



Bristol Health and Wellbeing Board

Title of Paper:	One City response to the cost-of-living crisis
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Date of Board meeting:	23 rd June 2022
Purpose:	Information and discussion

1. Executive Summary

England is experiencing a cost-of-living crisis. A reduction in disposable income results in people cutting back on spending, including food and heating their homes. It is already causing real hardship, anxiety and stress. Bristolians will be doing all they can to adapt and stretch resources; this has to be about pulling together as a city just as we did in response to COVID 19.

The key stages of our One City response are:

1. Impact assessment and early warning system
2. Community and civic asset mapping
3. A framework for action
 - Immediate emergency and welfare support
 - Maximising household income and reducing living costs
 - Keeping warm and well
 - Community assets and community wealth building

We are seeking health and care partners' views and Members' organisations to be part of our One City response.

2. Purpose of the Paper

To gain health and care partners' perspectives and ideas and gain commitment to supporting the One City response.

3. Background, evidence base, and what needs to happen

England is experiencing a cost-of-living crisis. The population are facing a fall in 'real' disposable incomes caused by high inflation which is not matched with an increase in wages or benefits. A reduction in disposable income results in people cutting back on spending, including food and heating their homes. Those people already experiencing the greatest inequity and related poverty are having to make impossible choices.

In 2022/23, we estimate nearly 1 in 4 households (around 50,000 households) across Bristol will be spending £1 out of every £5 of their household budgets on energy bills, after housing costs. Significantly, these households are also home to nearly 1/3 of all children in Bristol (32%).

These estimates were created before the Chancellor's announcement on the 26th May 2022 where an energy bill support grant of £400 to each household was announced, and additional one-off means tested £650 cost of living payment for those on certain benefits. Additional support has also been announced for disabled people and some pensioners. These measures and the weighting towards some of those at most risk of impacts from the cost-of-living crisis are welcome, and will help reduce the number of people experiencing destitution. However the average household energy spend is projected to increase by

between £600 and £1000 compared to last year,¹ and the impacts of inflation are experienced proportionally more by those on lower incomes.² We therefore still expect to see a net decreased in disposable income in households across the city. Those most at risk will be people and communities who are already experiencing impacts of poverty.

The impacts of the cost-of-living crisis are already being felt, and the largest impact is anticipated to be felt after the additional energy price rises in October. This is already causing real hardship, anxiety and stress. Bristolians will be doing all they can to adapt and stretch resources. The City's response has to be about pulling together as a city just as we did in response to COVID 19 through:

- Citizen/neighbourly action
- Neighbourhood & community action & leadership
- One Council approach
- One City approach

Key stages of our One City response:

1. Impact assessment and early warning system

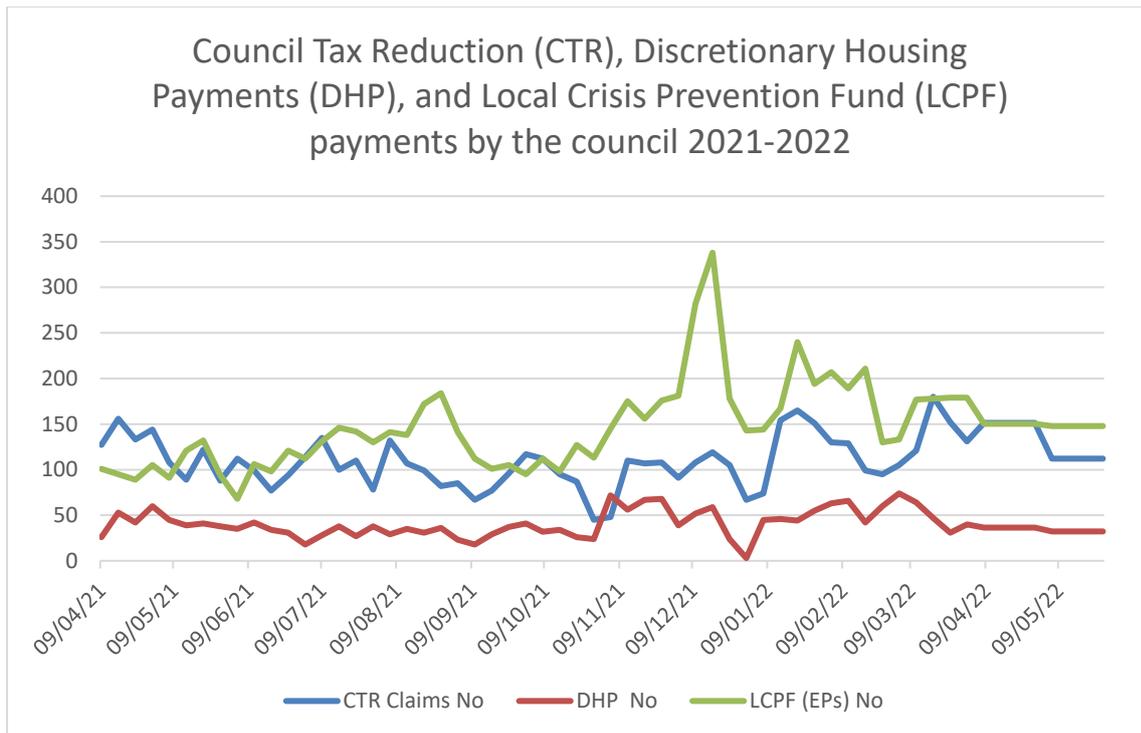
Part 1 includes a 'Cost of living risk index' by ward, combining data on food insecurity, fuel poverty, child poverty, Universal Credit claimant count, and income deprivation. (An interactive map overlaying these indicators is available at the link in the footnotes)³. It also considers equalities groups likely to be at increased risk. Part 2 considers the health impacts of poverty.

A monitoring framework has been created to bring together data from frontline services which will be used as 'red-flag' indicators to understand the impacts being felt in the population. There will be weekly reporting on claims for the local crisis prevention fund, discretionary housing payments and those falling in to rent arrears (see example graph below). There will be additional monthly reporting of other important indicators which will be adapted and developed as we understand more about the impacts of the crisis. and narrative evidence from frontline services.

¹ <https://lordslibrary.parliament.uk/rising-energy-costs-the-impact-on-households-pensioners-and-those-on-low-incomes/>

² <https://www.resolutionfoundation.org/comment/inflation-will-hit-low-and-middle-income-families-hardest/>

³ <https://bcc.maps.arcgis.com/apps/webappviewer/index.html?id=decc0b3b0ec8415d82dc21266dc4f695>



2. Community and civic asset mapping

Across the city, we are seeing key services, benefits, skills, resources which could benefit communities and residents to build resilience against the cost-of-living crisis. These existing resources are split between:

- Communities and Residents
- Voluntary, community and social enterprise (VCSE) sector
- Public Sector

Once identified, the resources are put together into an **Asset map**. By identifying these resources as assets, we are recognizing their strength and positive impacts, as we seen it for example at the start of the Covid-19 pandemic and the Community Response. The asset map also helps to conceptualise areas with linkages, duplication, and gaps to build on the existing capacity.

The assets are divided by the four elements of the Framework for Actions (see next section for more details).

3. A framework for action

It is understood support and services are already overstretched and COVID has left many people depleted. Poverty is not new. We cannot solve the crisis or eliminate the inevitable harm. effects. Many organisations are working to capacity supporting people who are already in poverty. This framework is about what more we can do to reduce the harm by

building on and growing existing assets. We need to be ready for 1st Oct 2022 but sustained action will need to last several years. There are 4 elements focusing on both immediate support and long term resilience:

- Immediate emergency and welfare support
- Maximising household income and reducing living costs
- Keeping warm and well
- Community assets and community wealth building

We will take a social justice approach recognising poverty is part of systemic inequity and disproportionately impacts on women, working class communities, Black people, Disabled people, older people and younger people.

Suggested health and care sector involvement:

- Relevant organisations take part in a workshop for citywide advice services and mental health services to develop shared response
- Get behind/resource neighbourhood & community hubs
- Support staff around financial issues and mental well-being
- Support/resource the development of peer groups and networks for practical support, knowledge sharing, emotional support and befriending
- Comms: combining accessible information on financial issues, mental health, advice services, and health services
- Frontline staff to take part in training on financial issues, mental wellbeing and asset-based community development
- Resource advice services as part of community mental health offer

4. Community/stakeholder engagement

Different forums are in place to collect feedback from Community organisations and partners. Through these discussions, stakeholders across the city shared their concerns on the impact of the cost of living crisis but also ideas and opportunities to build resilience:

- Community Exchange meeting: a bi-weekly meeting with community organisations and BCC
- Mayor conversation with Community Workers: the recent sessions were focused on the cost-of-living crisis and the framework for action
- One City Coordination group: this involves key members from different areas (Energy, Food, Public Health, Community hubs etc.) to develop a One City approach to the cost-of-living crisis, pool knowledge and coordinate actions.
- One Council Cost of Living Group: leads of divisions across the council are meeting every two weeks to share updates from their sector

Additionally, the Community Development Team is in discussion with Covid-19 community hubs through the Community Champion Programme.

The council recently held the City Gathering where 250 stakeholders across Bristol came along and shared initiatives to tackle the crisis.

Community organisations are sharing ideas in Community Exchange meetings. The Mayor is hosting conversations with community workers. Community Development is in discussion

with COVID 19 community hubs. There is a One City Coordination Group bringing together partners from across the city to review any updates and coordinate actions who meet weekly.

5. Recommendations

- We propose the Health and Wellbeing Board oversee the response to the CoL crisis on behalf of city partners, and as part of a one city approach.
- Health and Wellbeing Board members' organisations to join the One City response

6. City Benefits

Mitigating the impacts of the cost-of-living crisis on health and inequalities.

7. Financial and Legal Implications

n/a

8. Appendices

n/a