLAN?

With the above themes emerging as challenges for our residents across the district, we are looking at how we can incorporate support for these issues into the Cost of Living framework laid out in our Five Point Plan.

	Coordinating Government Support	Using Our Discretion	Partnership Working	Maintaining Good Health	Access to Food and Nutrition
Fuel poverty and Transportation	✓	✓	✓	✓	
Housing	✓	✓	✓	✓	
Food Security					✓
Health & Wellbeing			✓	✓	

OUR RESPONSE

COORDINATING GOVERNMENT SUPPORT

Co-ordination of government support to ensure it reaches those people who need it.

Council Tax Energy Rebate of £150 – COMPLETE (one off commitment)

We have now concluded the Council Tax Energy Rebate Scheme, residents within Babergh and Mid Suffolk who have a Council Tax band of A -D have now received their energy rebate.

Babergh		Mid Suffolk	
Number of households	31,998	Number of households	34,773
Funds distributed	£4,799,700	Funds distributed	£5,215,950

Energy Rebate Discretionary fund – IN PROGRESS

Phases 1 & 2 of the Energy Rebate Discretionary Fund have now concluded, phase 3 is now being implemented to pay an energy rebate to those in receipt of Council tax Reduction.

The following funds have been awarded from the fund to assist households who are not otherwise eligible for the Council Tax Energy Rebate.

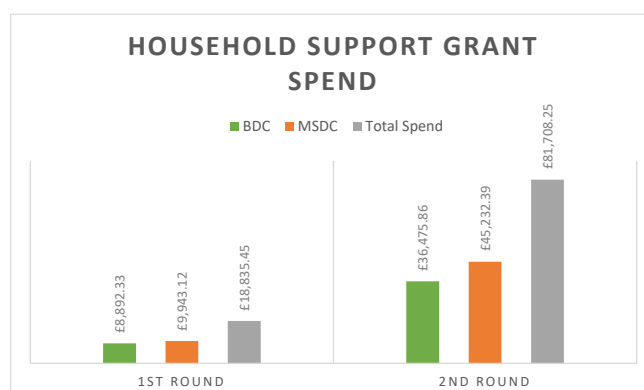
Babergh		Mid Suffolk	
Number of households	198	Number of households	247
Funds distributed	£29,700 29%	Funds distributed	£37,050 23%

Household Support Grant – IN PROGRESS (two rounds complete)

A total of £102,543.70 has been distributed across Babergh and Mid Suffolk to support vulnerable households who are struggling with their housing costs.

A total of 41 households in Babergh and 43 in Mid Suffolk have been supported through the fund.

We have now opened applications for the third allocation of the housing portion of the household support fund, where we will be looking primarily to support vulnerable households in the private rented sector.



EXERCISING DISCRETION

Exercise Discretion when proving welfare support and advice to support those people who could potentially fall on hard times.

Discretionary Housing Payments – IN PROGRESS

We continue to work closely with Shared Revenues Partnership to deliver discretionary payments to vulnerable households who are struggling with their housing costs.

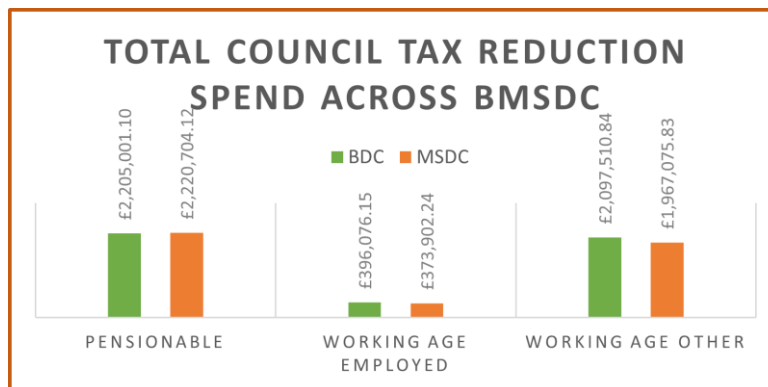
These funds help reduce the accrual of rent arrears and as well as other debts, and help to reduce the risk of homelessness to households across our district.

Babergh		Mid Suffolk	
Number of households	41	Number of households	31
Funds distributed	£37,244	Funds distributed	£39,328

Council Tax Reduction – IN PROGRESS

There are currently a total of 8,791 households in receipt of Council Tax Reduction across Babergh and Mid Suffolk District.

	Babergh (households)	Mid Suffolk (households)
Working Age	2,453	2,288
Pension Age	2,019	2,031



An alternative proposed Council Tax Reduction Scheme has now been agreed by Cabinet which would see full reductions for eligible households in receipt of Universal Credit and legacy benefits. The public consultation for these proposals will run until the 24th November.

EXERCISING DISCRETION (continued)

Support for our tenants – IN PROGRESS

Our Income Officers continue to adopt a person centred approach to any tenant who is struggling to afford their rent, this has become all the more crucial in recent months as households struggle with increased costs. Officers are reporting an increase in households with complex issues, which require more intensive support to resolve.

Officers refer tenants in need of support to our Tenant Support Team for assistance with debt and income maximisation, this is in addition to referrals to external agencies such as Citizens Advice.

Our Tenant Support Team also work pro-actively with tenants in Housing Association and privately rented accommodation to assist them to sustain their tenancies.

The tenant support team currently have 121 active cases across Babergh and Mid Suffolk, and have received 240 referrals since April 2022, of these there have been 196 positive outcomes so far.

Since the start of the financial year officers have assisted residents within Babergh to claim £30,604.15 in benefit income, and £17,304.25 in Mid Suffolk.

	Babergh	Mid Suffolk	Total
BMSDC tenants	86	79	165
Housing association/ private tenants	41	34	75

Feedback from our tenants:

"I just would like to thank you so very much for all of your support and understanding over the last few years. I was left in a bad situation with arrears on the rent account a few years ago and my housing officer has greatly supported me through this and has shown huge amounts of compassion, support and empathy. My housing officer has been so understanding towards me during this difficult time and has helped me to sometimes re-adjust payments to keep to the agreed payment plan when I had other outgoing expenses like hospital appointments which I had to go to. My housing officer has also arranged food parcels for me and to be completely honest I really couldn't have gone through this time without her continued support, empathy and understanding."

PARTNERSHIP WORKING

Maximise partnership working and established systems to provide targeted support in localities where there is a particular trend and need, implementing a targeted family-first approach.

Working with partners to create a single view database and production of legally compliant data sharing agreements - IN PROGRESS

We have been working collaboratively with Suffolk Office of Data and Analytics to create a dashboard to help us identify those who are at risk of crisis.

This work requires significant collaboration to ensure we have data sharing agreements in order to share and use data from a wide variety of partners and sources.

Appointment of Cost of Living Coordinator --COMPLETE

We have successfully recruited to the Cost of Living Coordinator post; Elysa Dale started in the role on the 3rd October and will be working to bring together key departments and agencies in order to deliver the Cost of Living Action Plan.

Funding of Sudbury & District Citizens Advice and Mid Suffolk Citizens Advice – COMPLETE

We are funding Sudbury Citizens Advice and Mid Suffolk Citizens Advice. A one off uplift of 30% has been paid to Sudbury Citizens Advice and Mid Suffolk Citizens Advice in recognition of the increased demand for their services over the coming year. This will be reviewed annually.

Working with our voluntary sector partners – IN PROGRESS

We have set up monthly meetings with external partners and advice agencies from across the district who are directly supporting residents with the Cost of Living crisis. We can share information on the issues affecting our residents, the initiatives being delivered across the district to support people with these issues and identifying possible barriers to success. We will be looking to widen the reach of these meetings moving forward.

PARTNERSHIP WORKING (continued)

System wide investment in Suffolk Warm Handover and Suffolk Infolink – IN PROGRESS

We are actively participating in the Community Support Systems Subgroup of the Collaborative Communities Board to assess how the current platforms, Suffolk Warm Handover and Suffolk Infolink, can be developed, or replaced in order to create a single directory of services that would facilitate referrals between relevant organisations, anonymous data reporting, and a payment by use system that will enable effective social prescribing and feedback of user experiences and outcomes.

Referrals of vulnerable households who require additional discretionary support – IN PROGRESS

We continue to promote the Suffolk Information Partnership's 'Warm Handover' referral internally across our customer service and housing teams. We are working closely with Suffolk County Council as part of the Collaborative Communities Board Community Support System Subgroup to look at ways of driving increased use of the Warm Handover referral and improving the user experience of the platform.

Working with communications colleagues to drive campaigns in line with cost of living objectives – IN PROGRESS

Following the appointment of the Cost of Living Coordinator, we are working with the BMSDC communications team to develop a clear communications campaign that will ensure that residents are easily able to access information regarding the cost of living.

In addition to this we are working with the Independent Food Aid Network (UK) to raise awareness of the various support agencies within the district that residents can approach for assistance with the cost of living. This will be via digital signposting form, accessed via the BMSDC website, and using bespoke diagnostic leaflets which aid users in identifying relevant support available to them.

Provision of support and confidential advice for Babergh and Mid Suffolk staff and key partners- SCOPING

We have had initial discussions with Organisational Development on the best approach to embed this wellbeing support into our service. We will be developing this in phase two of the programme.

Maintain Good Health

Whether that be referrals for mental Health support, discounts at our gyms and swimming pools, engaging in community led 'wellbeing' initiatives, volunteering and socialising via local initiatives

Calendar of family friendly events - IN PROGRESS (one round completed)

Two Family Fun days have been delivered by the Communities Team during August in Sudbury & Stowmarket.

Both Family Fun Days were well attended and gained positive feedback, with all those attending asking that the event is continued. There were many local services used, including information on health and wellbeing, as well as support with the cost of living. 179 activity spaces were pre-booked by HAF children, with many more joining in on the day. Family picnics were also available for HAF eligible children which was well received.

Understanding the impact of the cost of living crisis on our VCSE organisations IN PROGRESS

During September, a number of workshops were delivered with officers, health professionals and the VCSE via the Connect for Health platform to explore concerns and agree key activities to be further explored via the INTs, especially using data to target communication of support available to known areas of deprivation.

Working with partners to ensure vulnerable households have access to fuel and travel vouchers via the LWAS scheme - IN PROGRESS

We are holding monthly internal meetings with members from departments across the council, as well as operational meetings with our VCSE stakeholders, to discuss the support available to vulnerable households via the Local Welfare Assistance Scheme.

Between April – September 2022 there were 40 fuel vouchers awarded to residents in Babergh with a total value of £1960, and 50 vouchers awarded to residents in Mid Suffolk totalling £2450.

Maintain Good Health (continued)

Community- led projects to support with mental health and wellbeing

We continue to work closely with our health partners to deliver projects which seek to build community resilience and improve the wellbeing of our residents, including, but not limited to the following;

ICOPE- Undertaking assessments with participants aged 75+ living at home in the South Rural INT area (Babergh) to understand their health and wellbeing needs, and provide preventative care through community interventions.

Ageing well Programme – Working with SPOT Wellbeing to deliver outreach wellbeing programme for across four locations in the Mid Suffolk area

Active Schools – Working with Active Suffolk to deliver active schools programme with 7 schools currently engaged, aiming to reduce childhood obesity and improve physical and mental wellbeing.

Working with leisure providers to expand existing social prescribing - scheme - IN PROGRESS

GPs are now universally able to refer participants across all four council owned facilities.

Both providers are looking at expanding their offers, with Abbeycroft accepting referrals from Home Start and offering free access to facilities, while Everyone Active are offering free access to young people in care.

We are also building on the success of this scheme by looking to provide residents with mental health issues who are clients with The Greenlight Trust and The Blossom Charity, access to free membership through the GP referral scheme.

ACCESS TO FOOD AND NUTRITION

Whether that be participating in healthy eating exercises/initiatives, organising a community garden to grow produce, setting up of a Community Larder or providing extra support to local food banks to meet any unmet need.

Expansion of Holiday Activities and Food Programme – IN PROGRESS

BMSDC is working with local providers to coordinate a programme of free activities and healthy meals during the school holidays for children and young people.

The programme is funded to cover the Easter, Summer and Christmas holidays but BMSDC are also ensuring that there is a good offer during the half term holidays. The children who take part will enjoy fun and enriching activities in a safe and sociable environment and have the opportunity to develop new skills or knowledge and try out new experiences.

At least one meal per day will be included and the children will improve their knowledge and awareness of healthy eating.

The scheme aims to help families develop their understanding of nutrition and food budgeting.

Understanding the root issues which drive foodbank use - IN PROGRESS

Since the inception of the Five Point Plan we have reviewed this heading; whilst we continue to work closely with our partners at Suffolk County Council to better understand the issue of foodbank use, we have also explored the implementation of community supermarkets.

Community supermarkets can bridge the gap between Food Banks and Affordable Supermarkets like Aldi and Lidl. The concept of the Community Supermarket is early intervention, enabling individuals and families to build financial resilience and to retain control of their own finances even in areas of food or nutritional poverty.

If the Councils Investment Plan for the allocation of UK Shared Prosperity funding is successful, it is intended to progress with the creation of a community supermarket in each district to encourage a sustainable alternative to food banks

Mapping potential sites for growing community produce - IN PROGRESS

Through the mapping work completed by Public Realm, a list of allotments has been collated with spaces for additional plots identified. We are now reviewing how best to progress with this initiative.

LOOKING AHEAD

The current plan includes many commitments which we will continue to deliver as we enter phase two, from using our discretion to alleviate financial hardship, building on our partnership working to identify vulnerable households and provide support, and ensuring clear communication surrounding the local and government support available for households in our district.

We have utilised the headings provided under the current Five Point Plan to form our approach to supporting our residents, and this has been helpful in part. As the circumstances evolve our intention is to review these headings to ensure our approach remains responsive to the ever changing needs of our residents.

The plan should be iterative and flexible to ensure that we can both continue the work in progress, respond to changes quickly and efficiently, appreciating that we don't have all the answers and we need to work at a hyper local level with our VCSE partners to develop community resilience moving forwards and learn lessons from our response to COVID-19.

As we move into the next phase of our plan, there are several key priorities that need to be considered. Initially, how we respond to the crisis, in the short term, as well as looking ahead to develop a sustainable plan and enhance community resilience.

Short term crisis

We recognise, that winter will bring several pressures, particularly supporting residents with access to warm and welcoming spaces. We are already working with our VCSE partners, such as the rural coffee caravan to map our warm spaces. Additionally, we are providing access to grant funding to increase our warm space offer.

There are several pop-up foodbanks starting across the districts, therefore mapping work is required to ensure that we are able to support those in short term food crisis.

A tailored communications plan needs to be developed to ensure that we are providing bespoke support to those in need, this will be through both the production of self-service signposting/information forms, as well as working with partners and front-line teams to encourage take up of existing and new schemes.

The 3rd round of household support fund is included within our short-term crisis support, as well as other existing funding opportunities. We will continue to work closely with Suffolk County Council to help our residents access the Local Welfare Assistance Scheme, and will explore the feasibility of accessing this data in line with our data sharing agreements to identify vulnerable groups.

Longer term/ community resilience building

A key part of the future focused plan is to widen our network of VCSE partners, to gain insight at a hyper local level to help shape shared initiatives and outcomes. We recognise that we have already started this work but growing the membership will have a wider and greater impact.

Prevention is a key area of focus, to reduce those falling into crisis. Early intervention will be critical, such as greater use of our warm handover provision. We also need to ensure our front-line teams are equipped with the knowledge and skills to recognise early support needs and know the best way to support our residents.

We also want to develop community resilience; in part this will require scoping for financial capability sessions with key partners.

Targeted communications campaigns will ensure that residents are aware of the assistance available to them to help them through the cost of living crisis, and how to access the organisations best placed to support them.

Alongside this we will also be exploring community supermarkets, as part of our UK shared prosperity funding investment plan, to support those suffering food poverty to bridge the gap between the crisis support of food banks and affordable supermarkets.

Lastly, ensuring that where customers wish to gain digital skills, they have wider opportunities to do so. Therefore, we will extend our digital inclusion provision to include small groups or one to one support in four libraries to support people increase digital confidence and support with social isolation. Alongside the extension of our free tablet loaning scheme to help residents stay connected and gain access to information, advice, and guidance.

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