

Cost of living

Bolder Healthier Youth Champions
Birmingham Public Health 2022



BE BOLD BE BIRMINGHAM



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.

How will the cost of living crisis impact children and young people?

- The impact on children and young people will vary, as this will largely depend on their individual circumstances.
- Children and young people may experience the impact of rising costs directly, or they may experience it indirectly through their households, friends and communities
- The rising cost of living will impact children and young people in the short, medium and long term

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

BE BOLD BE BIRMINGHAM

The impact of cost of living crisis on children and young people

Short Term

Going hungry and lack of nutritious food

Fuel poverty, cold and damp living conditions

If living independently, difficulties managing budgets, household bills, food and travel

Living in household with financial struggles, debt and housing insecurity

Youth services face rising costs despite increased need

Becoming concerned and aware of the cost of living crisis

Medium Term

Giving up on hobbies and interests

Difficulty keeping up friendships and socialising

Strain on families, parent-infant relationship, parental mental health and relationship problems

At risk of forced evictions, homelessness

Worsening health conditions

Making decisions about leaving education for jobs

Long Term

Aspirations around financial independence, owning own home decrease

Long term un-employment

Long term impact on mental health and wellbeing

Long term health and social impacts of living in poverty

The impact of cost of living crisis on children and young people

Mental health and wellbeing

Children as young as 10 are concerned and acutely aware of the rising cost of living, with almost half (47%) of 10 - 25-year-olds seeing financial pressures as one of the top five challenges they'll face in the next 12 months.

Housing

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

Employment

For young people aged 18-24, long-term unemployment is still higher than pre-pandemic levels. Youth employment figures show that in early 2022, there were 10,700 unemployed 18-24 year olds (7.7%) in Birmingham.

Education

One in five 18-24-year-olds are rethinking going to university, and going straight into a full-time job instead

Looking to the Future

Research shows that almost half of those aged 10 to 25 view financial pressures as one of the top five challenges they'll face in the next year, less than half of young people believe they will ever be able to own their own home

Youth services

For youth organisations, the cost-of-living crisis means that core costs for their premises, including bills and travel costs for youth workers have significantly increased, impacting ability to reach more vulnerable young people.

Rising costs will have the greatest impact on vulnerable children and young people

Children and young people already living in poverty

1 in 3 children were already living in poverty prior to the crisis, and an estimated 500,000 more children will be pushed in to poverty next year if wages don't increase with inflation, meaning more children in vulnerable families will likely go to school hungry and go to bed cold. Children in poverty are at a greater risk of experiencing adverse childhood experiences and experiencing negative long term health and social impacts.

Care Experienced Young People

Many are financially independent and managing household bills, and may be more likely to face financial insecurity and make difficult choices around their essential household bills, food and travel. Difficulties managing budgets may lead to worry, anxiety and giving up on hobbies and interests. They may also not be able to socialise with work and college friends in the same way as they are managing household bills leading to isolation and feeling different. They may also be looking to get a job rather than staying in education due to lack of affordability.

Young Parents

Struggles over having enough food for themselves and their young children, with rising costs of childcare. Poor health due to lack of nutritious foods. Young parents are increasingly under pressure as a result of expectations, a lack of time, the balance of paid employment and providing care for young children, poverty, and inadequate housing.

Local response

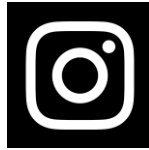
- Birmingham City Council is continuing to develop a range of support for residents over the coming months.
- Please [check the council's website](#) and follow our social media for regular updates about what is available:



[@BhamCityCouncil](#)



[@birminghamcitycouncil](#)



[@bhamcitycouncil](#)



Bolder Healthier Youth Champions



BE BOLD BE BIRMINGHAM



What is the role of Bolder Healthier Champions?

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

Connect young people to support through 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 young people in your community

Talk to young people

Have you noticed a young colleague can't afford to top up their phone or pay their phone contract so is losing contact with their friends?

Is a college friend thinking about choosing to get a job rather than staying in education?

Is a young parent under financial strain struggling with their mental health or bonding with their baby?

Is a care experienced young person living independently struggling to work out how to balance the budget when there is not enough money to afford all essential items?

Are they struggling to afford basic necessities let alone other things that increase positive wellbeing?

Is someone at college living in a household with financial struggles and feeling anxious or worried?

Has a team mate stopped coming to football practice because they can't afford the travel and extra costs?

Is a young neighbour struggling with housing, at risk of homelessness or eviction if they are struggling to pay rent?

Is a friend struggling with food costs but too embarrassed to use food banks or places that offer hot meals?

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

[The Mix](#) is a support service that can help young people (under 25) to take on any challenge they are facing - from mental health to money, from homelessness to finding a job, from break-ups to drugs. Tel: 0808 0808 4994 (Freephone)

[Pause](#) Hubs in Birmingham offer drop in sessions for anything related to emotional wellbeing

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

It can be hard to learn how to budget, but managing 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](#))

Connect young people to support through web-pages and services

Connect young people 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](#)
- [St Basils](#) Birmingham Youth Homelessness Service for 16-25 year olds
- [Betel UK](#)
- [The Project Birmingham](#)
- [Birmingham Central Foodbank](#)
- [Birmingham City Mission](#)
- [Financial assistance grants from the Harriet Loxton Trust](#)



Connect young people to mental health and wellbeing support

- Drop in sessions at Forward Thinking Birmingham [Pause](#) Hubs
- [Kooth](#) offers emotional and mental health support for children and young people aged between 11 and 24 years and is available up to 10pm every day.
- [The Mix](#) is a free and confidential multi-channel service for those who are under 25, phone: 0808 808 4994 7 days per week between 3pm and midnight
- [Young Minds](#) national service offering advice and support
- [Acacia](#) offers one to one and group support for young parents (under 25's) with mild to moderate perinatal mental health in Birmingham. Telephone 0121 301 5990 (Monday - Friday 9.30 - 15.00) or text for a call-back on 07897 459627
- [PANDAS Foundation](#) offers support and advice for any young parent who is experiencing a perinatal mental illness. Telephone: 0843 2898401 (0900 - 2000 hrs, 7 days per week)

Connect to support for young parents

- Find your nearest [Children's Centre](#) for family support, parenting support, childcare and support for parents looking for training or job opportunities.
- Find a [stay-and-play group](#) near you
- [All Saints Youth Project](#) Targeted stay and play for teenage parents in Kings Heath, enhanced support for transgender and adoptive parents
- [Healthy Start](#) vouchers for help to buy healthy food and milk

Connect young people to local and national support

- Birmingham City Council webpage [Preparing for adulthood](#) for help with housing, health, employment and friendships, relationships and the community
- Birmingham Youth Centres are a safe place for young people to come and meet. Find a [Youth centre](#) in Birmingham
- Find a local [Warm Welcome Space](#) in Birmingham
- Apply for a [railcard](#) from National Rail to save money on rail journeys
- If you are a youth organisation that has been affected by the cost-of-living crisis and need support, please get in touch with [UK Youth](#) or to find out more information about how to access support

Connect young people to income and debt 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

Debt advice:

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

Benefits support:


[Turn2us](#) provides information and support on benefits, grants or other financial support available to young people

Money advice:

- Check if you're getting the [minimum wage](#)
- Apply for support with savings if you're on a low income ([Help to Save](#))
- 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](#))
- [The Prince's Trust](#) have partnered with Money Advice Service (MAS) to bring young people a range of top tools to support their finances


Case Study

Sarah is a 25 year old care experienced young person and a Bolder Healthier Champion. She has a part time job at the local supermarket while she completes her college course. At work, she has made a close friendship with 21 year old Lucy who is also a care experienced young person who has recently moved into a flat by herself with her 10 month old baby.




"I'm so tired and stressed at the moment, the baby kept me up all night. Not that I could sleep anyway worrying about my bills and food"

"I feel like some of our friends don't know what its like to live alone and manage bills. I have some online resources to help with benefits, managing budgets and bills that have helped me, shall I send them to you?"




Case Study

After hearing about Lucy's financial difficulties, Sarah was able to signpost her to benefit entitlement information, resources on managing budgets and bills and also let her know about Healthy Start vouchers. Sarah explored Lucy's mental wellbeing and her feelings towards her baby which have been impacted by financial strain and isolation living alone and was able to signpost her to local services for perinatal mental health support for young parents



"Thanks... I've been feeling so down because of my finances and I just find it hard to feel positive towards my baby. I know that's bad but I can't help it"

"I've heard of some services like Acacia and the Children's Centres that help young mums with their mental wellbeing and bonding with their baby, would you like to know about them?"



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

What is the role of Bolder Healthier Champions?

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

Connect young people to support through web-pages and services

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



@BhamCityCouncil



@birminghamcitycouncil



@birminghamcitycouncil



birmingham.gov.uk



BE BOLD BE BIRMINGHAM

