

A Cost of Living Roadmap for Adur

There is growing evidence to show the impact that rising costs and inflationary pressures are having on residents in Adur. Whilst all households are impacted upon, increases in energy, food and fuel prices are disproportionately affecting lower income families, lone parents, couples without children, those with disabilities, single income households, and those on fixed incomes. The cumulative impact of inflation is now having an impact on a growing number of households, including new households that have not had to access financial support to date. There is evidence of more severe, and wider effects of cost of living increases, and this will only grow over the winter months and into 2023.

Supporting residents to tackle cost of living pressures is a priority for Adur Council, and there is a clear recognition that following the impact of the pandemic on Adur communities, in particular for more vulnerable households, there is a need to help people to alleviate income pressures. ***This is not something that the Adur Council can do alone - it needs to work collaboratively with other parts of the community, including business and voluntary sector organisations, residents, and local communities.***

This work builds on the initiatives Adur Council put in place to respond to the Covid pandemic. In March and June 2022, officers held two *Cost of Living Roundtables* with representatives from a range of cross sectoral agencies. The Roundtables were an opportunity for stakeholders to share their understanding of the cost of living problem, and to begin the conversation with partners about what the priorities should be moving forward. Following the Roundtables, quarterly *Cost of Living Strategic Group* meetings comprising all local stakeholders, will be held to build a collaborative and cross stakeholder approach to developing and delivering a Cost of Living Roadmap for Adur.

The *Cost of Living Roadmap* details the high level actions that Adur Council and its partners in the not for profit, government and private sectors will support to address the rising cost of living. Further detail about the initiatives, including who will lead on their delivery, timeframes, and measures of success, are set out in an accompanying Cost of Living Action Plan. A 'partnership working group' has been convened to provide more immediate guidance on implementation of the Roadmap and Action Plan. A number of time limited working groups have also been set up to drive delivery of specific initiatives, including housing and homelessness, ethical debt and data sharing.

Adur Council is providing and funding administrative support and project management for implementation of the Roadmap which will be supported by a *Cost of Living Action Plan* which will detail the work to be carried out, assign clear timeframes and accountabilities, and outline how the initiatives will be measured.

A Roadmap for Change

This Roadmap builds on significant work that has been done and is already underway. It recognises that there are several compounding impacts converging on households now and which are likely to continue for some time given the current economic climate. This means that the Roadmap has to incorporate multiple approaches to providing residents with support with an emphasis on longer term solutions that deliver a more sustainable service system. The Roadmap recognises the complexity of a broad range of actions to be taken across the service system and looks to balance short term needs with longer term outcomes.

Adur Council's role is one of stewardship - coordinating and supporting implementation of this programme of work. Whilst Council is the lead agency for some actions in the Roadmap, its role is to facilitate delivery by partners of the full suite of initiatives.

There are four major areas of focus for the Roadmap:

1. Providing Infrastructure support to where there is an immediate short term need
2. Developing a sustained and co-ordinated community response to ensure that residents who are most at risk of experiencing financial exclusion are able to achieve better financial wellbeing and resilience
3. That Adur Council considers its own organisational culture, policy and practice to ensure it responds to cost of living impacts
4. That partners in Adur work collaboratively to better use resources to meet community needs.

Immediate action is being taken by the Council and its partners to support households facing the most severe impacts, including maximising benefit and income support entitlements, and supporting food provision. The Roadmap will also look to put in place ongoing sustainable measures for addressing underlying issues, for example financial exclusion, debt management, and reducing people's energy use. It will also consider place-based initiatives in response to the cumulative needs of neighbourhoods within Adur.

Whilst the Cost of Living Roadmap is facilitated by the Council, the effort to deliver it has to be collective involving its partners (WSCC, the NHS, education services, voluntary and community sector partners and local businesses), and most importantly, the community. The Council will grow its own capabilities around 'participation', involving people and communities and enabling them to take a more active and influential part in decisions that are likely to affect them.

It appears likely that there will be further assistance from the UK Government in the lead up to winter and any new arrangements will be reflected in the Roadmap and Action Plan.

What do we want to achieve?

As part of our new and emerging plan, this work sits as part of the Councils' Thriving People agenda, with everyone having the means to lead positive, healthy and independent lives, rather than simply having to make ends meet. People need to be included and valued in their local communities, participating in decisions about their area and the services and support they receive.

This cost of living roadmap forms a key part of Councils' Thrive Mission: **People are healthy and resourceful and can access the right help when they need it.** As part of this we want to challenge and change:

- Structural inequality which exists within our communities and relative deprivation
- Power imbalance in the system
- Reliance on national / global rather than local supply
- Optimise Adur's position in respect of Levelling up bids

In addition we want to optimise Adur's position by investing additional funds into local infrastructure that will deliver economic benefit to residents and businesses in Adur through both the Growth Deal, in partnership with West Sussex County Council, and a Levelling Up Fund bid to target town centre regeneration. This is being prepared for Round Three.

The Cost of Living partnership and Roadmap are designed to address the question ***'how can we all best support residents during a time of challenging cost of living pressures'***. The Cost of Living Action Plan sets out the measurable impacts that will be used to test the success of both the overarching strategy and also specific initiatives. Impact measurement is focused on what it is that the Council and partners can actually influence/change.

In particular, the Roadmap represents an approach that addresses all cost of living impacts, including:

- Energy and utility costs
- Housing costs
- Access to food
- Financial exclusion - access to ethical loans and ethical debt management

There are also broader objectives that have to be considered in supporting the community to be resilient in the face of cost of living impacts. Continuing to deliver a sustainable economy for Adur is fundamental in providing support for many households and enabling residents to thrive,

be resilient and connected. This Roadmap will focus on how finite resources are used to support and deliver this work and leverage other resources from our system partners. We want to ensure that we use these resources as efficiently and effectively as possible so that the system works for residents and more simple, accessible arrangements are in place.

Resident engagement and equalities impact assessment will be incorporated into activities in the Roadmap, including for people facing barriers in accessing support or services, and this work will support the Council's wider participation agenda.

The cost of living landscape will change over the three year period of the Roadmap which means it will need to be a flexible and nimble document. Some initiatives can be more detailed in the early phases, but some will require time for more significant development. The Roadmap has a number of impact measures to reflect progress and will be reviewed by the Strategic Group annually and amended to reflect changing circumstances as needed.

Why do we need a Cost of Living Roadmap?

Recent forecasts are that inflation will rise to above 11% in 2022. This is an average figure for all households - for low income households who spend much more of their income on energy and food costs, the inflationary impact will be higher. The energy price cap is predicted to rise to £3,244 per year in October 2022, and food costs are set to rise by upwards of 15% in 2022, the highest level in 20 years. Fuel costs are also at record levels with a record monthly price rise in July 2022.

Staff in government and non-government agencies with lower relative incomes are also being now affected by cost of living impacts, and there is increasing evidence that a broader group of households and lower income workers are starting to access food banks and other support services, and are falling into debt and rent or mortgage arrears. The housing affordability crisis, with sub-standard and expensive private rental, and the lack of social and affordable housing options, are compounding factors for many people struggling with price and inflation impacts.

Harder to measure but as important, is how the pressures on people managing household budgets during the cost of living emergency will impact on their mental health and emotional wellbeing. The Money and Mental Health Policy Institute has said that around half of people in debt also have a mental health issue. Demands for support services will increase and represent some of the hidden costs of the crisis.

The 'HealthyAWC' 2021-2024 Health and Wellbeing Strategy for Adur and Worthing identified that 'many of our residents are only just surviving. They lack sufficient money to live - to feed themselves and their families, to heat their homes'. This was apparent even before recent inflationary increases. The Marmot Review and The Human Rights Commission both found that the pandemic disproportionately affected those communities already experiencing significant health and wellbeing inequality, including older people, those with pre-existing health conditions

(including mental health), those on low incomes and in insecure employment and housing. The pandemic also significantly affected minoritised ethnic communities, young people and those with disabilities. This means that for many Worthing residents, most cost of living impacts are serving to compound existing inequalities.

Specific information about what is happening to vulnerable households in Adur has been collected as part of the Proactive pilot. Proactive seeks to intervene early to support households who are at risk as a result of their financial circumstances. The Low Income Family Tracker (LIFT) provides information predominantly about residents in receipt of Housing Benefit, or Council Tax Support. Locally, about 25% of Universal credit recipients also receive council tax support, so LIFT shows us what is happening to a quarter of Universal Credit recipients as well as to those receiving council administered benefits. The Proactive pilot demonstrated that contacting people directly to talk about their financial situation is a successful approach.

Data for July 2022 shows that a total of 10,657 households appeared in LIFT in both Adur and Worthing with 3975 households in Adur . 4,208 households were in relative poverty of which 1,621 live in Adur. In Adur, 1,910 were in fuel poverty, 3,622 in water poverty and 361 in food poverty¹. Looking at all those Adur and Worthing households who appear in LIFT, the numbers “coping” (i.e those where household income exceeds expected costs by £100+pcm) is relatively stable but showing a small decrease between June and July. The number of households struggling (i.e. those where household income exceeds costs by £0-£100 pcm) has increased by 51 households to 422 June to July and the number of households in crisis (i.e. those where household income is insufficient for housing) increased by 1 household to 58 June to July.

What's been done so far?

There has been significant investment by the Councils in supporting lower income households and those in financial difficulty prior to the current emergency. A number of initiatives have already been put in place to support residents affected by cost of living impacts, including discretionary housing payments, and the Council Tax Support Scheme. Information about the support that Council has already made can be found [here](#). The Roadmap represents an opportunity to consolidate that investment and put in place longer term and more sustainable solutions.

In 2021 the Councils' established a Proactive Pilot. Proactive was designed to offer support to people at an early stage of debt, Council Tax or social housing debt to try to prevent an increase in that debt and to ensure people were accessing all their entitlements and income supports.

¹ See Policy in Practice [Metrics/definitions](#)

The Pilot trialled a new way of working for the Councils with staff working in a cross-service, person centred and data led way designed to empower people and build their capacity to manage debt related issues.

To date Proactive has attempted to establish telephone contact/support with approx 900 households in Adur & Worthing and has made contact with 350 of those and advised/supported 250 (across both councils). The pilot enabled us to test the success of a five step pathway that identifies/contacts/supports residents and which also measures the financial impacts of our work. We can demonstrate improved household incomes and/or reduced household debts for a high proportion of those we work with, so there is strong case that the proactive model is able to contribute to helping people impacted by the increasing costs of living and will form a key learning for Adur Council in developing a more responsive and integrated front facing service for more 'at risk' residents, and one that can be scaled up.

Between 2021 and 2022 Adur and Worthing Councils Received Contain Outbreak Management Funding (COMF) totalling £859,000 which was allocated across a number of core areas of work including many designed to address the financial and social impacts of Covid on more vulnerable communities and residents. These included:

- Supporting and enabling financial capability for our communities:
- Supporting and enabling people back into Good Work
- Prevention and early intervention work with vulnerable groups, including mental health and emotional wellbeing
- Assisting the 'emergency food partnership'
- Engaging and supporting vulnerable young people in our communities and places
- Undertaking development work with minoritised communities, including volunteering

Principles guiding the Roadmap

The following principles will guide implementation of the Roadmap. We will:

- build equity into all of the work we do to meet the needs of our diverse communities
- focus on early intervention and prevention responses - moving from the reactive to the preventative
- build capacity, resilience and cohesion for people and communities to support their independence
- work in a participatory way with people and communities
- collaborate with service partners and communities

Appendix 1

**The Adur Cost of Living Roadmap
September 2022 to August 2024**

Our role	Now: 0 to 6 months	Next: 6 to 18 months	Future: 18 - 24 months
<p>Support our food banks which are the frontline of community action:</p>	<ul style="list-style-type: none"> ● Support access to funding to support emergency food distribution and infrastructure support for the food network ● In collaboration with the Food Network establish a 'food hub' for use as a co-working space for food groups and associated community based groups tackling the cost of living ● Support the wider development of a partner led Adur Food Poverty Action Plan, focusing on: <ul style="list-style-type: none"> - work with businesses to increase food supplies to local groups - enhancing collaboration between groups around shared food opportunities and infrastructure - sustaining food supply 	<ul style="list-style-type: none"> ● Phase two of the food hub to be developed and shaped ● Continue to develop the food poverty action plan and associated actions ● Community fundraising model developed / embedded ● Develop a partnership food supply system which ensures that surplus food waste is being directed to food banks ● Engage with businesses to provide support to food providers 	

	<ul style="list-style-type: none"> - focusing on food waste - build on Fareshare / UKHarvest relationships - a local supply chain for food banks 		
<p>Maximising ways to address fuel poverty:</p> <ul style="list-style-type: none"> - Accessing funding - Working with providers locally 	<ul style="list-style-type: none"> ● Work with Southern Water and local energy suppliers to support the cost of living work and the ethical debt approaches ● Work with Southern Water to identify funding/support for this work ● Work with WSCC and other partners to explore fuel vouchers for key workers or alternative supports ● Implement legislation relating to the effectiveness, efficiency and economy of heating in the private housing sector through Private Sector Housing compliance work ● Work with others to provide 'warm spaces' in Adur for people unable to pay fuel bills 	<ul style="list-style-type: none"> ● Deliver an energy efficiency engagement campaign ● Deliver grants and administrative capacity to target and support households in fuel poverty through energy efficiency and energy reduction measures (UK Shared Prosperity Fund) 	

<p>Keep people in their homes safely:</p> <ul style="list-style-type: none"> - Interventions with landlords - Maximise supply of social housing 	<ul style="list-style-type: none"> ● Join up with other social landlords around ethical debt practices and management ● Review use of ‘affordability assessments by social housing landlords ● Opening Doors - working with private sector landlords to improve move on options ● Consider options to support small landlords considering selling up ● Work with the Sussex Partnership Foundation Trust to put in place a Housing Specialist working in mental health settings ● Use Personalised Housing Plans to support those in housing need maximise income/manage debt and access support 	<ul style="list-style-type: none"> ● Look to re establish the County-wide housing and homelessness group ● Relaunch the Homelessness Forum and establish a Landlord Roundtable to support a cohesive partnership approach to sustaining tenancies and develop our supplies of affordable homes. ● Develop an older persons strategy to ensure the housing needs are met for our older residents 	<ul style="list-style-type: none"> ● Deliver the new Homelessness and Rough Sleeping Strategy ● Support our partners to increase supply of affordable homes
<p>Target financial support where its most effective:</p> <ul style="list-style-type: none"> - Accelerate ethical debt work - Open up options for ethical borrowing 	<ul style="list-style-type: none"> ● Ensure the Councils’ website effectively signposts people to cost of living support ● Offer at risk households early intervention services in 	<ul style="list-style-type: none"> ● Provide financial support to people through an extension of the Proactive Project (UK Shared Prosperity Fund) ● Develop a toolkit and training 	<ul style="list-style-type: none"> ● Establish a No Income Lending Scheme (NILS) for the most financially excluded residents (UK Shared Prosperity Fund)

<p>- Pooling internal support scheme across communities directorate</p>	<p>relation to income and debt through Proactive</p> <ul style="list-style-type: none"> ● Introduce an ethical debt recovery approach for Council Tax debt ● Support people financially and co-ordinate access to financial support: <ul style="list-style-type: none"> - Household Support Fund - Council Tax Support Additional discretionary payments - Discretionary Housing Payments (£86,187 for Adur) ● Maximise resident take up of entitlements and supports ● Provide information to staff about support, including relaunching the payroll loan scheme for Council staff with Boom Community Bank 	<p>package for staff, councillors and other stakeholder across the service system</p>	
<p>Create person centred pathways - always moving 'upstream':</p> <ul style="list-style-type: none"> - Building on the work we have done with proactive 	<ul style="list-style-type: none"> ● Develop shared information about how to access support across the service system to support a no wrong door approach ● Ensure the Councils' website 	<ul style="list-style-type: none"> ● Improve access to data and information across the system through: <ul style="list-style-type: none"> - understanding who is most at risk - developing Adur and Worthing profiles and 	<ul style="list-style-type: none"> ● Explore options for improved access to online support including a single online portal for the service system for residents accessing information and support

<ul style="list-style-type: none"> - Create a pathway from community groups into proactive 	<p>effectively signposts people to cost of living support</p> <ul style="list-style-type: none"> ● Offer at risk households early intervention services in relation to income and debt through Proactive ● Implement a Make Every Contact Count approach including through training people to prevent homelessness and locating staff in a food hub ● Improve access to free digital services across the service system 	<p>forecasting demand and gaps in service</p> <ul style="list-style-type: none"> - piloting data sharing across the service system about communities and individuals commencing with the Wellbeing Team ● Develop opportunities for the co-location of partner services, including drop in sessions ● Introduce the Telljo system of wellbeing self assessment for more vulnerable people, helping to signpost them to support more effectively 	<ul style="list-style-type: none"> ● Restructure Council support services to deliver a multi-disciplinary and person centred approach including exploring a one stop approach to support provision with 'no wrong door' ● Develop a case management response for people with complex and enduring needs within Council and with external partners
<p>A whole system approach:</p> <ul style="list-style-type: none"> - How are we joining up with other partners? 	<ul style="list-style-type: none"> ● Hold quarterly Cost of Living Strategic Group meetings ● Hold regular Partnership Working Group meetings ● Develop communications capacity and a plan ● Hold three pop up cost of living information sessions with partners in venues across Adur ● Set up a 'resident panel' to advise the partnership on 		<ul style="list-style-type: none"> ● Develop cost of living support initiatives with Worthing businesses and the local Chamber of Commerce ● Build relationships and shared approaches with Public Health based on objectives in the Adur and Worthing Health and Wellbeing Strategy ● Build a relationship with WSCC in relation to the education sector in Worthing

	<p>implementing the Roadmap and its actions</p> <ul style="list-style-type: none"> • Provide support to Cllrs to resource residents through the training and toolkit 		<ul style="list-style-type: none"> • Work with the DWP and other partners to develop employment and training initiatives
<p>Funding and resources: where are we looking for additional resources?</p> <ul style="list-style-type: none"> - NHS - WSCC - Grant funding for innovation - Crowdfunding with local businesses 	<ul style="list-style-type: none"> • Work with the West Sussex Health and Wellbeing Board and system partners around the cost of living and resources • Design and implement a community fundraising model and match fund business contributions • Work with WSCC around good access to the HSF and other resources to support the cost of living 	<ul style="list-style-type: none"> • Develop a commissioning and contracting approach that targets funds to address cost of living impacts and optimises the use of existing assets • Identify opportunities to secure additional resources to address cost of living impacts 	