

Cost of living

Bolder Healthier Community Champions
Birmingham Public Health 2022



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What is the cost of living crisis?

- The “cost of living crisis” refers to an ongoing situation in the UK from 2021 onwards, where the cost of everyday essentials like energy and food is rising much faster than average incomes.
- There is a growing gap between what people have and what people actually need for a decent standard of living.
- Rising costs present the most significant challenge to living standards for many years, in a period of social and economic uncertainty following the COVID-19 pandemic.

The Rising Cost of Living is impacting everyone

In July 2022, 91% of UK households reported that their cost of living had increased in the previous month, up from 62% in November 2021- mainly attributed to higher food, electricity, and fuel costs.

The crisis is even more acute for the poorest UK households, which typically spend a higher proportion of their income on food and housing costs.

Based on forecasts from the Spring Budget of 2022, real household disposable income in the UK will fall by 2.2% in the 2022/23, the biggest fall in living standards since the mid 1950s.

What is going up?

Travel

For a single working adult, the average cost of travel is £64.86 in 2022, an increase of **+45%** from 2021

Rent and Mortgages

Since 2021, social housing rent has increased by **4.1%**, private rental prices have increased by **3%**, and mortgage interest rates have increased by 0.50%

Water Bills

In 2022, water bills are rising by 1.4%, costing an average household an extra £420 a year

Childcare

The average annual cost of a nursery place for children under two in England rose by nearly £1,050, **16%**, between 2018 and 2022.

Energy Bills

Household energy bills increased by **54%** in April 2022 and will see a further rise of **27%** in October

Personal goods and services

For a single working adult average costs needed each week have risen by **+49%** since 2021

What actions are people taking because of the rising cost of living?

In the West Midlands, 89% of people reported their cost of living increasing over the previous month (March and June 2022)

6 in 10 people are spending less on non-essentials

5 in 10 people are using less gas and electricity in their home

5 in 10 people are cutting down on non-essential journeys in their vehicle

4 in 10 people are spending less on food shopping and essentials

1 in 10 people are using more credit than usual



Source: Office for National Statistics Census 2021 West Midlands data

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The risks of rising cost of living to our communities

Fuel Poverty:

Cold and damp living conditions increase risk of respiratory and cardiovascular illness, and can worsen existing long term conditions. This can lead to turning down the heating, cold-related deaths and ill-health.

Social and Mental Health Impact:

Shame over requiring financial or food assistance, as well as financial pressures. Rising costs for everyday social activities increase the risk of loneliness and social isolation as people choose to not pay for travel and activities

Debt:

Greatest impact for those people already on low or unstable incomes or relying on benefits. Not meeting rent or mortgage repayment obligations will create financial pressures which will affect decisions over eating and heating

Housing:

Rising private sector rent costs and mortgage rates may lead to forced evictions and debt. There is a risk that more people will sleep rough for the first time, as households struggle to make ends meet.

Air Quality:

More people relying on wood/solid fuel burners due to the cost of electricity and gas will affect local air quality. This may exacerbate respiratory and cardiovascular conditions.

Food:

High price rises in food and energy mean people may think twice about what they are buying. These tough decisions sometimes mean people may be tempted to skip meals, with less money available to spend on healthy food. Being unable to afford sufficient food leaves people malnourished.

Local response

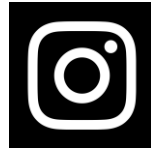
- Birmingham City Council is continuing to develop a range of support for residents over the coming months.
- Please [check the council's website](#) and follow our social media for regular updates about what is available:



[@BhamCityCouncil](#)



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Bolder Healthier Communities



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Which communities may be most impacted by rising costs?

- The cost of living crisis is likely to have the biggest impact on the poorest and most vulnerable in society
- In Birmingham, **22.2%** of the population was income-deprived in 2019.
- **28%** of children live in income deprived households
- **26%** of over 60s are income deprived

Areas in the Top 1% of Deprived Neighbourhoods Nationally

2019 Rank	2015 Rank	Ward & Broad Location
45	38	Druids Heath & Monyhull - Druids Heath estate directly to the north west of the Maypole island
70	105	Bordesley Green – the area bordered by Coventry Road, Whitmore Road, Camelot Way and the railway line
178	52	Sparkbrook & Balsall Heath East - the top of the Stratford Road between Camp Hill and Farm Road, and across to Kyrwicks Lane.
202	268	Erdington - Area directly south of Short Heath Park bordered by Gravelly Lane and Court Lane
206	322	Rubery & Rednal - The Dowries Estate to the north of the A38 at the city's south west boundary
231	181	Kings Norton South – to the west of Walkers Heath Road
295	258	King's Norton South - Part of Kings Norton Three Estates to the south east of Redditch Rd

Source: Office for National Statistics 2019

What is the role of Bolder Healthier Champions?

Talk about the impact that the rising cost of living is having on people in your community

Connect people to support through the web-pages and services

Feedback to us where more help is needed so we can continue to improve the support for citizens

Talk about the impact that the rising cost of living is having on people in your community

Talk to members of your community

Is a single dad aware of what benefits they may be entitled to?

Is an older neighbour living alone and struggling with excess cold during the winter?

Is a neighbour struggling with food costs and could you talk to them about foodbanks?

Is a mum at the school gate having to make difficult financial decisions e.g. eating vs heating?

Speaking about the impact of rising costs on everybody helps to raise awareness and reduce shame and stigma

Do you know an unpaid carer who could find themselves in debt as a result of their caring role and their financial situation?

Are rising childcare costs impacting their decision around leaving employment?

Do rising rent costs may mean they may be at risk of housing insecurity?

Are financial troubles causing chronic stress and anxiety for a colleague?

How can you provide brief support in everyday interactions?

- Provide a **brief intervention**
- Use open questions with the **Ask, Assist, Act** model

Use an example: For Budgeting

Ask

Do you have any worries relating to money, budgeting, borrowing or debt?

How confident are you about a budget setting, sticking to it and how to save?

Assist

Taking the time to manage your money better can really pay off. It can help you stay on top of your bills and save £1,000s each year, would you like some helpful information on managing your money?

Act

The [Money Helper Service](#) (set up by the government) offers:

Free and impartial money advice and guides to help improve your finances

- Tools and calculators to help keep track and plan ahead
- Support provided over the phone and online, live [webchat](#) and WhatsApp (+44 77 0134 2744)

How can you provide brief support in everyday interactions?

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Use an example: For Debt and Borrowing

Ask

Do you have any worries relating to money, budgeting, borrowing or debt?

If you need to borrow money, have you considered the cost of borrowing and where you would source this from?

Assist

Would you like some further information on the many different free and recommended debt advice service that are available either nationally or locally?

Act

[National Debtline](#) has helped millions of people with debt. They'll talk you through options and give clear advice on how to take back control. Tel: 0808 808 4000

[StepChange](#) helps change the lives of thousands every week. Their expert advice is impartial and personalised to each individual situation. Tel: 0800 138 1111

How can you provide brief support in everyday interactions?

- Provide a **brief intervention**
- Use open questions with the **Ask, Assist, Act** model

Use an example: For non-urgent mental health support

Ask

How are you?

How are you feeling at the moment?

What's been happening for you recently?

Assist

You mentioned you are feeling low, why do you think this is?

Would you like some more information on services that may help you?

Act

- Encourage the person to contact their GP. Their GP will be able support the person in many ways
- **Mind** The charity for better mental health' has an extensive range of self help resources available
- The **NHS** have has a range of self-help tools available
- Birmingham City Council **Wellbeing resources** and support with access to **Mental Health Services**

Connect people to support through web-pages and services

Connect to Crisis support

Birmingham City Council's [Local Welfare Provision \(LWP\) scheme](#) helps vulnerable people in short-term crisis. If you are experiencing immediate problems, please call 0121 303 1116.

Further local sources of help are:

- [Birmingham and Solihull Women's Aid](#)
- [Betel UK](#)
- [The Project Birmingham](#)
- [Birmingham Central Foodbank](#)
- [Birmingham City Mission](#)
- [Financial assistance grants from the Harriet Loxton Trust](#)



Connect to council support

Birmingham City Council's Contact Centre is open 9am-5pm, Monday-Friday, and supports on a range of topics including:

- Support with emergency food
- Benefits enquiries
- Council tax enquiries
- Accommodation and homelessness

They can be contacted on:

0121 216 3030

There are also two walk-in advice centres at:

- [67 Sutton New Rd, Erdington](#)
- [1a Vineyard Rd, Northfield](#)

Please check the website for information about opening times and support offered.

Connect to support with bills

Information about UK government schemes:

- Find out how the [Energy Price Guarantee](#) limits your energy prices
- Find out about the [Energy Bills Support Scheme](#)
- Find out about the [Warm Home Discount Scheme](#)
- Apply for the [Cold Weather Payment](#)
- Find out about the [Winter Fuel Payment](#) and [Pensioner Cost of Living Payment](#)

Available schemes in Birmingham to help with energy bills [Getting help with your energy bills | Birmingham City Council](#)



Phone bills:

Find out if you can are eligible for cheaper phone and broadband on the [Ofcom](#) website

Water bills:

Find out how to [reduce your water bill](#) and financial support you may be able to get

Connect to support with income and debt

UK Government information:

- Check if you're getting the [minimum wage](#)
- Apply for support with savings if you're on a low income ([Help to Save](#))
- [Apply](#) for support with interest payments on a mortgage or home improvement loan
- Contact the [MoneyHelper service](#) for free, confidential and impartial advice. **Support provided over the phone and online, live [webchat](#) and WhatsApp ([+44 77 0134 2744](#))**

Debt advice:

- [National Debtline](#)
- [StepChange](#)
- [PayPlan](#)
- [Debt Advice Foundation](#)

Contact with additional support

Birmingham City Council's [Cost of Living support page](#) has information on income support, debt and money advice, and advice and support on benefits and housing

Mental health and wellbeing support:

Birmingham City Council [Wellbeing resources](#) and support with access to [Mental Health Services](#)

Travel:

Claim 50% off rail journeys from [National Rail](#) if you're on Universal Credit. Apply for a [railcard from National Rail](#) to save money on rail journeys


Families with young children or who may be pregnant:

[Healthy Start](#) vouchers for help to buy healthy food and milk

Find a local [Warm Welcome Space](#) in Birmingham


Case Study 1

Barbara is a Bolder Healthier Champion and enjoys keeping up with her neighbours. Jill is an elderly neighbour who lives alone across the road and Barbara catches her for a chat one morning to find out how she is getting on.



“Hiya Barbara, the evenings are getting so much colder now aren’t they, I try to keep the heating off so I warm myself with hot teas!”

“That sounds really tough Jill! Have you heard about the council’s Warm Welcome Spaces you can go to during the day? There’s one not far from here”



Case Study 2

Barbara talks openly about the impact of rising costs, and reassures Jill that many people are facing the same issues, so there is nothing to feel shameful about.



“Thanks Jill it’s good to talk to someone, I sometimes feel a bit embarrassed about not being able to pay the high energy costs.”

“Not at all Barbara, there is also Government support available for older people such as the Winter Payment and Pensioner Cost of Living Payment, would you like me to tell you some more about this?”



Feedback to us where more help is needed so we can continue to improve the support for citizens

Email the Bolder Healthier team on:
BolderHealthierChampions@birmingham.gov.uk

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