

Annex A Cost of Living Health and Wellbeing Board

1 December 2022





The Health and Wellbeing Board has requested an update on Cost of Living Crises impact and response across Oxfordshire. This briefing pack provides background details on the scope of the crisis nationally and in Oxfordshire and summarises ongoing responses across the system.

This presentation was produced by Oxfordshire County Council with contributions from Cherwell DC, Oxford City Council, South Oxfordshire DC, Vale of White Horse DC, West Oxfordshire DC, Citizens Advice, Age UK, Better Housing Better Health and Good Food Oxfordshire.





KEY POINTS





Key points 1

- The cost of living crisis will have long-lasting impacts
- The cost of living crisis will have an adverse impact on residents' health
- Our most vulnerable residents are most affected:
 - Large/single-parent families
 - Elderly residents
 - Individuals with disabilities/long term health conditions
 - Lowest income households & those on benefits
 - Ethnic minorities
- Fuel and food poverty is sky-rocketing





Key points 2: Oxfordshire's response

- Co-ordinated response between county, city, & district councils alongside VCS
- Retrofitting homes & grants for home improvement, including Better Housing Better Health
- Funding Free School Meal equivalent support during holidays (household support fund)
- Funding Citizens Advice, food networks, & emergency welfare
- Hyperlocal responses: grants to support the voluntary & community sector
- Targeted support for disabled residents with energy costs
- Communications campaign focused on signposting to support





BACKGROUND





Cost of Living Crisis: economic factors

- The Consumer Prices Index (CPI) rose by 11.1% in the 12 months to October 2022 (ONS)
- But regular pay only rose by 5.7% in the 12 months to September 2022 (<u>BBC News</u>)
- Adjusted for rising prices, wages fell by 2.7% (to Sep 22) (<u>BBC</u> News)
- Record gap between pay rises in private / public sectors: 2.2% vs 6.6% (<u>BBC News</u>)
- Since December last year, the UK interest rate has increased from 0.1% to 3%





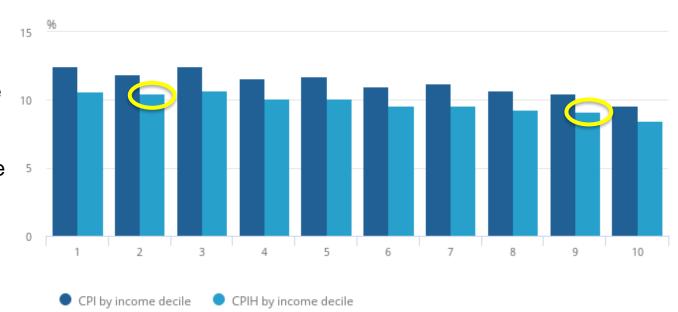
Cost of Living Crisis: it doesn't affect everyone equally

Inflation more adversely affects low income households:

Figure 1: The highest 12-month inflation rate (CPI and CPIH) was recorded among the bottom three income deciles in October 2022

Inflation rates for equivalised disposable income deciles, Consumer Prices Index (CPI) and Consumer Prices Index including owner occupiers' housing costs (CPIH), UK, October 2022

The 1.4 percentage point gap between the 2nd and 9th decile is the largest since March 2009





Source: Office for National Statistics (ONS), Consumer Prices Index and Consumer Prices Index including owner occupiers' housing costs, released 16 November 2022, ONS website, article, Inflation and the cost of living for household groups, UK: October 2022



Experiences of the Cost of Living Crisis

- 91% of British people's cost of living has increased (vs 1 year ago)
 - Of which, 91% received increased gas/electricity bills & 97% paid more for food
 - 77% of British people's cost of living has increased (vs 1 month ago)
- 75% are "very worried" (25%) or "somewhat worried" (50%) about rising costs of living
- 21% are looking for a new job/promotion & 19% are working more hours in their usual job
- Citizens Advice help someone every 2 mins & have already helped more people in 2022 than 2019 and 2020 combined
- Some good news...
 - Since the government's interventions, 15% fewer people are experiencing increased cost of living over the last month (vs 1 year ago)
 - Downward trend in % adults very or somewhat worried about rising costs of living

Aug/Sep 2022: 81-2% November 2022: 76%



Source: ONS, Public opinions and social trends, Great Britain: household finances survey, 26 Oct - 6 Nov



FUEL AND ENERGY



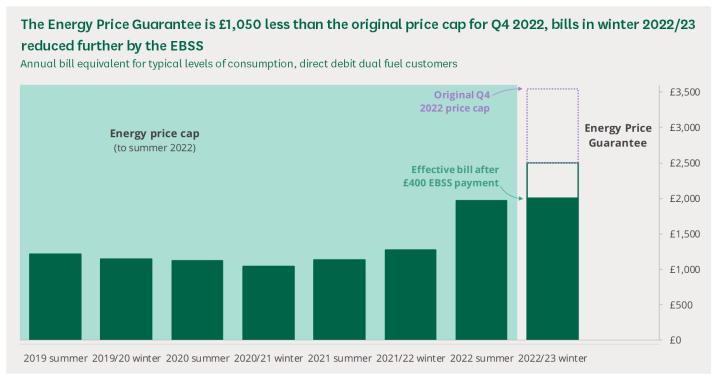
The national picture: fuel & energy

- The largest cause of inflation is energy, despite government interventions
- Energy inflation in the 12 months until October 2022 (ONS):
 - Gas: 128.9%
 - Electricity: 65.7%
- Energy costs are the largest contributor to the 1.4 percentage point gap between how low/high-income households experience inflation
- Energy Price Guarantee
 - In October, the Energy Price Guarantee (EPG) increased to £2500 pa for an average household—almost double the winter 2021/22 price guarantee
 - This limited the increase of energy prices to 27% between April and October 22 (vs expected 80% without Gov intervention) (HoCL)
 - Without the price guarantee, the average annual household energy bill would be £3,459 (Ofgem)





Up-close: the Energy Price Guarantee



However, the Chancellor announced that the energy price guarantee will rise to £3,000 for a typical household in April 2023

Without this new EPG, <u>prices would have gone up to over £3,700</u>



Source: Domestic energy prices - House of Commons Library (parliament.uk)

The national picture: fuel & energy

- 63% of British people cutting back on gas/electricity in home (ONS Public Opinion Survey)
- Citizens Advice
 - CA project they will help over 225,000 people this year with energy issues—they've already helped over 190,000 people (more than 2021)
 - 3.5 times as many people can't afford to top up their prepayment meter (vs 1 year ago) (source)
 - But, from Sep 22 to Oct 22 there was a significant reduction following the Government's Energy Bill Support Scheme (<u>source</u>)
 - CA report 28% more people receiving help on energy efficiency (vs 1 year ago) Oct 22 was the third highest month on record (source)
- Some good news…
 - Since September, CA have seen a marginal decrease in calls about energy and visits to cost of living webpages





Cost of Living Crisis: it doesn't affect everyone equally

CA data shows that the cost of living crisis more adversely affects those who are disabled or have a long-term health condition

The number of people we're helping with practical energy efficiency advice every month by demographic group





You can access this visualisation directly here.
Data from England and Wales





- Increased fuel poverty
 - Institute of Health Equity: 66% of households (18 million) in fuel poverty by Jan 2023 (calculated before introduction of EPG)
 - End Fuel Poverty Coalition: <u>32% of households (8.6 million) in fuel poverty by April 2023</u> (following the Chancellor's statement)
- Cold homes cause/worsen: Respiratory conditions, cardiovascular diseases, poor mental health, dementia, hypothermia, and problems with childhood development
- NHS spends at least £2.5bn on treating illnesses directly linked to cold homes (from 2019) (<u>Institute of Health Equity</u>)
- Excess winter deaths (<u>Institute of Health Equity</u>)
 - In 2020-21, England saw 63,000 excess winter deaths
 - 10% directly attributable to fuel poverty
 - 21.5% attributable to cold homes
 - Higher than Northern European average
 - Estimates for 2023 (calculated before EPG)
 - 180,000 fuel poverty deaths (calculated before EPG)
 - 360,000 cold home deaths (calculated before EPG)



Summary of Government Responses

- Energy Bills Support Scheme (EBSS): £400 to every household over 6 months
 - On Oct 31, the BBC reported that only 60% of EBSS vouchers had been claimed by those on prepayment meters
- Energy Price Guarantee
 - £2,500 from October 2022 to March 2023
 - £3,000 from April 2023
- Winter Fuel Payments & Cold Weather Payments
- Warm Home Discount
- Household Support Fund
 - The Chancellor announced this would continue for 12 months
- Cost of Living payments:
 - £650 (Oct 22) / £900 (2023) for those on means-tested benefits
 - £300 for pensioners
 - £150 for those on disability benefits





What does fuel poverty look like in Oxfordshire? (1)

Fuel Poverty (2020)

District	Count	Rate
Cherwell	4,826	7.8%
Oxford City	6,651	11.0%
South Oxfordshire	4,129	7.0%
Vale of White Horse	3,809	7.1%
West Oxfordshire	3,446	7.3%
Oxfordshire	22,861	8.1%

As of 2020, the last time official statistics were available, Oxfordshire had an estimated 22,861 households in fuel poverty, a rate of 8.1% compared with 8.6% in the South East.

A household is considered to be fuel poor if:

(a) they have a fuel poverty energy efficiency rating (FPEER) of band D or below;

and:

(b) if they were to spend their modelled energy costs, they would be left with a residual income below the official poverty line.

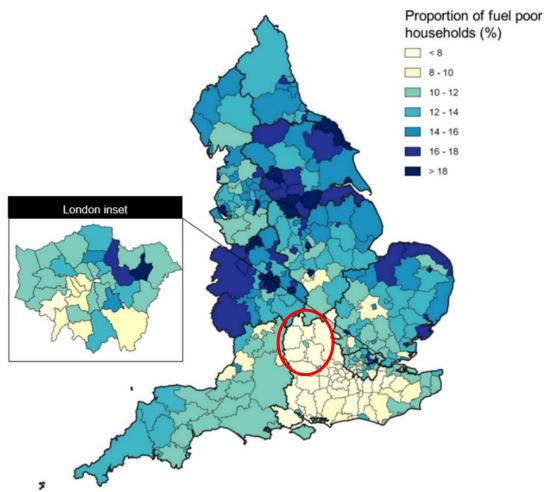
Source: Sub-regional fuel poverty data

2022 - GOV.UK (www.gov.uk)





What does fuel poverty look like in Oxfordshire? (2)

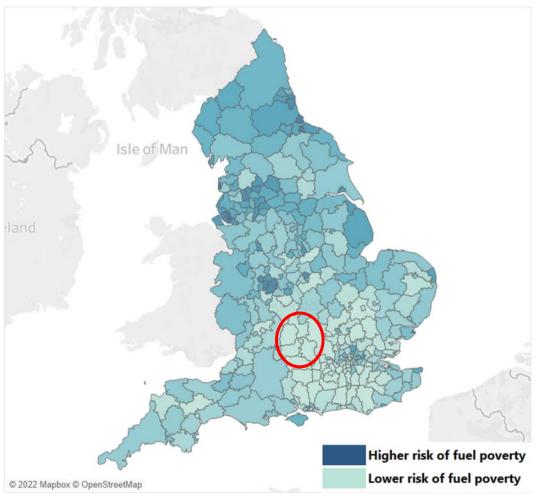


Source: Sub-regional fuel poverty in England, 2022 (2020 data) (publishing.service.gov.uk)





What does fuel poverty look like in Oxfordshire? (3)



Fuel poverty risk index using 12 indicators of fuel poverty

Oxfordshire has a **lower risk** of fuel poverty





What does fuel poverty look like in Oxfordshire? (4)

Positives

- Oxfordshire has among the lowest proportion of fuel poor households (vs other local authorities)—except Oxford city
- Oxfordshire has a relatively low fuel poverty risk

Challenges

- Higher levels of fuel poverty in rural areas
- High levels of private sector renting in Oxford city → less ability to retrofit/improve household energy efficiency
- High levels of households using off-grid energy sources (55,000)
- In 2017, Oxfordshire had 48,482 households on electricity prepayment metres (<u>DBEIS</u>)—potentially 100,000 now:
 - Higher costs of energy
 - Costs increase at a disproportionate rate as compared to 'typical' energy payment arrangements
 - Less likely to have accessed £400 rebate





FOOD POVERTY & INSECURITY





Cost of Living Crisis: food

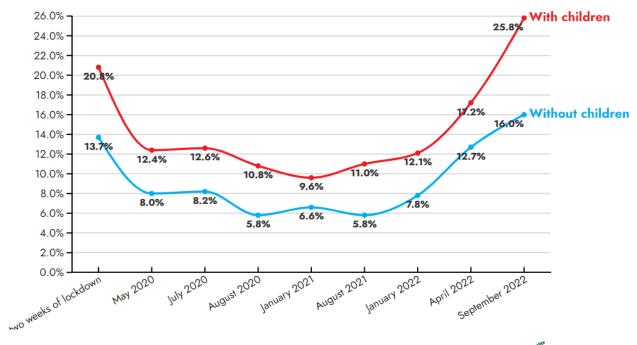
- Another major contributor to inflation is food
 - Food and non-alcoholic beverage CPIH is at its highest rate since September 1977: 16.4% (ONS: consumer price inflation)
 - Rising food costs contribute +0.56 percentage points of difference between 2nd and 9th income deciles (ONS)
- 100% rise in food insecurity over last year (<u>The Food Foundation</u>)
 - In Sep 22, 8.8% of households (4.7 million adults) were food insecure
- Citizens Advice: the national picture
 - A record number of people asked CA for a food bank referral in September 22 (this decreased a little in October after Gov support)
 - October 22 was still the second highest month on record
 - October 22 rates are 60% higher than this time last year



Up close: food insecurity

Food insecurity has increased more in households with children

Percentage of households experiencing food insecurity*:



* 1-month recall period



- Food insecurity among households has more than doubled over the past year
- Over ¼ of households with children suffer from food insecurity

Source: The Food Foundation, data visualisation here





The inequality of food poverty (1)

CA data shows that the effects of the cost of living crisis on food poverty more adversely affect those who are disabled or have a long-term health condition

The number of people we are referring to food banks by demographic group





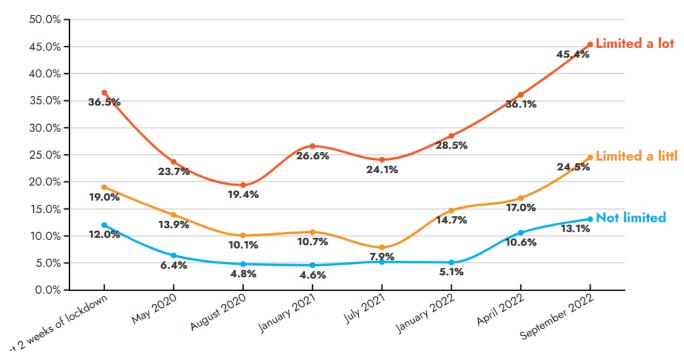
Note: Totals may vary across these charts as the same demographic information is not disclosed for all people we help. Data for England and Wales.



The inequality of food poverty (2)

The Food Foundation reinforces this, showing how the food insecurity gap is widening between disabled & non-disabled people

There has been a widening of inequalities experienced by people with disabilities Percentage of households experiencing food insecurity* according to level of disability:



^{* 1-}month recall period

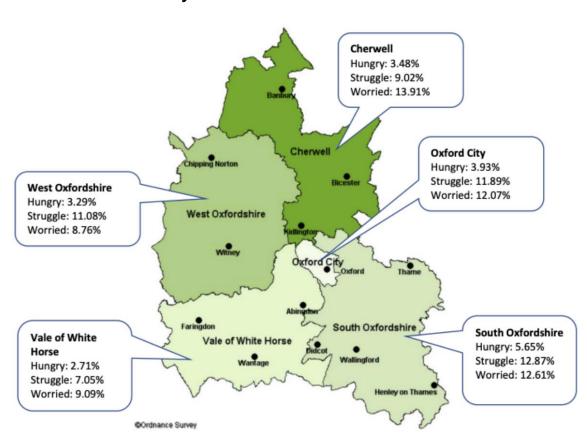






What did food insecurity look like in Oxfordshire? (2021)

Food insecurity at an Oxfordshire district level in Jan/Feb 2021



Hungry: those who have been hungry at least once in the previous month but were unable to get food

Struggle: those who cut back on food, skipped meals, received support from their community with food essentials, couldn't get to shops/delivery, or were too ill to get food

Worried: those who worry about being able to adequately supply the food they need for themselves and their families

Source: Oxfordshire Food Strategy, Presentation to Health Improvement Board, here

Adapted from Sheffield University Research into <u>UK local good insecurity</u> <u>of adults, January 2021</u> (Moretti, Whitworth and Blake, 2021)





What does food insecurity look like in Oxfordshire? (2022)

- Foodbank usage: 25-30% increase since August 21
 - This amounts to +100,000 to 125,000 people across Oxfordshire
- Key feedback (from questionnaires/Community Food Services)
 - Steady increase in demand
 - New people accessing services
 - Current supply of fresh food is adequate but shortages of ambient basics (pasta, rice, chickpeas/beans, tuna, etc.)
 - Supply of ambient basics dependent on supermarket donation bins: for bigger services, supermarket donations are insufficient to meet demand





ADVICE CENTRES





Pressures

- AgeUK helpline: 67% increase in demand (vs October 2021)
 - 68% of helpline enquiries are about welfare benefits
 - 41% of callers are phoning on their own behalf
 - 58% of calls are from, or about, someone 75+
- Citizens Advice Oxfordshire
 - September 2022: 2.5x increase in demand (vs September 2021)
 - 4x higher than 2020
 - Citizens Advice Oxfordshire is helping 56 people every day with crisis support
 - Between January and September, CAO referred 3990 people for crisis support









RESPONSES: OXFORDSHIRE COUNTY COUNCIL



Tactical & Strategic Responses

Tactical Responses	Strategic Responses	
Crisis funds & emergency welfare support	Community asset building	
Free school meal equivalent support during holidays	Investment in Voluntary & Community Sector	
Warm Spaces / Warm Welcome network	Retrofitting homes to improve energy efficiency	
Grants for Voluntary & Community Sector	Benefit maximisation project	
	Inclusive economy partnership	



VCS Cost of Living Support

- √ £100k grant to OCF to support a round of grants for the Voluntary and Community Sector
- Goals
 - Meet immediate crisis demand for essentials
 - Provide advice & personalised support
 - Develop preventative solutions
 - Create super-local community hubs
 - Promote services
- Details
 - Cost-of-living grants Oxfordshire Community Foundation
 - £500 £10,000 per organisation
 - Applications closed
 - Grant determination panel: 22 Nov
 - Grants to be disbursed by end of calendar year







Community Energy Bills Support Scheme (CBESS)

- ✓ £100k grant scheme via OCF to help community venues with the costs of energy this winter
- Goal: allow existing spaces to continue providing support and activities that contribute to wellbeing
- Details
 - Community Building Energy Support Scheme Oxfordshire
 Community Foundation
 - £250 £3,000 per organisation
 - Applications closed noon, 21 Nov
 - Grant determination panel: 8 Dec
 - Grants to be disbursed by end of calendar year







Household Support Fund 2

- ✓ Total of £3.4m dispersed between April 2022 and September 2022 in 49,000 separate awards
- ✓ Included £1.8m of Free School Meal equivalent support out of term time to 14,300 children and young people
- ✓ Provided £85 vouchers to 11,000 lower income pensionable households during October 2022 for support with energy costs
- √ £570,000 was delegated to City and District Councils for the provision of local emergency welfare scheme, including £140,000 specifically awarded to 656 pensioner households
- √ £50,000 provided to Citizens Advice to support with the costs of administration





Household Support Fund 3

- Further £3.4m from Government to be spent between Oct 2022 and March 2023
 - To help individuals and families with essential costs, especially energy
 - To provide support to those not eligible for government cost-of-living support and those still vulnerable to rising prices even if supported through these schemes
 - Specific guidance to help disabled individuals/households adversely affected
- Challenge: significantly greater need than resources available
- Being implemented:
 - Free-school meal equivalent support around school holidays—to help low income families with children
 - Equivalent support for children in early years
 - Further £500,000 delegation to City and District Councils for emergency welfare schemes
- In pipeline: additional support for...
 - Families of children with severe disabilities affected by additional energy costs
 - Hospital discharge
 - Those not covered by national schemes
 - Those fleeing domestic violence



Other Support Measures

- √ £210,000 grant to Citizens Advice
 - Goal: maintain debt and benefits advice services to June 2023
 - Funded from the 2022/23 Emergency Welfare revenue budget
- √ £322,00 assigned to the Care Workers Charity (CWC)
 - Goal: provide crisis grants for the most in need and 'Blue Light Cards' for all eligible
 - CWC created an application form and process to validate all applications
 - COVID funded
- ✓ Holiday Activity Fund (HAF)
 - 30,000 places for high-quality, active childcare for low income families during school holidays





RESPONSES: CITY & DISTRICT COUNCILS



Cherwell District Council

- Energy: offering <u>a range of grants</u> to landlords and homeowners to improve the energy efficiency of their homes:
 - Cherwell Energy Efficient Programme (CHEEP) Grants
 - The small repairs service
 - Essential repairs grants
 - Flexible Home Improvement Loans
- Warm Spaces
 - Community venues across Cherwell encouraged to offer a 'Warm Welcome' with activity and engagement to their local neighbourhood
 - Encouraged to display 'Warm Welcome' decal on building
 - Offer a warm drink or food as well as a participatory activity
- Advice
 - New advice contract offered to Citizens Advice for the next two years to support residents with benefits, debt, and money advice





Cherwell District Council

- Food & support for VCS
 - Declared a Food Insecurity Emergency & established a Food Insecurity working group with lead Executive member as Food Champion
 - Working with Good Food Oxfordshire and partners in the Cherwell Community
 Food Network to reduce food insecurity, secure supply, and reduce waste
 - £100 in food vouchers before Christmas for residents in receipt of housing benefit (£350,000)
 - Grants up to £750 for organisations fighting food insecurity to top up local donations or support capital expenditure on storage/cold storage
 - Community gardens and growing spaces offer residents produce and build community support networks
 - 12 growing spaces across the district with an ambition to grow this into a larger network

Cherwell

Oxford City Council

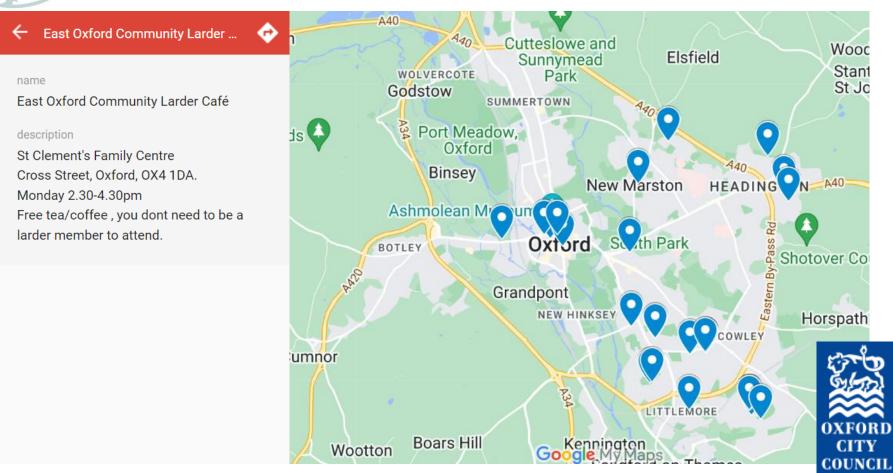
- Energy
 - Supported vulnerable residents to claim EBSS
 - Planning to support communities in case of blackouts
- Food
 - Developing proposal to give c £200k to GFO to meet winter pressures
 - Hoping to use HSF 3 funding to extend support until April 2023
- Trained staff on referral pathways
- Locality Managers joining up work in localities to make sure there is a coordinated approach
- Warm Spaces
 - Developed a <u>warm and welcoming spaces network</u>
 - Including a map







Oxford City Warm Spaces Map



Link: https://www.oxford.gov.uk/warmspaces



South Oxfordshire District Council Vale of White Horse District Council

Energy

- Advice on how to reduce your home energy use and costs
- Advice on loans/grants for homeowners to improve warmth, safety or security of homes (including mobile homes and canal boats)
- To come: dedicating HSF 3 money to improved energy support
- Food (*planned measures subject to confirmation)
 - Emergency Food Support for residents*
 - Food Network Grant for food banks and larders to purchase stock and assist with supply issues*

General

Extended council tax reduction scheme for those with disabilities









West Oxfordshire District Council

- Energy
 - Redirecting funds to BHBH so they can provide more repairs support
- Food
 - Approved funding for community food network
 - Working with West Oxfordshire food network and GFO to build resilience in the community food sector
 - Chairman of the Council has recognised food group volunteers
 - Securing business support to purchase ambient food

Warm spaces

 Funding available to support community groups, including town and parish councils, to extend and sustain activities which provide a warm welcome





West Oxfordshire District Council

Support for VCS

- VCS grant scheme: grants of up to £1,000 available to small local organisations to sustain activity or develop new opportunities which provide support to those affected by the cost of living crisis
- Direct funding to voluntary sector food groups

Advice

- Funding additional debt and advice worker for Citizens Advice West Oxfordshire
- Additional funding for Housing and Resident support roles to help residents







EXAMPLES OF VOLUNTARY & COMMUNITY SECTOR RESPONSE



Good Food Oxfordshire

Addressing food pressures:

- Services have started buying ambient basics
 - This is counter to the ethos of many services whose aim is to reduce food waste...
 - But they are acutely aware of the scale of the problem of food insecurity
- The scale to which services can fund this in no way meets the demand
- Oxford Food Hub and SOFEA:
 - Pursuing additional wholesale food sources
 - Again, this is currently not meeting demand
- Campaigns to ask for more public donations of food and provide support and advice to people struggling: #foodsupportoxfordshire







Good Food Oxfordshire



CITTO FULL Oxfordshire

<u>Locations | Food Services in Oxfordshire</u> (goodfoodoxford.org)





- Simplifying complex and confusing information about available support: <u>here</u>
- Publicity via: EngAGE, website and social media, mailouts to organizations and individuals
- Talks raising awareness e.g., Diocese, Radio Oxford
- Providing discharge support packs, electric blanket testing packs,
 IDOP event packs
- Promoting uptake of pension credit, attendance allowance, household grants







PARTNERSHIP RESPONSES



Better Housing Better Health

- ✓ Provided total of £505,000 over two years
 - £260,000—funded by the Better Care Fund, Public Health Budgets, City and District Councils, and Oxfordshire's CCG
 - £245,000—additional funding from Oxfordshire County Council cost of living funding
- Capacity
 - This provided capacity for 2,600 telephone calls over 15 months
 - Allowed launch of 500 home visits
 - So far: 162 home visits
- Who BHBH telephone service helps:
 - At least 40% of BHBH visits/calls provides support to social housing tenants
 - Filling in gaps in local energy support provision to housing associations
- Who BHBH home visit service helps:
 - About 75% to residents with long-term health conditions
 - About 60% to those over 65
 - Support for recipients of means-tested (43%) and non-means-tested benefits (37%)
- Going forward: aim to reach more families with children and those in private accommodation
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Warm Welcome

- County, city, and district councils have agreed a coordinated approach to warm spaces in Oxfordshire
- All community organisations offering a warm space will be encouraged to sign up to the national <u>Warm</u> <u>Welcome Network</u>
- Our libraries are signing up to this network as well









Oxfordshire Food Strategy

- Healthy, fair, and sustainable food for all
- Vision: everyone in Oxfordshire can enjoy the healthy and sustainable food they need every day
- Food Justice: healthy and sustainable food is affordable and accessible for everyone
- Food poverty action plan:

Emergency provision → building resilience → preventing food poverty



Source: <u>Food Strategy Presentation to Health</u> Improvement Board





Digital Inclusion Strategy

- Vision: everyone in Oxfordshire is empowered to access & experience the wide-ranging benefits enabled by being digitally connected and confident. No one is left behind.
- Strategy:
 - Digitally inclusive communities
 - Working with partners, businesses, and residents
 - Collaborative and co-ordinated approach
 - Digitally inclusive service delivery
 - Ensure the council's digital transformation does not sustain/increase the digital divide
 - Digitally inclusive workplace
- Digital Inclusion Charter





Digital Inclusion Strategy



Source: CA JUL1922R12 Annex 2 Oxfordshire Digital Inclusion Charter Cabinet.pdf





Other measures in development

- Additional relief for those paying Council Tax, in partnership with City and District Councils
- Discussion ongoing with City and District Councils re take up of the Council Tax hardship funding offer
- Programme to maximise income, benefit take-up, and utilisation of social tariffs





COMMUNICATION AND ENGAGEMENT HEADLINES





Cost of Living Roundtable

- Took place 6 October (see report in Annex B)
- Attendees
 - Members and officers
 - District and City partners
 - Advice centres e.g. CAB
 - VCS
 - NHS
 - Schools
- Key takeaways:
 - This is not just a short-term crisis: it will become a long-term crisis
 - The situation is urgent and widespread
 - There are many new groups of people in need
 - Communication is crucial: information must be visible and accessible
 - We must work collaboratively and locally





County Communications Strategy

- Focus is on flagging up the support, advice and resources available to residents across the county.
- Cross-county campaign, involving all district and city council partners, to amplify our messages and extend our reach.
- Two aspects:
 - OCC corporate activity including the allocation of funding, the agreement of policies, news about delivery of packages of support with partners. This is being delivered through the press, social media and residents' e-newsletter.
 - Countywide signposting and support practical signposting and support provided through social media, digital channels, and posters.
 Our role is to clearly articulate the help on offer and provide a central place for people to come to find out information.
- Directing people to www.oxfordshire.gov.uk/living





Community Activity

- Over 4,000 posters
- Over 700 locations

 Libraries | Parish & Town Councils
 Village & Community halls
 Children's Centres | GP practices
 Care providers | Faith groups
- Cllrs can request posters <u>here</u>
- Posters emailed to VCS partners, including OCF, CFO, OCVA, OALC, Oxford Hub
- Written content provided for use in community newsletters







Digital campaign

- Campaign focused around three themes:
 - Saving you money
 - Keeping you warm and safe
 - Supporting your family
- Campaign responding to new opportunities & help
- Toolkit provided to district and city partners (with digital assets, graphics, messaging) for co-ordinated approach
- We have already received some good preliminary feedback on our campaign and messages





Comms & Engagement

- Dedicated webpages
 - Cherwell | City | South | Vale | West
- City & District councils
 - Attended BBC cost of living roadshows
 - Distributed cost of living booklets/leaflets
 - Collated easy access funding guide
 - Resident support & community hubs offering offering telephone advice, help and signposting
 - Engaging with radio shows
 - Promoting inclusive activities including physical activity







BBC News, 'Record wage rises still outpaced by soaring inflation,' 16 November 2022, https://www.bbc.co.uk/news/business-63624996

BBC News, '£400 energy support vouchers going unclaimed,' 31 October 2022, <u>£400 energy support vouchers going unclaimed</u> - <u>BBC News</u>

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Citizens Advice, Cost of living data dashboard, 11 November 2022, CA cost of living data dashboard | Flourish

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End Fuel Poverty Coalition, 18 November 2022, Coalition responds to Chancellor's autumn statement - End Fuel Poverty Coalition

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