

Cumberland Shadow Authority Scrutiny Committee Briefing

Date **1 February 2023**
Title **Appendix Sovereign Authority
Cost of Living Scrutiny Update**

Report from: Scrutiny Officers
Report Author: Joel Rasbash, Rowan Jones
Wards: All
Key Decision: No

Purpose/Summary of report

This report provides Members with an update Scrutiny activity undertaken by Sovereign Councils on the Cost of Living Crisis and wider activity they are undertaking to address the Cost of Living Crisis. A section is given to each Sovereign Council along with weblinks to key reports.

Section 1: Cumbria County Council

No Child Goes Hungry Scrutiny Review

The review was set up in response to a Motion passed at Full Council on 7 September.

“To call upon Scrutiny to convene a task and finish group as soon as possible to build on the work of our Cost of Living Crisis fund and continue the work undertaken during the covid pandemic – to work in collaboration with our schools and community groups, to explore all options for extending access to adequate nutritious food, to ensure that no child goes hungry at any point – term time or holiday periods.”

The Motion concluded that Council was to receive a report at the next Council meeting on 3 November and that Cabinet would respond to the recommendations in December.

In response, Scrutiny Management Board agreed to form a Task Group with the following aims and objectives:

- To understand the effectiveness of current programmes established during COVID and continuing support schemes in

meeting children's needs (including DWP Household Support Fund (HSF), DfE Holiday Activity and Food Programme HAF))

- To obtain an understanding of levels of support for addressing child hunger based on past, current and projected future levels of Free School Meal (FSM) provision, including impact of an inflationary uplift to the current entitlement
- To review the accessibility to the FSM application process and whether there are barriers to particular groups applying.
- To hear from community food providers about the issues they face in tackling community food hunger and the impact on children and families
- To identify all options for extending access to adequate nutritious food that ensures no child goes hungry. Among others this will include options for a net-Zero approach to food that maximises food sovereignty and local sustainable access to cheap nutritious food (i.e., food growing projects, seed banks etc.)

Scrutiny Members have completed this review at pace, receiving a wide range of witness testimony and reports. These included:

- Discussions with community food projects in Carlisle, South Lakeland and officers working on community access to food across all of Cumbria;
- Primary and Secondary School Heads from Allerdale, Carlisle, Eden and South Lakeland;
- Public Health submissions on School Breakfast Clubs

The Scrutiny Task and Finish Group makes 5 recommendations.

Recommendation 1: That Cabinet considers what it can do practically to support breakfast clubs, i.e., enable schools to set up breakfast clubs or help schools currently running breakfast clubs to have access to good food and resource additional staff/volunteer capacity. The Council to also consider supporting schools to establish hubs where Breakfast is available to children during holiday periods, if and where this is logistically feasible.

Recommendation 2: That Cabinet uses its existing contract to purchase food vouchers during school holiday periods to purchase one-off food vouchers for children during term time where they are looking to provide immediate support (and that the Council produces guidance with schools that set out criteria to ensure fair decisions are made).

Recommendation 3: That Cabinet considers funding Local Committees to provide homework clubs where children can access food and to explore,

where possible, whether this could part of the activity to access warm spaces.

Recommendation 4: That Cabinet agrees to work with schools and catering providers to ensure that all children can access a hot meal at lunchtime, and that portions and quality is not compromised due to inflationary pressures.

Recommendation 5: That Cabinet agrees to enter into a commercial arrangement for a provider of Free School Meal vouchers to be in place before 31 March when the current contract with WONDE runs out and the Easter Holidays begin.

The No Child Goes Hungry Scrutiny Review is available online: [Appendix 1 SMB 28 11 22 Cost of Living and Childrens Food Security Task and Finish Group Report.pdf \(cumbria.gov.uk\)](#)

Cabinet Response

Agreement to provide funding to cover the 25% match-funding required by the DfE for eligible schools to be part of the National Breakfast Club Programme until March 2023.

Agreement to a Food Provision Grant to every school based on a formula that combines total pupil numbers and total numbers of FSM pupils. This funding to be used at the school's discretion to ensure that their pupils are able to access hot food as appropriate. Schools will be issued with guidance and advice on use of the grant.

Agreement to allocate £0.4m from the unspent Contain Outbreak Management Funding (COMF) and £1.1m from COVID ringfenced reserves to fund the breakfast clubs and food provision schemes.

Agreement for the Leader to write to Government to lobby for a fair review of the funding of FSM in line with inflation.

Agreement to enter into an agreement for the provision of free school meal vouchers during the Easter Holidays and provide funding for the vouchers in the form of a ringfenced reserve to be used by Cumberland Council and Westmorland and Furness Council.

Agreement to allocate £0.5m from COVID ringfenced reserves to fund the provision of free school meal vouchers during the Easter Holidays.

Other programmes of support from Cumbria County Council on the Cost of Living

DWP Household Support Fund

The HSF is a Government DWP programme in which upper tier Local Authorities receive money to establish schemes to provide small payments to support vulnerable households meet daily needs such as food, clothing, and utilities.

The programme was introduced in October 2021 and runs in 6 monthly cycles. In the Autumn Budget Statement the Chancellor committed to 2 further extensions in 2023-24.

Nationally £500m is allocated to the HSF, and Cumbria has received **£3.6m** for each HSF cycle (so circa **£7.2m per annum**).

In terms of spending requirements:

- Council's have to spend the full amount to receive the full grant,
- Spend has to be within the 6 months (with no option for underspends or carryover)
- Around 90% of spend has to go to the end beneficiary in a payment (cash/voucher/in kind)

This means having in place options to deliver swiftly and to monitor that the full amount is spent.

In the current round (October 2022-March 2023) the HSF is allocated to the following activity.

Free School Meal Vouchers for school holiday periods (including half-terms, but excluding school term-time expenditure). In October the daily value of the voucher was increased from £3-3.45 to factor in an inflationary increase.

Welfare support via the Council's Service Centre. From 1 October this has enabled beneficiaries to cash vouchers with the Post Office to cover cost of household necessities (including food and utility bills).

Payments to clients are flexible on a case-by-case basis with guidance set by the service which are subject to change depending on demand and managing the overall fund – given it is a finite pot.

Dedicated welfare support for Care Leavers. This has been through a fund administered by Children's Services which has included £20 weekly uplift to care leavers on Universal Credit, Christmas hampers for Care Leavers and a fund to provide emergency support to a care leaver in crisis.

Foster-carer one off payment to cover increased household costs who have had at least one child staying in the house between October 2022 and end December 2022.

Allocations for the Current HSF round and projected spend

- **£2,021,594** Service Centre support to households
- **£1,108,140** FSM holiday vouchers at £3.45 per child per day – though would include an inflationary uplift from £3
- **£200,000** Care Leavers Welfare Fund
- **£160,500** Foster Carer cost of living grant
- **£151,000** For small community grants administered by Area Managers
- **£49,000** Administration – this is mainly to cover the costs of staffing the Service Centre.
- **Total: £3,690,234**

The Senior Responsible Officer for the HSF is Simon Higgins Assistant Director Customer and Community and the project co-ordination is overseen by Joel Rasbash, Strategic Policy and Scrutiny Advisor.

Public Health Cost of Living Fund

In November the Director of Public Health set up a multi-agency Cost of Living Crisis Response Group, utilising the Local Resilience Forum that meets fortnightly to identify priority actions and respond to any developments.

Work of the group is supported by a non-recurring fund for £1m based on COVID underspends that is being used to provide:

- Support to community and third sector organisations facing increasing costs and capacity pressures due to supporting people impacted by the cost of living;
- Provision of emergency support activity not covered by the Household Support Fund.

The Senior Responsible Officer for the Public Health Fund is Colin Cox, Director of Public Health and the co-ordinator is Carol Stewart, Public Health Consultant.

Cost of Living Reserves Fund

In June 2022 Cabinet agreed to set up a Cost of Living Fund that would aim to complement the HSF and the Public Health support fund by investing **£1m** from reserves to:

- Increase School Uniform vouchers in line with inflation

- Supplement HSF funding for FSM vouchers in the summer holidays (2022)
- Provide financial support to community food projects to bulk purchase supplies
- Supplement HSF for the Service Centre to manage demand over the Summer/early Autumn.

Other cost of living support

- Co-ordination of Warm Spots in Libraries and community settings across Cumbria.

Section 2: Carlisle City Council

Cost of Living Task and Finish Group

At their 14 July 2022 meeting resolved that a Cost-of-Living Scrutiny Task and Finish (T&F) Group should be established. This group was to consider available information and receive evidence from expert witnesses, on the council response and wider agency responses, with a view to reporting findings and recommendations to People Scrutiny Panel.

The T&F group engaged with service leads across the City Council as well as a number of external stakeholders: Electricity NorthWest), Cumbria CVS, Riverside Housing, Public Health, Carlisle Partnership Executive.

The Cost of Living Task and Finish Group report made 13 recommendations, and an appendices of supporting evidence.

The T&F report recommendations are:

Housing - Energy Efficiency and Affordable Warmth

H.1 Recognise the value of the Carlisle Home Improvement Agency and the potential that it has to improve the quality and energy efficiency of homes. Energy efficient homes are more affordable to heat and warmer homes can contribute to better health outcomes.

H.2 Sustainable Warmth projects present significant opportunity for local people, but the local authority needs to recognise the scale of challenges and risks in managing these schemes. Learning from experience can help to develop and manage future projects.

H.3 Develop winter warmth kits for both Homelife Service and Homelessness Prevention and Accommodation Support Service to offer vulnerable individuals this winter.

H.4 Ensure that people who contact the City Council with issues regarding cold damp homes are offered support and assessment through the Home Improvement Agency.

Housing – Avoiding Crisis

H.5 Communications campaign to publicise the schemes that the council provides to support people to remain warm and living in their own homes. This campaign should be targeted across private and social housing sectors (homeowners, private landlords and tenants) with a focus on preventative activity and early engagement to avoid crisis.

Communication

C.1 Consistent, high profile messaging of support and good signposting are important for this winter.

Partnership

P.1 Ensure that the cost of living crisis is identified as a key area for partnership working during the transition to the unitary structures. Recognise that partnerships provide valuable additional capacity to meet local needs.

Strategic Response – Long Term

S.1 Recognise the cost of living crisis as a longer term strategic issue that will require strategic planning and resourcing

S.2 An evidence-based response is important. The council should produce briefings that pull together organisational data to provide strategic overview of areas within the city council remit.

S.3 Ensure that appropriate risk assessment is undertaken that appreciates that cost of living is a chronic risk that will last longer than a business-as-usual planning framework.

Refer the issue of impacts of the cost of living crisis on local businesses to Place Scrutiny Panel for consideration.

Rural Communities

R.1 Develop a tailored communication campaign for rural communities to publicise available support this winter. This includes the use of posters and leaflets to reach a range of rural amenities such as pubs, churches, GP surgeries, village halls, community notice boards and local businesses.

Thriving Communities Programme

TC.1 Note the good practice that the Thriving Communities project offers and endorse the use of this model to Cumberland Council.

Role of Elected Members

M.1 Ensure that elected Members are well briefed and allocated resources that will allow them to understand the issue and support available and to undertake casework and signpost effectively.

People Scrutiny Panel Considered the T&F report on 12 January 2023 and agreed all of the recommendations within the report.

The Cost of Living T&F Report, including a considerable appendix of local research and Minutes (when published) for this meeting is available online: [Meetings and Events \(cmis.uk.com\)](https://cmis.uk.com)

Cost of Living motion

Cost of Living motion, approved at Full Council 11 October 2022:

"We propose that this Council sets aside a fund of £110,000 to support households facing fuel poverty across Carlisle this winter. We welcome the substantial support from the Government and extra help from Cumbria County Council. The fund would be administered by Carlisle City Council who have experience of this type of scheme, if we are not able to administer, we will contact third parties such as CACE to do so on our behalf. The £110,000 would include all scheme administration costs and the grants would be limited to a maximum of £100 per household. The allocation would not be time limited. This funding would be in addition to any support scheme central government, or the County Council may introduce."

Minutes available online: [Meetings and Events \(cmis.uk.com\)](https://cmis.uk.com)

Cost of Living Scheme for residents of the Carlisle District

Carlisle City Council Executive considered a report on a Cost of Living Scheme for residents of the Carlisle District at their meeting on 18 January 2023. This scheme is to utilise £110,000 of funding that was allocated to support households facing fuel poverty across Carlisle. Measures include:

- Gift cards to spend at a particular local supermarket (on certain items)
- Winter warmth packs
- Funding to external partners to support vulnerable households
- Financial assistance to support community "warm hubs"
- Top up or replicate Household Support Fund

The report and minutes are online: [Meetings and Events \(cmis.uk.com\)](https://cmis.uk.com)

Section 3: Copeland

Copeland Council Overview and Scrutiny Committee tasked their Scrutiny Officer to produce a Review of the Cost of Living Crisis. This was reported to the Committee on 19 January 2023 with recommendations that Scrutiny:

- Note and comment on the report
- Agree to forward the report to the Shadow Cumberland Scrutiny Committee for them to action as appropriate.

Key points on the Copeland Council responses include:

- Directory of community groups and services available via the new 'Joy' app or by visiting the Copeland Borough Council website.
- Winter Wellness Hubs – warm hubs that offer specialist advice and support and wellbeing sessions to reduce social isolation. Created by a partnership between Copeland Borough Council and the Copeland Wellness Team and are being led by Rosehill Theatre with further support from Groundworks and the NHS. Funded from the social inclusion budget but with opportunities for external funding being explored to allow the project to continue for a further 12 months.
- Financial Support – Housing benefits and council tax support, including exemptions, discounts and discretionary housing payments.
- Funding support from the council to external partners, primarily Citizens Advice and Cumbria Law Centre. Copeland Executive agreed to increase funding to the Law centre from £15,000 to £20,000 for two years based on Overview and Scrutiny Committee advice.
- Development of a help and support leaflet from the council, available online.

Report and Minutes (when published) for this meeting will be available online: [Agenda for Overview and Scrutiny Committee on Thursday, 19th January, 2023, 2.00 pm | copeland.gov.uk \(moderngov.co.uk\)](#)

Section 4 Allerdale Borough Council

Allerdale Borough Council's Overview and Scrutiny Committee have also added cost of living pressures to their current work plan and are receiving regular updates on projects and activity in this area. These include the activities detailed in the sub-sections below.

Activity the Council was already undertaking

The council undertakes a range of support and activity that provides assistance to low-income households and addresses fuel poverty. This includes:

- Support is available to low-income households through the Revenues and Benefits team including:
 - Council Tax Reduction Scheme (CTRS) – the scheme continues to offer up to 100% assistance with Council Tax bills for those on low incomes where many other local authorities now offer a much smaller maximum percentage.
 - Discretionary Housing Payments (DHPs) – a payment scheme using funding received from the DWP each year to help residents who need extra financial help to meet their housing costs. This is targeted at residents in receipt of benefits who need help to cover their rent payments.
 - DLUHC Hardship Fund – this was awarded in 2020/21 with guidelines that it should be focused initially on reducing council tax bills of working age people receiving Local Council Tax Support. The guidance set out that £150 should be awarded to each CTRS recipient. The guidance strongly advised councils that £150 should be awarded to each CTRS recipient. Discretion was allowed with this funding and there was sufficient to provide up to £300 to CTRS recipients in Allerdale. Around £600k was allocated through this package.
- A £100k Resilient Communities Grant Fund in 2022/23 which has been used to provide:
 - a small grants scheme for community projects supporting the council's priorities of addressing inequalities and hardship, promoting healthy active lifestyles, and addressing community safety issues.
 - core grants to support key third sector agencies (Citizens Advice Allerdale, Allerdale Disability Association, Cumbria CVS).
- Sustainable Warmth Scheme funding – £20m worth of grant funding from the Government's Sustainable Warmth Scheme was awarded

across all Cumbrian district councils as a consortium. This combines the Local Authority Delivery Phase 3 (LAD3) to support low-income households heated by mains gas and the Home Upgrade Grant (HUG) focused on homes without access to the gas grid. LAD3 is being targeted at homes where at least 35% anticipated fuel poverty is anticipated in the area and there is a D, E, F or G Energy Performance Certificate (EPC) rating. Grants of up to £25,000 are available for a range of energy efficiency improvements.

- Our Housing Options team provide a key service to support with housing pressures - working with at risk households to prevent homelessness and with homeless households to find them suitable accommodation.
- Advice and signposting – there is information on the council’s [website](#) (along with links to other agencies’ websites) about how to find debt or further useful advice on managing household costs.

Further activity and financial support to address cost of living pressures

In addition to the above activity the Council has also undertaken further work to help alleviate cost of living pressures this autumn/winter including:

- The Council’s Revenues and Benefits team have administered Government funded rebates through the Council Tax system to help with energy costs in autumn/winter 2022/23:
 - All households in Council Tax bands A-D received a one-off rebate of £150 in 2022 as directed by government. Over 40,000 households have been supported in Allerdale.
 - A discretionary rebate has been focussed on assistance for households who would be more at risk of financial hardship. Households in Council Tax bands E-H on Council Tax Reduction and households in receipt of disability reductions in bands A-H have received a discretionary one-off rebate of £240. This has provided support to around 740 households in Allerdale.
 - Government have recently announced that a £400 payment will be made in 2023 via local authorities to households without direct relationships to energy suppliers such as those living in caravans or park homes. Details are awaited.
- £146k additional funding for Discretionary Housing Payments to meet increased demand
- An expanded Resilient Communities Fund totalling £130k specifically targeted at alleviating cost of living pressures:

- £20k additional support for emergency temporary accommodation costs
 - £25k for winter warmth schemes
 - £25k for foodbanks to provide additional food vouchers for families
 - £10k for Cumbria Community Foundation’s Winter Warmth Fund
 - £50k for grants to support third sector support agencies offering help with issues exacerbated by cost of living pressures e.g. mental health, alcohol and drug services, domestic violence.
- Updates to the Council’s webpages to provide a ‘cost of living’ advice page that can be more easily found through a search.

Contact Officers

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Appendices Attached to this Report

Appendix No.	Name of Appendix
1	No Child Goes Hungry – Scrutiny Review Cumbria County Council October 2022
2	Cost of Living Task and Finish Group – Carlisle City Council October 2022 – January 2023
3	Cost of Living Task and Finish Group – Copeland Borough Council January 2023

Background Documents Available

None

Appendix 1 – Cumbria County Council

No Child Goes Hungry: Cost of Living and Children’s Food Security

Task Group Review, October 2022

Summary of findings and recommendations

In September 2022 Cumbria County Council agreed a motion asking Scrutiny to review the impact of the Cost of Living on children’s access to food; to review all options to prevent any child going hungry and to report back to Council in November with recommendations for the Leader to consider.

In conducting the review Members received a wide range of witness testimony and reports which highlights real challenges schools and community organisations are facing to ensure no child goes hungry. Members also heard about a number of initiatives and activities, which, with additional resource could be used in combination with existing support (the Household Support Fund and the Holiday Activity and Food Programme) to ensure no child goes hungry.

Scope: Members were tasked by SMB to:

- understand the effectiveness of current programmes established during COVID and continuing support schemes in meeting children’s needs (including DWP Household Support Fund (HSF), DfE Holiday Activity and Food Programme HAF))
- obtain an understanding of levels of support for addressing child hunger based on past, current and projected future levels of Free School Meal (FSM) provision, including impact of an inflationary uplift to the current entitlement
- review the accessibility to the FSM application process and whether there are barriers to particular groups applying.
- hear from community food providers about the issues they face in tackling community food hunger and the impact on children and families
- identify all options for extending access to adequate nutritious food that ensures no child goes hungry. Among others this will include options for a net-Zero approach to food that maximises food sovereignty and local sustainable access to cheap nutritious food (i.e., food growing projects, seed banks etc.).

Method: Members combined desktop research with witness sessions and submissions from schools, foodbanks and other community food projects.

Given the pressures on schools and community organisations Members to agreed to hold a series of short witness session on Microsoft Teams.

Sessions were recorded with the Witnesses’ consent and transcripts have been edited and included in the main body of the report.

Key findings

- Members received information on the benefits of feeding a child for health and for learning and the long-term harm of leaving a child undernourished.
- Members learnt about the benefits of breakfast clubs and other extra-curricular activities in ensuring that all children are fed during and around the school day. They heard about the logistical challenges of breakfast clubs in large schools, and where children are being transported a long distance; however, the benefits overall were clear to Members.
- Members also heard from Primary Schools about the ways they have included food as part of the learning process and set up events such as 'Food and Phonics' and 'Reading and Pizza' evenings which has attracted who families.
- Members heard about the inequity of provision in the national Free School Meals scheme which is not available for pre-school children (though the County Council's FSM voucher scheme is available to them in the holidays). On the other hand, they also learned how schools are paying out of their own budgets to extend the national universal access to milk offer to 5 year olds (it is currently available to under-5's).
- With the Cost of Living crisis, the number of children on free school meals has increased to 14,800 (from around 13,000 before COVID), but this number is easily matched by children whose families do not qualify for Free School Meals but are struggling to pay for household essentials. All witnesses testified to the challenges of supporting this group who do not qualify for a range of support currently available.
- Members heard about Fairshare Lancashire and Cumbria and how it can help with some aspects of food hunger but has drawbacks including a diminishing offer as supermarkets cut back on food stocks as part of their own measures to save money. Also donations are inconsistent both in quality and in what is supplied from day to day.
- Members received ideas from the Cumbria Sustainable Food Network, and Members acknowledged the importance of local food growing as part of the wider mix of support to prevent child hunger in the long term
- Members learnt that the Healthy Start Vouchers that are available for all babies, no longer covers the cost of Baby-Formula due to inflation.
- Members learnt about the effectiveness of using food voucher schemes such as the WONDE scheme for providing children on a free school meal with a voucher during the holiday periods, which supports 14,800 children. They also saw the benefits in households receiving text vouchers and that this was something for wider Community Resilience activity to consider
- Despite the advantages of using WONDE or other voucher providers Members were concerned that the Co-op is not included in the list of supermarkets where WONDE vouchers can be cashed, and that for some rural communities parents have to rely on longer distances or food deliveries to the home from one of the main retailers. WONDE are in discussions with the Co-op, but this may be something the Council should explore directly with the Co-op to understand the position (Members also heard of schools using their allocation of WONDE funding to purchase Co-op vouchers as an alternative).
- Members heard differing views about schools having discretion to access vouchers, with some schools in favour and others concerned about fairness and the need for good guidance if they were to have access to discretionary voucher purchasing via WONDE.
- Members heard about the impact of inflation on the cost of school meals and the challenges schools face in ensuring every child can afford a hot meal at lunchtime. They also heard from some schools that have ceased arrangements with their

catering providers and taken the catering service back in-house to ensure all children have a nutritious hot meal (or established arrangements with other local catering services).

Recommendations

In line with the scope, Members have agreed the following five recommendations to Cabinet.

Recommendation 1: That Cabinet considers what it can do practically to support breakfast clubs, i.e., enable schools to set up breakfast clubs or help schools currently running breakfast clubs to have access to good food and resource additional staff/volunteer capacity. The Council to also consider supporting schools to establish hubs where Breakfast is available to children during holiday periods, if and where this is logistically feasible.

Rationale: The importance of Breakfast clubs was emphasised by all the witnesses, however it is clear that provision is uneven. While many schools are participating in the National School Breakfast Club programme, many are not eligible for funding and many schools have set up their own schemes, often funding them directly from the school budget. Members also heard about barriers schools are facing in running clubs. This recommendation would enable all schools in Cumbria to have the opportunity to provide Breakfast Clubs over the winter period. Some witnesses suggested establishing hubs similar to those during COVID for the winter period to enable children to access breakfast in the holiday periods, though Members have not taken further evidence from officers to see if this proposal is logistically feasible.

To be actioned: Assistant Director Education and Skills

Recommendation 2: That Cabinet uses its existing contract to purchase food vouchers during school holiday periods to purchase one-off food vouchers for children during term time where they are looking to provide immediate support (and that the Council produces guidance with schools that set out criteria to ensure fair decisions are made).

Rationale: Schools are often dealing with children who arrive at school underfed or where the family cannot afford to cook (or has no food in the house). This would provide schools with a swift flexible solution that a family could use to put food on the table. Members felt that though technically easy to implement, the Council would need to produce guidelines so schools were not left with the risk of 'playing God' in deciding who would benefit.

To be actioned: Assistant Director Education and Skills

Recommendation 3: That Cabinet considers funding Local Committees to provide homework clubs where children can access food and to explore, where possible, whether this could part of the activity to access warm spaces.

Rationale: While recommendation 1 would ensure no child starts the school day hungry, this option would help ensure no child goes home in hungry in the evening, or is unfed after the school day.

To be actioned: Assistant Director Customer and Communities

Recommendation 4: That Cabinet agrees to work with schools and catering providers to ensure that all children can access a hot meal at lunchtime, and that portions and quality is not compromised due to inflationary pressures.

Rationale: While the cost of food, energy and staffing has increased due to inflation, the value of a free school meal is the same as it was ten years ago. This has been reflected in the Council's decision to increase school uniform grants in line with inflation, and its use of the Household Support Fund to increase the value of food school meal vouchers in the holidays by 15%, but it has not been reflected during the school day due to the government's decision to freeze free school meals. The impact is that some children appear to have been priced out of being able to access a hot meal during lunchtime.

To be actioned: Assistant Director Education and Skills.

Recommendation 5: That Cabinet agrees to enter into a commercial arrangement for a provider of Free School Meal vouchers to be in place before 31 March when the current contract with WONDE runs out and the Easter Holidays begin.

Rationale: While responsibility for welfare support will pass from Cumbria County Council to the new Cumberland and Westmorland & Furness authorities from 1 April, the sovereign Council (Cumbria County Council) will still be required to ensure that there is a mechanism in place to purchase FSM vouchers if the Government goes ahead with extending the Household Support Fund. Given that the Easter Holidays begin on 31 March there is a risk that provision will not be in place in time. Members noted that a new contract would not commit the Council or the two new authorities to any expenditure if the Government did not extend any grant support, but the mechanism would be in place.

To be actions: Assistant Director Education and Skills

Scope of Review

At a meeting on 7 September Cumbria County Council agreed the following motion:

“To call upon Scrutiny to convene a task and finish group as soon as possible to build on the work of our Cost of Living Crisis fund and continue the work undertaken during the covid pandemic – to work in collaboration with our schools and community groups, to explore all options for extending access to adequate nutritious food, to ensure that no child goes hungry at any point – term time or holiday periods.”

The Council also tasked Scrutiny with providing a report with recommendations for Full Council for 3 November 2022.

Members agreed to:

The membership of the Task and Finish Group were:

- Cllr Mark Wilson (Chair)
- Cllr Andy Connell
- Cllr Shirley Evans
- Cllr Will Clark
- Cllr Paul Turner

Officer support was provided by:

- Joel Rasbash, Strategic Policy & Scrutiny Advisor

To take this work forward, the Task Group met with the following witnesses:

- Jonathan Bursnall, Headteacher, Brook Street School Carlisle

- Vicki Hepburn-Fish, Headteacher, Victoria Infants School Workington
- Helen Fisher, Botcherby Community Centre
- Lisa Brown, Carlisle Community Help
- Steph Humes Carlisle Foodbank
- Jackie Hayhow, Carlisle Community Development Officer (Cumbria County Council)
- Gillian Holmes, South Lakeland Community Development Officer (Cumbria County Council)
- Ez Wealleans, Post-16 Officer, Education and Skills (Cumbria County Council)
- Ellen Mothersdale, Head Teacher William Howard School, Brampton and Longtown.
- Cumbria Association of Secondary Heads Executive
- Evidence from 3 Schools from Appleby collected by Cllr. Andy Connell.
- Evidence from Castle Park Primary School Kendal collected by Cllr. Shirley Evans.

Table 1: Witness Focus Groups held October 2021

Date	Activity and Witnesses¹
3/10	Carlisle Food Network – Lisa Brown, Helen Fisher, Jackie Hayhow, Steph Humes
7/10	School food voucher schemes Ez Wealleans
7/10	Primary School experiences – Jonathan Burnsall, Vicky Hepburn-Fish
7/10	South Lakeland community food groups – Gillian Holmes
13/10	Cumbria Association of Secondary School Heads Executive
17/10	Secondary School experiences – Ellen Mothersdale

Background and Context

National Picture

In the UK the Cost of Living crisis is having a significant impact on low to middle income households. With inflation rates exceeding 10% the cost of food, fuel, transport and other essentials is rising faster than wages, pensions and working age benefits. Increasingly the concept of affordable food is becoming an impossibility for many households, who are relying on emergency support from community groups or through Free School Meals to prevent themselves from going hungry.

While the government has put in place Energy Price Guarantee for six months, this still will result in record levels of fuel poverty and food insecurity while leaving many households unsure how they will manage after April next year.

Levels of need

Based on the most recent available figures 31% of children are in poverty in the UK² With the Cost of Living crisis this is predicted to rise creating levels of child poverty not seen since the 1990s.

According to the DWP's annual food security survey³ **36% of children experience some level of food insecurity**. This is broken down into the following three categories:

- **12% very food insecure**
- 10% with low food security
- 14% with marginal food security.

Food security is defined by the DWP as follows:

At a high level, household food security can be broken down into affordability, access, utilisation, and stability. Affordability, access, and utilisation provide three key links in the chain, or tests, for households to get food on their plates. Simply, these are whether they can fill shopping bags, pay for them, and prepare nutritious meals.⁴

While the DWP survey is annual, The Food Foundation carry out more regular surveys and their findings show that Food insecurity is greater for households with children than childless households (their findings also show that households with disabled people and ethnic minority households are also more likely to be food insecure).

Pre-COVID 11.5% of children lacked food security but by April 2022 this had increased to 20.6%.

The most recent survey was carried out 21-23 September 2022⁵. The results show:

- **4 million children in the UK are currently food insecure**
- The % of food insecure children has jumped from **17.2% in April 2022**, to **25.8% in September**
- **42.2% of children in households of 3 children or more are food insecure**
- **53% of universal credit claimants are currently food insecure.**

² <https://www.jrf.org.uk/data/overall-uk-poverty-rates>

³ <https://www.jrf.org.uk/data/food-security-status-different-people-poverty>

⁴ <https://www.gov.uk/government/statistics/united-kingdom-food-security-report-2021/united-kingdom-food-security-report-2021-theme-4-food-security-at-household-level>

⁵ <https://foodfoundation.org.uk/initiatives/food-insecurity-tracking>

The survey reveals changing habits among those who are food insecure including:

- Eating cold meals 41.3% (as opposed to 6.3% of non-food insecure households)
- Washing dishes in cold water 18% (as opposed to 2.6% of non-food insecure households)
- Turning off the fridge or freezer 6.8% (as opposed to 0.7% of non-food insecure households)

According to the Food Foundation the impacts of Food insecurity include:

- Mental health – higher rates of stress and depression
- Poorer dietary quality, obesity and muscular problems, increased presentation at A&E

Free School Meals

In Key Stage 1 (Reception to Year 2), all children receive free school meals (FSM). After that, the eligibility threshold is set at an annual household income of less than £7,400 before benefits.⁶

Currently just under 1.9 million children in England meet this eligibility threshold⁷. This is 22.5 per cent of state school pupils.

Henry Dimbleby, who was commissioned by the Johnson Government to develop a National Food Strategy, recommended the FSM scheme be extended to all children under 16 living in households earning less than £20,000. This proposal would cost £544 million a year and could feed an additional 1.1 million children

“We found that increasing the earnings threshold to £20,000 before benefits would ensure that 82% of children in households with “very low food security” (as defined by the Government) – would be eligible for free school meals, and 70% of those with “low food security”.⁸

This proposal is also reflected in the witness evidence Members collected including Cumbria Association of Secondary Heads who would like to see consideration to funding currently non-eligible children for FSM to prevent them sliding into food insecurity.

The Food Foundation are lobbying on auto-enrolment of all children whose parents are on Universal Credit. This would maximise take up by removing the current system in which parents have to make an application to their local authority.

⁶ <https://www.gov.uk/government/publications/free-school-meals-guidance-for-schools-and-local-authorities>

⁷ <https://explore-education-statistics.service.gov.uk/find-statistics/school-pupils-and-their-characteristics>

⁸ [file:///ccc-prdc-fp10/userhome\\$/Rasbashj/Downloads/National-Food-Strategy-Chapter-16.pdf](file:///ccc-prdc-fp10/userhome$/Rasbashj/Downloads/National-Food-Strategy-Chapter-16.pdf)

DWP Household Support Fund (HSF)

The HSF is based on the Winter COVID Grant that was introduced in October 2020 and has been renewed every six months since. In each 6-month tranche local authorities receive £500m.

Under the programme local authorities are tasked by the DWP with establishing schemes that provide emergency support to people who are struggling to afford household essentials (mainly food and utilities).

Most local authorities have used the HSF to purchase Free School Meal vouchers during holiday periods.

In the current financial year Cumbria is projected to have spent approximately £2.5m on Free School Meal vouchers under the HSF. It is likely that somewhere between £100 and £200m is being spent by Local Authorities using the HSF to pay for children to have FSM vouchers in holidays.

DfE Holiday Activities and Food Programme (HAF)⁹

The HAF is a programme that was introduced during the COVID pandemic to provide children eligible for a free school meal access to activities that included a healthy meal during the school holidays. The programme has been extended to 2024 and aims to ensure that children:

- eat healthily over the school holidays
- are active during the school holidays
- take part in engaging and enriching activities which support the development of resilience, character and wellbeing along with their wider educational attainment
- are safe and not to be socially isolated
- have a greater knowledge of health and nutrition
- are more engaged with school and other local services

Cumbria currently receives £1.25m per annum to co-ordinate the HAF programme.

Cumbrian Picture

Cumbria has seen a rise in Children on Free School Meals from 13,000 to 14,800 since January 2020.

⁹ <https://www.gov.uk/government/publications/holiday-activities-and-food-programme/holiday-activities-and-food-programme-2021#aims-of-the-programme>

Over the past 6 months over 7000 households with families have contacted the Council's Service Centre to seek support with household essentials, including support to buy food, clothing, energy and basic household goods.¹¹

Witness evidence from schools and community food groups has demonstrated the real pressures they are under to make sure children are being fed. In many cases schools are using their budget to feed children, and food groups are struggling to get the level of supplies they used to receive from donations before the onset of the Cost of Living Crisis.

While schemes such as HAF and the HSF are highly successful, they are not sufficient. The HAF is restricted to children on a free school meal and other vulnerable groups, but operates for 6 weeks during the holiday periods. The HSF voucher support is only available to those who qualify for Free School Meals.

Extrapolating from the national surveys by the Food Foundation, the total number of food insecure children is likely to be around 23-24,000 children out of 70,000 school age children (Cumbria School Census January 2021). This would mean that **around 30% of children in Cumbria may support to access food.**

Members have concentrated on the school day as this is the point where all children have an opportunity access nutritious food. Members found that schools are increasing their offer of breakfast clubs, but the offer varies from school to school. Also for some schools breakfast clubs puts more pressure on teaching staff and school capacity. Members also heard about opportunities for community organisations to play a bigger part in offering after school support and that this is something which could be explored as part of the work already taking place to establish warm spots in libraries, community centres and elsewhere.

Members also heard about the success of the Free School Meal vouchers scheme that administered via contract with WONDE. Members understand that under the terms of the contract the Council can utilise WONDE to spend up to £4m on food vouchers. So far up to £3m is likely to be spent using the Household Support Fund and the Council's Cost of Living Reserve, and that there is scope to spend up to £1m more within the terms of the contract – though the Council would have to find the money for anything that is additional to the Household Support Fund.

Members have also learned that currently the contract with WONDE runs out on 31 March 2023. Although local authorities are not clear of the government's intention to extend the Household Support Fund beyond April 2023, it would be prudent for the Council to enter into a new contract with a supplier of vouchers for the next financial year, so that schools will need to have a vehicle for voucher purchasing from 31 March 2023 (which is when the Easter Holidays start). Given that a solution will need to be in place in time for the Easter Holidays, Members agreed that it is the responsibility of the Sovereign council (Cumbria County Council) to address this. This is the reason why we have added this as an additional recommendation.

¹¹ This is based on email evidence supplied by the manager of the County Council's Service Centre.

Finally, Members were interested in understanding the availability of food during the school day, both in lessons and in breaktimes. Members heard positive cases of milk, juice and fruit being used as part of the learning process, and in some cases with infants, pack lunches were banned, so infants not only receive a hot meal, but learn how to eat a meal around a table as a life-skill.

A repeated challenge for schools is the offer at lunchtime. The main Cumbrian catering service Orient is under significant pressure due to the impact of inflation on its supply chain. Schools reported concerns that is leading to reductions in the choice of foods, the volume available and in some cases the quality and nutritional value. Schools were also reporting that the cost of a hot meal is higher than the value of a Free School Meal (which is set at around £2.50, with variations for primary and secondary rates). This means that some children who are on a Free School Meal cannot afford a hot meal. In some instances, this has led to schools taking the catering service in-house, and in other cases schools using its pupil premium funding to top up the food offer. Increasingly as caterers are under financial pressure and have to break even, we are seeing these trade-offs. Members did not have time to investigate this matter further but have recommended that the Council continues to engage with Orient and the schools to address any issues arising.

While there are many aspects to food poverty that Members did not have time to look at, this approach to focusing on and around the school day has enabled Members to come up with a set of recommendations that they hope can be implemented before Christmas.

Total value of financial support supplied

The table below sets out the funding available to support children to access food and other household essentials from the Household Support Fund and the £2m Cost of Living Reserve that the County Council agreed in June 2022.

The Council has agreed to uplift the school holiday FSM voucher rate from £3 per day to £3.45 to cover a 15% increase in the cost of food – this will apply from the October half term holiday and will include Christmas and the February Half Term holiday.

	HSF	Reserve	Numbers helped
FSM vouchers	Easter £495,000.00 May half term – £215,000.00 Summer holidays- £1,500,000.00 Estimate for school holidays October 2022 to March 2023 - £1,035,000.00 Total expenditure for 2022/2023 (Estimate) - £3,245,000	£500 from County Council Cost of Living reserve to top up shortfall in DWP funding for Summer holidays	14,800

Service Centre	£749k	£500k	7744 households with children helped.
School Uniform Grants for FSM children		Additional £500k to cover inflationary uplift.	

Conclusions

The Task and Finish Group hopes that its recommendations will help the Council put in place immediate measures that will prevent any child going hungry over the winter period.

By concentrating on the school day, Members have had the opportunity to appraise a number of options in the hope of meeting the Council's original motion. With more time a deeper and more comprehensive review could have been completed, but with the pressure of the Cost of Living crisis as an emergency it was felt that speed and immediate action was required.

These measures will take us up to April 2023. Currently we do not know what the Government's plans around continuing with its current support packages will be. We would like to see the County Council working with the Cumberland and the Westmorland Shadow Authorities to ensure measures are in place to prevent children going hungry next year.

Appendix 2 – Carlisle City Council

Carlisle City Council People Scrutiny Panel Cost of Living Task and Finish Group Report

Background

At their 14 July 2022 meeting, following presentations from Citizens Advice, Carlisle Foodbank and Cumbria County Council on the rising cost of living, People Scrutiny Panel resolved that a Cost-of-Living Scrutiny Task and Finish (T&F) Group should be established. This group was to consider available information and receive evidence from expert witnesses, on the council response and wider agency responses, with a view to reporting findings and recommendations to People Scrutiny Panel.

The Task and Finish group aimed to deliver two different types of outcomes:

- Quick wins – to be delivered over autumn/ winter 2022
- Long term strategic response to the challenge

Defining the Issue

*The ‘cost of living crisis’ refers to the fall in ‘real’ disposable incomes (that is, adjusted for inflation and after taxes and benefits) that the UK has experienced since late 2021. It is being caused predominantly by high inflation outstripping wage and benefit increases.
Institute for Government¹*

The impacts of a rising cost of living are disproportionately felt by poorer households as they are the people who were more likely to be already struggling to make ends meet. Lower income households need to spend a greater proportion of their income on essentials such as accommodation, food, heating and transport. These are some of the areas that have experienced greatest price inflations² and are harder to cut back on³.

The cost of living crisis can be considered to be a “wicked issue⁴” – difficult to define or solve because it is complex and involves lots of interconnected issues. It cannot be solved by any one agency.

Experience and Response of City Council Services

Healthy City

The Healthy City Team are already responding to the cost of living crisis, by increasing signposting work and engaging as a partner and funder of various groups and charities to coordinate a response.

Particular workstreams are health inequalities including food security, working with partners such as Carlisle Foodbank, and other food providers. The team also promote a sustainable approach to food security that should continue to grow and deliver benefits beyond the most acute period of the cost of living crisis.

Examples of work currently being undertaken include providing additional funding (£10,000) to allow the local Foodbank to open an extra day a week; working with Harraby Community Centre on a local community growing project; taking a multi sector approach to working with partners based on the population health approach; looking at supporting a city centre information hub and work within our parks and green spaces.

The Healthy City Team oversee grants to various third sector organisations including the Citizens Advice Carlisle Eden and Cumbria Law Centre. The grant to 'Citizens Advice Carlisle and Eden' allows the charity to provide an impartial advice service on money management to local people. It was noted that Citizens Advice Bureaux had provided feedback to People Scrutiny Panel in July 2022 and that they currently had a waiting list for advice and were seeing an increase in people seeking advice regarding employment and utility bills. They were also seeing an increase in people who were experiencing mental health problems.

The £90,000 grant that Cumbria Law Centre receive allows them to provide legal aid to some of the most vulnerable people in Carlisle City and District.

The Healthy City Team has worked closely with Community Centres to develop a response across the Carlisle Matters network of community centres. The centres are providing 'warm hubs' and seeking to support their local communities.

Revenues and Benefits

Cost of living impacts are not yet being seen by the Revenues and Benefits Teams. Impacts are still anticipated, and it is not clear why they have not yet emerged.

The Revenues and Benefits Team have measures available to support vulnerable households, including encouraging people to apply for the Council Tax Reduction Scheme and signposting to Citizens Advice. It is noted that the Council Tax Reduction Scheme is unusually generous, offering up to 100% discount. The Revenues and Benefits Team also work closely with Department for Work and Pensions (DWP) to ensure that households on Universal Credit are being appropriately advised of support and council tax reductions available.

The group who appear to be most at risk of difficulties with council tax arrears are those who fall just outside the criteria for help.

Business rate collection levels have remained steady. Large levels of support for businesses during the pandemic mean that comparisons with the previous few years may not provide an accurate picture of how well businesses are coping with the rising cost of living. The business rates team does not monitor levels of cash collected, so it is not currently possible to use business rate data to gauge business survival levels in the city.

Homelife Service - Affordable Warmth/ Sustainable Warmth Schemes

There are a range of schemes to support homeowners and private landlords in improving the thermal efficiency of their properties. Different schemes will have different eligibility criteria and are designed to support lower income households. However, the service does offer advice to anyone who contacts them; a few grants are not means tested.

There is less assistance for private landlords, but private tenants are often some of the people living in coldest homes. Government guidance indicates that landlords will only be permitted to let properties with an Energy Performance Certificate of C or higher from 2025 onwards. This suggests that there are benefits to landlords that do access support for improvements while funding is available.

Carlisle City Council is currently administering the Home Upgrade Grants (HUG) and Local Authority Delivery (LAD) grants on behalf of a Cumbrian Consortium of all district councils in Cumbria. This scheme provides a good opportunity for grant recipients, but there have been difficulties in administering the project within allocated resources and funding timescales. These grants are intended to improve sustainable warmth of homes for lower income families in Cumbria. This funding will end on 31 March 2023, further funding is not currently being applied for by Carlisle City Council.

Housing Options and Homeless Prevention Advice and Assistance

Carlisle City Council Homeless Prevention and Accommodation Services undertake a range of preventative activities to support vulnerable people and prevent homelessness and hardship. They also provide advice and assistance for households to remain / access tenancies that are safe, suitable and affordable for them, such as:

- Rent and mortgage arrears payments across housing sectors
- Assistance with essential furniture / carpets
- Rehousing advice and assistance
- Negotiation and mediation with landlords
- Rent deposit and rent in advance
- Assistance with aids, adaptations and safety aspects in the home

- Assistance with a range of personal and home security / safety measures to promote safeguarding and protection from abuse including domestic abuse
- Income maximisation and benefit advice and assistance
- Grant and funding applications
- Assistance to access training and employment opportunities
- Debt advice, budgeting and daily living support
- Personalised and flexible specialist support including floating support to sustain tenancies
- A range of emergency accommodation options to meet specialist needs

Carlisle City Council has a current Homeless Prevention and Rough Sleeping Strategy 2021-2026 and multi-agency partnerships which work together to deliver a range of key priorities and actions to mitigate hardship and support vulnerable people.

A copy of the Strategy and all accompanying documents can be found at: [Homelessness strategy \(carlisle.gov.uk\)](https://www.carlisle.gov.uk/homelessness-strategy)

Learning from Research and Stakeholders

There is considerable cost of living response activity already underway in Carlisle. This is being undertaken by various organisations with different specialisms and remits. Activity is often not specific to the Carlisle district or city boundary due to its collaborative nature. The cost of living crisis is an emotive subject and the response of many organisations has a feel of urgency to it. It is important that the City Council is well informed, engaged and supportive as a partner. There is a risk of duplication of activity with so many organisations and groups working at pace. Our role as a partner may be to advise and signpost between different streams of activity, with a view to improving the collaborative response. However, the City Council does not necessarily need to lead or co-ordinate activity and we are satisfied that the structures that are being established can deliver a coherent response for Carlisle.

The response to the cost of living crisis is evolving. We recognise the breadth of partners expertise and activity. Experience from the Covid-19 pandemic shows that understanding who partners are and being able to work effectively, building on diverse skills is an important aspect of generating an effective response and building resilience/ recovery. Understanding where activity is taking place and how the local authority fits into this response is important.

There is clarity that responding to the cost of living crisis is not going to be a short term response and recovery. It is not clear how the crisis will develop for local people or its timescale; this is a developing situation. There is also recognition that the impacts of the cost of living crisis will require a considerable period of recovery work.

Carlisle and Cumbria have a good track record for community response to crisis; local agencies have experience of engaging this response. However, learning from

the Covid-19 pandemic shows that there is a risk of community fatigue and it can be challenging to translate a spontaneous response into more formalised community response groups. It is important to acknowledge that the cost of living crisis will place new pressures on individuals and groups that might otherwise have been willing to participate in community responses.

Vulnerable groups

The groups that we have identified as being most vulnerable to the cost of living crisis are:

- Low-income households – particularly those with young children or elderly people. We note national research which finds that people from black and minority ethnic groups are more likely to be in poverty⁵. Although the data is not available to test this at district level, we should ensure that work to support those in poverty is mindful of the need to engage with, and be accessible to, a diverse range of people.
- Disabled people and their households – research⁶ shows that disabled people are at greater risk of poverty. There are additional costs associated with some illnesses or disabilities (such as needs for electrical equipment or maintaining a warmer home) and some disabled people find it difficult to access work, increasing reliance on benefits. Carers of disabled people may also find it difficult to access work that they can balance with their caring commitments.
- Digitally excluded households – digital exclusion increases the risk that people miss out on opportunities to learn about support that they are entitled to, advice and easy access to services. Digital exclusion can reflect a household's remote location, but it is more likely to be an indication of other vulnerabilities, such as older age, low household income or lack of skills and confidence⁷.
- Pensioner households – particularly pensioner households with additional vulnerabilities such as lower incomes, frail health, poor mobility or social isolation.
- Lower earning families that do not qualify for benefits – these households may not have financial buffers (savings or higher wages) to protect them from rising prices, but are not eligible for many sources of support and cannot cut back more on household spending without experiencing hardship.

Many vulnerable people are isolated or “hard to reach” in terms of communication and engagement. There should be a focus on hard to reach groups in developing communications and strategic planning. A diverse range of communication methods and sensitivity to reducing stigma will be important in this.

In developing new actions and responses, the council will need to be mindful of new duties owed to veterans by the local authority.

Strengths in Local Response

The local response to the cost of living crisis, in Carlisle is strong, and growing. Through our engagement with stakeholders, we have identified the following strengths:

- Level of activity – there is a good level of activity and it is increasing. The cost of living crisis is a high priority for many organisations.
- Collaboration between partners and agencies – there is a good level of communication and engagement. The risk of different groups duplicating activity exists. But key partnerships, such as the “Cost of Living Crisis Response Co-ordination Group” ensure that this risk is being actively managed.
- Breadth of stakeholder commitment – a wide range of stakeholders are engaged in responding the cost of living crisis. Groups that we have include utility providers, county and district councils, community groups and the third sector. This is important because these organisations all have different areas of expertise that create a stronger response.
- Experience of emergency responding/ managing community responses - recent responses have included Covid-19, power outages, severe weather and flood events. This is important because some community resilience groups and networks are already in place and there are good working relationships between organisations that support vulnerable groups during crisis. We are able to learn lessons from previous experiences. In particular the Covid-19 response highlights that a structured response is important to ensure a holistic approach without gaps or duplication.

Highlighting Good Outcomes

A number of good outcome in responding to cost of living crisis have already been delivered. Some key examples are provided below.

Development of the partnership approach to the cost of living, in particular the “Cost of Living Crisis Response Co-ordination Group” that is chaired by the Director for Public Health and includes representation from the County Council, District Councils, key third sector organisations and others. This oversees a number of tactical groups including ones covering warmth/fuel poverty, food security, income maximisation, mental health, and the wider impacts of poverty including housing.

Work by the County Council in tackling child hunger through their “No Child Goes Hungry” work⁸. This is a swift, meaningful response, but we note that support is only in place until 31 March 2023. This risks leaving the two week Easter holidays (the first two weeks of Cumberland Council) un-provisioned.

Production of a countywide leaflet by County Council that signposts support is welcomed as a positive step in reaching a wide range of households across Cumbria (Appendix D).

Cumberland Shadow Council have passed a “Right to Food” motion. This motion included the following actions:

- Executive, Officers and Scrutiny Panels to support local recognition of food poverty and insecurity as issues demanding priority action, and steps to be taken to measure annually food insecurity in Cumberland as a whole.
- Promotion of existing community and food network initiatives, expansion of existing food work by district councils e.g. Food Carlisle.
- Officers to work with communities and members to understand need accurately, and to tackle food insecurity. Develop local food democracy, allowing the public to channel their ideas into local government and ensuring a food system that reflects what people really care about.

Engagement of utility companies in the cost of living crisis and the action that they have already taken – vulnerable persons lists, additional funding, collaborative approach.

Riverside Housing are being pro-active in supporting tenants and have a good understanding of issues that their tenants are experiencing (Appendix C). The council has a role in supporting registered providers, both in their short-term work to support tenants that are experiencing financial difficulties and in longer term issues that can improve financial outcomes for tenants – such as energy efficiency of social housing stock.

Future funding has been sourced to continue the good work of the Thriving Communities Partnership in Carlisle. There will be a series of activities planned specially to reach target areas such as those areas of deprivation. Links with local health providers (social prescribing) are included in this partnership (Appendix E).

Gaps and Challenges

Engagement with stakeholders, experience from City Council Services and wider research have led us to identify the following gaps and challenges in the responses to the cost of living crisis in Carlisle:

- Engaging with hard to reach/ digitally excluded individuals and households, being sensitive to differing needs and perceptions of stigma.

- Developing responses that meet practical and emotional needs. Example: warm hubs – how to be welcoming to those who don't engage with financial hardship responses, opening times for older people versus young families?
- Monitoring impacts of the cost of living crisis to develop a strategic response:
 - business rates data to monitor impacts on levels of local businesses
 - Council tax arrears
 - Housing data
 - Engaging with social housing providers to understand impacts on tenants.
 - Partner information – food insecurity, Citizens Advice etc
- Recruitment difficulties - advice and support roles, and sustainability roles often require specific skills and experience but due to the nature of funding for these roles (temporary, 1 – 2 years), they are difficult to recruit to.
- Private rented sector – a shrinking sector poses a long-term strategic challenge, nationally and locally, particularly if home ownership becomes less affordable. This affects some of the people who are most likely to be impacted by the cost of living crisis. Although loss of private rented sector homes through conversion to holiday lets is a modest issue for Carlisle, it will be a significant issue for Cumberland Council when considering challenges of the shrinking private rented sector.
- Long term health issues caused by financial pressures on household budgets. These health issues may include poor mental health as a result of stress and uncertainty, chronic issues due to poor nutrition.
- Acute health impacts such as poor respiratory and cardiac health – it is well established that cold, damp homes are bad for health and cause excess deaths⁹. There is a particular challenge for Cumbria of older homes, often in rural areas that are not energy efficient. These households may be asset rich but cash poor, without the resilience or resources to improve their living conditions without help¹⁰.
- Sustainable warmth for housing projects (LAD and HUG) have experienced challenges that have slowed delivery; funding will end on 31 March 2023.
- Rural communities – some residents in rural areas face a unique set of circumstances that make them vulnerable to the cost of living crisis. Issues include increased likelihood of relying on LPG gas and solid fuels for heating homes, poor broadband connection, higher transport costs to reach basic services (including access to schools), poor public transport options.
- Challenges of considerable numbers of agencies and groups tackling the same problem – risk of working in silos or duplicating effort.

Quick Win Outcomes Delivered

This Task and finish group has already delivered some “quick wins” through its work on the cost of living crisis in Carlisle. A progress update to People Scrutiny Panel in October 2022 delivered the following outcomes:

- That funding information is promoted more widely within the city council and is given higher prominence in external communications (website and social media).
- Adding value to existing provision by offering short-term support:
 - Offering designated officer support to groups that require information, signposting or publicity for opportunities they provide.
 - Supporting third-sector partners, such as community centres and parish halls, to open as ‘Public Living Rooms’.
 - Funding a Warm Space Directory, designed and promoted to be accessible to target audiences.
 - Supporting CALC to co-ordinate and promote existing opportunities, and to share good practice across rural Parish Councils.
- That promotional material be developed that can be disseminated through partner forums, rural networks and community noticeboards to highlight the information, support and signposting that the city council offers.

Engagement with partners, including members of the Carlisle Partnership, County Council, Public Health and Electricity NorthWest, helps to raise the profile of the City Council as a partner and helps to raise the importance of the cost of living crisis as a strategic issue.

The “Padlet” exercise that Carlisle Partnership Executive undertook to collate stakeholder information provided a very useful resource for gathering a wide body of evidence on different agencies and businesses. Full findings from this exercise are included in Appendix B. This would be useful to revisit with partners during summer 2023.

Long Term Strategic Response

It is important to recognising the cost of living crisis as a long term issue that requires strategic planning, engagement and funding. We have identified the following points as actions that the local authority should lead on:

- **Communicating important messages and sources of help** – using all available communication channels and ensuring that “hard to reach” communities know about the support that they can access. Use of printed resources, social media and increased messaging in local news media can

help to spread messaging more widely. Raising the profile of key services and highlighting importance of early engagement, before crisis point.

- **Engaging well as a partner** and ensuring that our internal approach is well joined up and coherent across services. This will be particularly important during the local government reorganisation phase that will take place for Cumberland Council, post vesting day on 1 April 2023.
- **Collating data to ensure a good level of strategic understanding** – suggest cost of living briefing to collate cross service data. This can be used to identify risks, support funding bids and set strategic priorities.
- **Identifying the cost of living crisis as a long term strategic challenge** - support allocation of appropriate consideration and budget to effectively tackle impacts.

Recommendations

The following recommendations have emerged through reflection on the evidence gathered and discussion by the Task and Finish Group. Evidence to support these recommendations is presented in the Appendices to this report.

Housing - Energy Efficiency and Affordable Warmth

H.1 Recognise the value of the Carlisle Home Improvement Agency and the potential that it has to improve the quality and energy efficiency of homes. Energy efficient homes are more affordable to heat and warmer homes can contribute to better health outcomes.

H.2 Sustainable Warmth projects present significant opportunity for local people, but the local authority needs to recognise the scale of challenges and risks in managing these schemes. Learning from experience can help to develop and manage future projects.

H.3 Develop winter warmth kits for both Homelife Service and Homelessness Prevention and Accommodation Support Service to offer vulnerable individuals this winter.

H.4 Ensure that people who contact the City Council with issues regarding cold damp homes are offered support and assessment through the Home Improvement Agency.

Housing – Avoiding Crisis

H.5 Communications campaign to publicise the schemes that the council provides to support people to remain warm and living in their own homes. This campaign should be targeted across private and social housing sectors (homeowners, private

landlords and tenants) with a focus on preventative activity and early engagement to avoid crisis.

Communication

C.1 Consistent, high profile messaging of support and good signposting are important for this winter.

Partnership

P.1 Ensure that the cost of living crisis is identified as a key area for partnership working during the transition to the unitary structures. Recognise that partnerships provide valuable additional capacity to meet local needs.

Strategic Response – Long Term

S.1 Recognise the cost of living crisis as a longer term strategic issue that will require strategic planning and resourcing

S.2 An evidence-based response is important. The council should produce briefings that pull together organisational data to provide strategic overview of areas within the city council remit.

S.3 Ensure that appropriate risk assessment is undertaken that appreciates that cost of living is a chronic risk that will last longer than a business-as-usual planning framework.

Refer the issue of impacts of the cost of living crisis on local businesses to Place Scrutiny Panel for consideration.

Rural Communities

R.1 Develop a tailored communication campaign for rural communities to publicise available support this winter. This includes the use of posters and leaflets to reach a range of rural amenities such as pubs, churches, GP surgeries, village halls, community notice boards and local businesses.

Thriving Communities Programme

TC.1 Note the good practice that the Thriving Communities project offers and endorse the use of this model to Cumberland Council.

Role of Elected Members

M.1 Ensure that elected Members are well briefed and allocated resources that will allow them to understand the issue and support available and to undertake casework and signpost effectively.

Task and finish Group Members and Support

Members of the Task and Finish group were: Cllr Christopher Wills (Chair), Cllr Colin Glover, Cllr Pamela Birks, Cllr Tim Pickstone, Cllr Christine Finlayson, Cllr Linda Mitchell.

External engagement and support was provided by: Jilly Hendry (Electricity NorthWest), Carolyn Otley (Cumbria CVS – Council for Voluntary Service), Riverside Housing, Colin Cox (Director for Public Health), Carlisle Partnership Executive.

Officers that attended and supported: Jeannie Pasley (Healthy City Team Manager), Reg Bascombe (Head of Revenues and Benefits), Emma-Kate Bishop (Home Improvement Agency Team Leader), Tammie Rhodes (Head of Homeless Prevention and Accommodation Services), Emma Dixon (Partnership Manager), Abigail Roberts (Policy and Performance Officer), Stephen O’Keeffe (Head of Policy and Communications), Rowan Jones (Policy and Scrutiny Officer).

Appendices – available online: [Meetings and Events \(cmis.uk.com\)](https://cmis.uk.com)

Appendix A – Meeting Notes and Briefings
Appendix B – Padlet Exercise by Carlisle Strategic Partnership
Appendix C – Riverside Cost of Living Briefing
Appendix D – Cost of Living Support Leaflet
Appendix E – Thriving Communities Carlisle
Appendix F – Terms of Reference Cost of Living T&F

References

1. [Cost of living crisis | The Institute for Government](#), August 2022. Accessed 12/11/22
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9. [the-health-impacts-of-cold-homes-and-fuel-poverty.pdf \(instituteofhealthequity.org\)](#), Marmot Review Team, May 2011. Accessed 18/11/22
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Further Resources

Housing and the cost of Living, House of Commons Library, September 2022.
Online: [CBP-9622.pdf \(parliament.uk\)](#)

Health Equity in England: The Marmot Review 10 Years On, February 2020, The Health Foundation. Online: [Health Equity in England: The Marmot Review 10 Years On - The Health Foundation](#)

Appendix 3 – Copeland Borough Council

Overview & Scrutiny Committee – 19 January 2023

Cost of Living Crisis in Copeland

LEAD MEMBER: John Kane, Chair of Overview and Scrutiny

LEAD OFFICER: Stephanie Shaw, Electoral and Democratic Services Manager

REPORT AUTHOR: Rose Blaney, Democratic Services Officer (Scrutiny)

Why has this report come to the Overview and Scrutiny Committee? (e.g., Committee request, update report).

This report is coming to Overview and Scrutiny due to councillors being aware of their residents facing issues due to the Cost of Living Crisis and in conjunction with the interest from the Shadow Cumberland Scrutiny Committee to review the Cost of Living Crisis in each district.

SUMMARY:

The report covers the issues that can be seen throughout Copeland relating to the Cost of Living Crisis, what efforts are being made to help the most vulnerable and what more the new Cumberland Council could do to help residents.

RECOMMENDATIONS:

- 1) To note and comment on the report.**
- 2) To agree to forward the report to the Shadow Cumberland Scrutiny Committee for them to action as appropriate.**

1. BACKGROUND

1.1 It was agreed at the Overview and Scrutiny (OSC) meeting on 10th November 2022 that the Scrutiny Officer would undertake a review of the Cost of Living Crisis in Copeland to report back to OSC for them to forward onto the Shadow Cumberland Scrutiny Committee at their next appropriate meeting.

1.2 This report is being published in conjunction with other district councils who will also be providing reports to the Shadow Cumberland Scrutiny Committee on the Cost of Living Crisis in their areas.

1.3 The report is being completed by the officer in place of a Task & Finish Group due to lack of member capacity.

2. DEFINING THE ISSUE

2.1 The Institute for Government has defined the Cost of Living Crisis that residents are experiencing:

“The ‘cost of living crisis’ refers to the fall in ‘real’ disposable incomes (that is, adjusted for inflation and after taxes and benefits) that the UK has experienced since late 2021. It is being caused predominantly by high inflation outstripping wage and benefit increases.” [1]

2.2 The impact of a rising cost of living is being disproportionately felt by the more vulnerable households in the area as they are the households who were more likely to have been already struggling to make ends meet. This is because lower income households need to spend a greater proportion of their income on essentials such as accommodation, food and non-alcoholic beverages, transport and housing, water, electricity, gas and other fuels. [2] And as they are essential, they are harder to cut back on compared to recreational and cultural activities. [3]

2.3 The Cost of Living Crisis has been considered as one of Local Government's 'wicked issues' – a problem which is "imperfectly understood, to which solutions are not clear. It signifies an intractable problem." [4] Something which cannot be solved by any one agency, so collaboration is key.

3. COPELAND COUNCIL EXPERIENCES AND RESPONSES

3.1 Social Inclusion Team

3.1.1 Our Social Inclusion Team are already helping to respond to the Cost of Living Crisis working with the community to help those most vulnerable.

3.1.2 Their aim is to try and ensure that everyone can access the services that they need to participate fully in society, a need that has been increased due to the isolation caused by Covid-19 and the Cost of Living Crisis.

3.1.3 One of the most crucial parts of this help comes from the compilation of a directory of community groups and services for residents to refer to which can be accessed via the link 'services.thejoyapp.com to the new 'Joy' app or by visiting the Copeland Borough Council website (www.copeland.gov.uk) and following the latest Cost of Living support. The directory includes financial resources, assistance for the elderly and group activity option for social connections.

3.2 Winter Wellness Hubs

3.2.1 The Winter Wellness Hubs were created by a partnership between Copeland Borough Council and the Copeland Wellness Team and are being led by Rosehill Theatre with further support from Groundworks and the NHS.

3.2.2 The project is funded from the Social Inclusion budget; however, Rosehill are investigating possible external funding sources to allow for the project to roll out for a further 12 months.

3.2.3 The Warm Hubs provide a safe place for residents to gather that is inclusive and friendly with guaranteed warmth from either food, drink, or heating. They are opportunities for people to interact with others, receive practical tips and advice on saving energy costs and keeping safe and warm at home, as well as receiving specialist advice and support for their problems.

3.2.4 The Hubs also offer a chance to improve wellbeing and confidence through creative art and wellbeing sessions, therefore helping to reduce social isolation.

3.2.5 The Warm Hub model allows for invitations to be sent to different partners to help staff deliver community-based sessions in the heart of the community. This helps with the aim of improving residents' health and wellbeing through them being able to be more informed, enabled and supported in accessing a range of services and initiatives.

3.2.6 There is a Hub in Whitehaven which runs every Monday at the United Reform Church and one in Millom that runs every Tuesday at the Millom Guide Hall. They are open to every resident throughout Copeland but with the hope that the elderly, those who are frail and vulnerable, as well as low income families and our refugee/asylum community would benefit from the Hubs the most.

3.2.7 At the time of writing this report, the statistics from how many people both Warm Hubs have been able to help since the Whitehaven Hub was launched in October 2022 is not completed. But data currently shows that at least 800 people have engaged with the Whitehaven Hub.

3.2.7 The work done by the Social Prescribing Team with the Warm Hubs is in conjunction with Cumbria County Council who have set up the Warm Spot Fund which provides grants of up to £1,000 per venue to enable them to either expand their capacity or to start up in a new venue. [5]

3.3 Financial Support

3.3.1 Copeland Borough Council offers two types of benefit support which can help those on lower incomes through the Cost of Living Crisis. These are Housing Benefits and Council Tax Support, which includes discounts, exemptions and discretionary housing payments. More information can be found via the Council's website at www.copeland.gov.uk/benefits.

3.3.2 The help mentioned above is only the financial support found directly from the Council. On the Council's Cost of Living website page, residents can also find more information regarding financial support. This includes information on government funding, helpful contact information for those who offer and provide support such as Citizens Advice Copeland, the Phoenix Enterprise Centre and the Credit Union.

3.3.3 The Council also offers help and funding to these organisations who are helping support residents with the Cost of Living Crisis, primarily Citizens Advice Copeland and the Cumbria Law Centre. This includes the Executive agreeing to increase the Law Centre's usual £15,000 funding by £5,000 to £20,000 for two years upon the recommendation of OSC.

3.4 Council Wide Support

3.4.1 Ultimately, as a Borough Council, there is a limited amount of help that Copeland can offer those struggling because of the Cost of Living Crisis. However, that does not stop officers from doing all that they can to help the most vulnerable within the community.

3.4.2 The biggest of these has been the compilation of support available on the councils' website which covers a range of issues, not just those mentioned above, but also help with food, heating and housing, childcare support, support for over 55s and highlighting what partners such as the County Council are doing to help.

3.4.3 As the pressures from the Cost of Living Crisis can lead to a range of separate issues, including poor physical and mental health, Copeland have covered as many areas as possible where help may be needed. This also includes sensitive topics such as financial abuse, spotting the signs, the different forms and the support available, and highlighting the concern regarding Loan Sharks and them taking advantage of those struggling to meet the financial demands caused by the Cost of Living Crisis.

3.4.4 Copeland's staff have also created a help and support leaflet that details what is available to residents and how they can access it which can be found on the council website or at www.copeland.gov.uk/attachments/help-and-support-leaflet.

4. LEARNING FROM RESEARCH AND PARTNERS

4.1 Learning

4.1.1 As mentioned above, Copeland have limited options to be able to help with the Cost of Living Crisis as a borough council, but what help they are able to provide it is important for the council to be engaged, well informed and active, especially for partnership working with others in the area.

4.1.2 As Copeland may not be able to provide an active response as a lead, the council will still need to be able to advise and organise with the different streams of activity, with an aim to improve the collaborative response to try and limit, if not avoid, the risk of duplication of activity due to the number of groups working at pace.

4.1.3 Several approaches to the Cost of Living Crisis have been developed and improved by analysing the response provided to the Covid-19 pandemic. The experience from the pandemic has enabled teams to understand how to work best with multiple partner organisations, build on diverse skillsets to generate an effective response and including resilience and recovery into the plan to make it last long term. This is important as learning from the pandemic response showed that there is a risk of community fatigue, and the Cost of Living Crisis is proving to already be an evolving situation which will require a considerable period of recovery work from its numerous impacts.

4.2 Vulnerable Groups

4.2.1 There are a number of vulnerable groups who can incur extra costs than the average households and those who come from a diverse range of backgrounds that need to be supported, engaged with and access to services needs to be accessible. These include (but are not limited to),

- Low-income households – particularly those with young children or elderly people.
- Disabled people and their households – multiple disabilities to

consider, including the possible reliance on benefits due to being unable to work or the need for a carer.

- Digitally excluded households – this includes those who are in a remote location, such as those in Ennerdale who have experienced poor internet connection for years and saw it impact their life during Covid, but also those who struggle through other vulnerabilities such as older age, lack of skills and confidence and low household income. [6] [7]
- Pensioner households – particularly those with additional vulnerabilities such as frail health, poor mobility or social isolation.
- Families with low income but not enough to qualify for benefits – these families are less likely to have financial buffers (savings or high wages) to protect them from rising costs but are not eligible for many sources of support and if they cut back on any more household spending would experience hardship.

4.2.2 Most of those classed as vulnerable are classed as isolated or ‘hard to reach’ in terms of communication and engagement. It is therefore crucial that future engagement (communication and strategic) plans should focus on those hard to reach groups when they are being developed. They should also include a diverse range of communication methods, including non-digital options, with sensitivity to reducing stigma attached to seeking help being important.

4.3 Local Response

4.3.1 The response in Copeland to the Cost of Living Crisis has been strong and shown a true community spirit of which there are several strengths that have been identified:

- Level of Activity – the number of organisations working together to help residents has been good, with opportunities to increase.
- Collaboration Between Partners and Agencies – there is a good level of communication and engagement, although the risk of duplication is still there it is limited and constantly monitored.
- Stakeholder Commitment – a wide range of stakeholders, with different areas of expertise, are engaged in responding to the Cost of Living Crisis such as utility providers, County and District Councils and community groups.
- Learned Experience – the experience and best practice from the Covid-19 pandemic response, dealing with power outages, severe weather and flooding have enabled plans to be put in place quickly and good working relationships to be established between the different organisations.

5. CHALLENGES

5.1 There are numerous challenges and gaps in Copeland’s current working on the Cost of Living Crisis that should be addressed.

5.2 Engaging with those who are hard to reach/digitally excluded needs to be improved beyond just posting out a letter and/or leaflet. Councils need to be sensitive to different needs and perceptions of stigma, especially in such a digital age.

5.3 Further development of responses created regarding the Cost of Living Crisis regarding meeting practical and emotional needs. Such as with the Winter Warm Hubs which, while an excellent project and reaches a lot of vulnerable people, may need to consider alternative ways to welcome those who don't engage with financial times and consider alternative opening times for those with young families compared to the older generations.

5.4 It is fairly common knowledge that rural areas such as Copeland have struggled with recruitment, but especially those that require specific skills and experience or due to the nature of the funding for such roles (temporary, 1-2 years).

5.5 Housing issues – despite the work done by Copeland's housing team, there are still a number of empty homes and with the affordability of home ownership decreasing, this could lead to a struggle of finding affordable accommodation, either private rented housing or home ownership. The number of second/holiday homes could also be a factor in this issue.

5.6 Financial pressures on household budgets could cause long term health issues such as poor mental health as a result of stress and uncertainty or chronic issues due to poor nutrition.

5.7 Health issues such as poor respiratory and cardiac health can be acutely impacted by cold and damp homes, which are established as being back for health and a cause of excess deaths, which are on the rise are more people are not turning their heating on due to the cost. [8] This is a particular challenge in Cumbria due to the number of older homes, especially in rural areas, as they are not energy efficient. And because such households may be asset rich but are cash poor, leaving them without the resilience or resources to improve their conditions without help. [9]

5.8 Copeland's rural communities also have a unique set of circumstances which are leaving them vulnerable to the Cost of Living Crisis. These include the likelihood of relying on LPG gas and solid fuels for heating homes increasing, poor broadband connections, higher transport costs to reach basic services (including schools) and poor public transport options.

5.9 There is also the high risk of duplicating work due to the considerable numbers of agencies and groups working on the same problem, as well as the risk of working in silos.

6. POSSIBLE IMPROVEMENTS/SOLUTIONS

6.1 As mentioned above there are numerous gaps and challenges that require possible improvements and solutions to help improve the situation for some of Copeland's households while the Cost of Living Crisis is ongoing.

6.2 The Development of 'Winter Warmth Kits' that could be handed out to not only those who are homeless but also those who are struggling financially and are making the choice to not switch their heating on. Carlisle's Homelife Service and Homelessness Prevention and Accommodation Support Service have already

created such kits to hand out to their residents for 2022. This could be adopted for Cumberland going forward.

6.3 As mentioned above, communication is key and ensuring that the messages of help and support being available reach everyone is crucial, and the correct communications campaign can help reach more people than are currently aware of all the support that is available to them. This communication plan can cover multiple aspects of the Cost of Living Crisis, from energy bills, mental health support, rural community support, private and social housing sectors and revenues and benefits support. This includes more than just social media or updating a website but also leaflets and posters in numerous rural amenities such as village halls, community notice boards, GP surgeries, churches and local businesses.

7. CONCLUSION

7.1 The Cost of Living Crisis is a complex issue that cannot be solved, by one agency, or by a district council. It will need collaborative work from a combination of the Cumberland Council, central Government and third party organisations.

7.2 It is recommended that OSC agree to:

- 1) note and comment on the report.
- 2) agree to forward the report to the Shadow Cumberland Scrutiny Committee for them to action as appropriate.

7.3 As Copeland Borough Council comes to an end, there is not much that OSC can do to help improve the situation for residents other than recommend that the Cumberland Council continue some of the positive aspects of the work currently being undertaken and look to improve the areas that still need help.

8. COMMENTS AND CONSIDERATION

8.1 LGR Commentary – this report is primarily for research purposes for the Shadow Cumberland Scrutiny Committee as any work done regarding improvements can only be undertaken by the Cumberland Council, as it is too short a timeframe for Copeland Borough Council to do any other work than what they have already undertaken or planned for. It is the hope that the comments made and provided to the Shadow Cumberland Scrutiny Committee from Copeland's OSC will be considered when scrutinising the Cost of Living Crisis' impact on the Copeland area.

8.2 Sustainability Comments – sustainability will be the responsibility of the new Cumberland authority. As mentioned, the purpose of this report is for research purposes as the timeframe is too short for Copeland Borough Council to have significant impact. However, the impact of the Cost of Living Crisis on the climate does not have to be negative. Yes, the cost of more energy efficient means, such as better insulating homes, will have a negative impact on the most vulnerable. But such initiatives would help to reduce fuel bills in the future. Also, lifestyle changes, such as eliminating food waste and buying less clothes, can help with the household budget. [10] And donating unwanted items (such as toys and clothes) rather than throwing them away and car sharing are also things that people can do which will help not only with the Cost of Living Crisis but with Climate Change and sustainability.

9. References

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10. Background Documents

Carlisle City Council People Panel - Cost of Living Task and Finish Group Report - [Meetings and Events \(cmis.uk.com\)](#)

Copeland Borough Council Cost of Living Crisis – Resources Support - [www.copeland.gov.uk/cost-living-crisis-support-resources](#)