



Cost of living crisis in Shropshire

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Cost of Living Increases

Inflation

Sept 2021
– 3.1%

Sept 2022
– 9.9%

Food Inflation

Sept 2021
– 0.8%

Aug 2022
– 13.1%

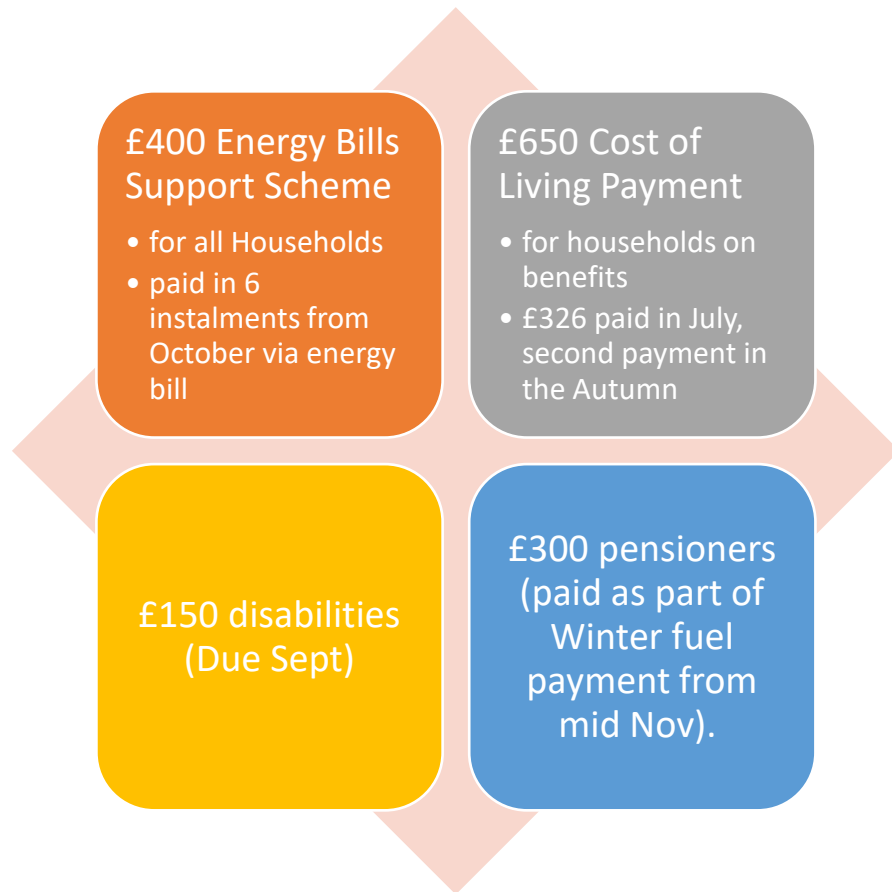
Interest Rates

Dec 2021
– 0.25%

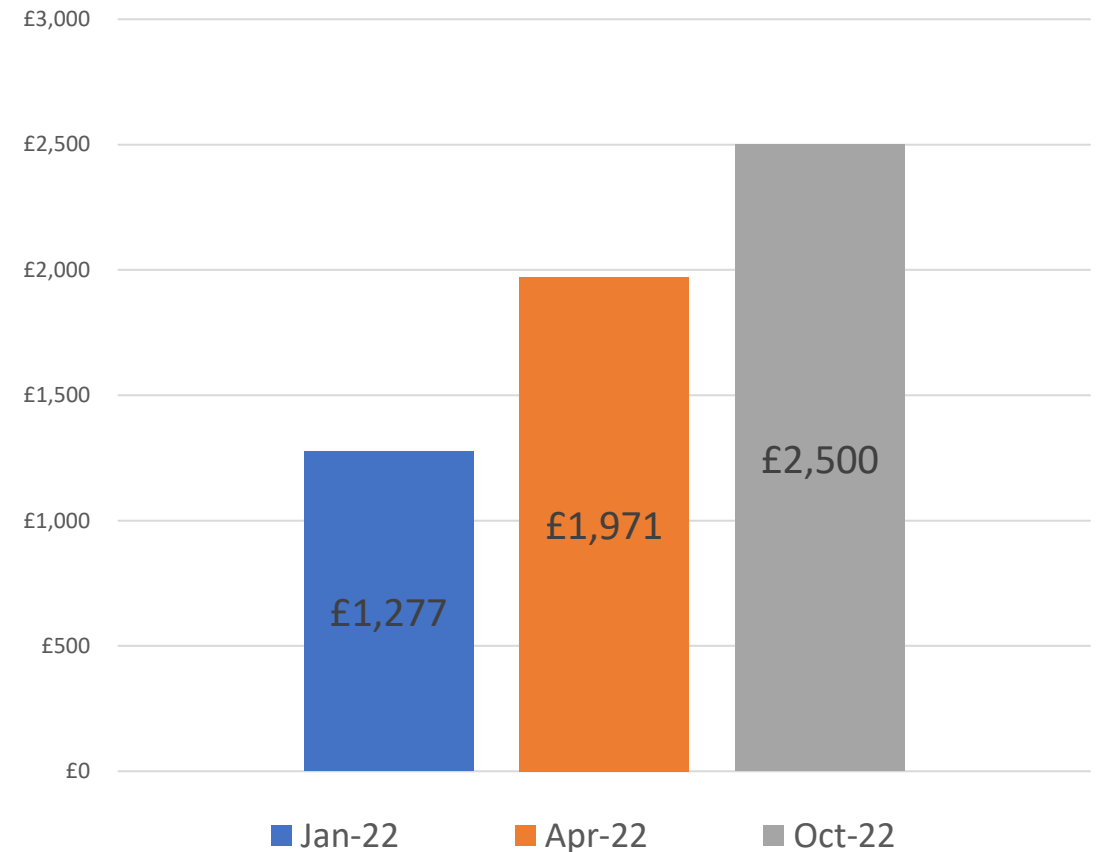
Nov 2022
– 3%

Government Support

May: Support with Cost of living

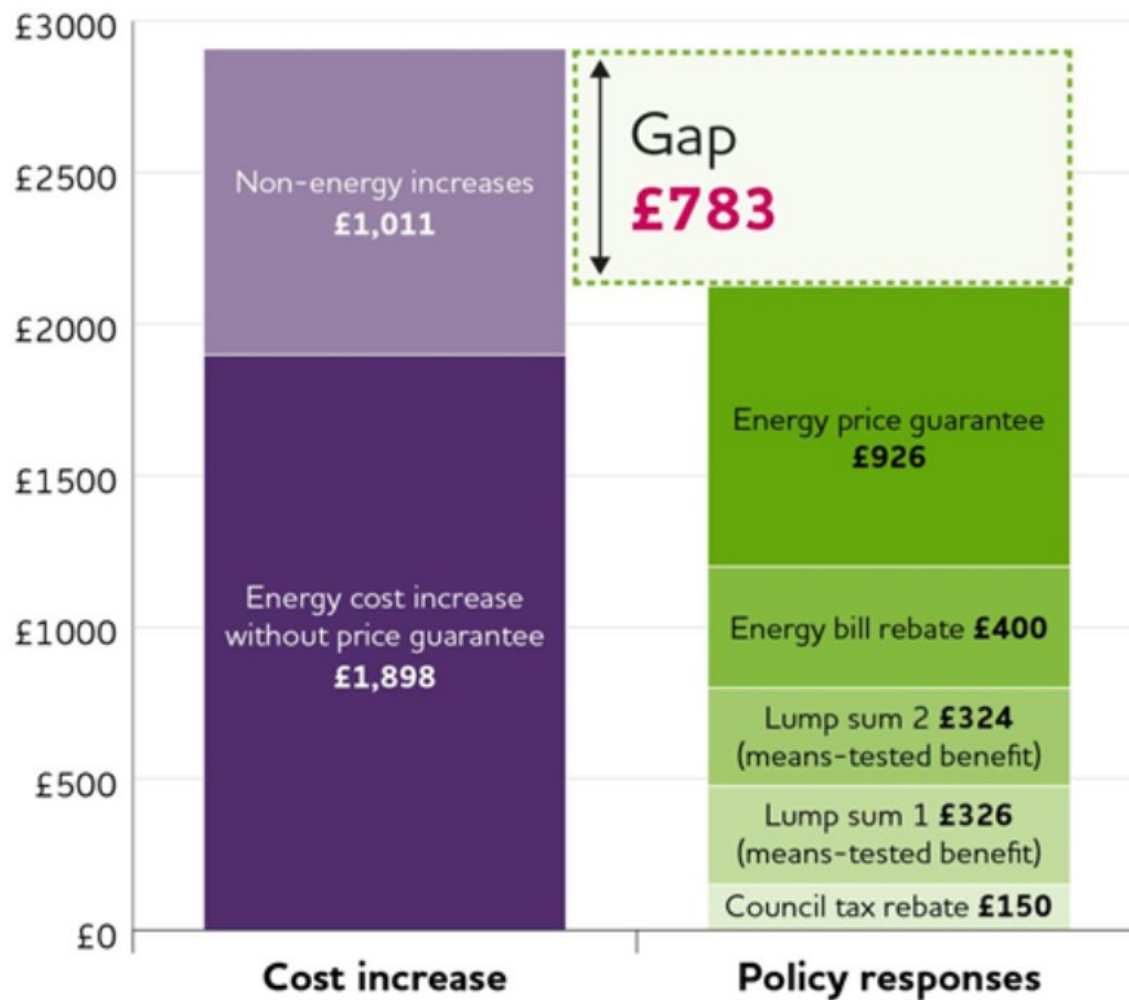


September: Energy Price Cap - 'the cap is not a cap'



£800 gap on average for low-income households this year. Gap will increase next year.

Comparing increases in the cost of living for low-income families between 2021/22 and 2022/23 with Government policy support



Source:
JRF analysis using Cornwall Insight
price cap forecast, 8 September 2022

The direct and indirect health effects of winter weather

The human body responds in several different ways to exposure to cold weather, even at temperatures that might be considered relatively mild:
4 to 8°C

Direct effects:

- heart attack
- stroke
- respiratory disease
- influenza
- falls and injuries
- hypothermia

Indirect effects:

- snow and ice may cause disruption to healthcare services
- cold homes and fuel poverty are linked with poor mental health and social isolation
- reduced education and employment success
- carbon monoxide poisoning

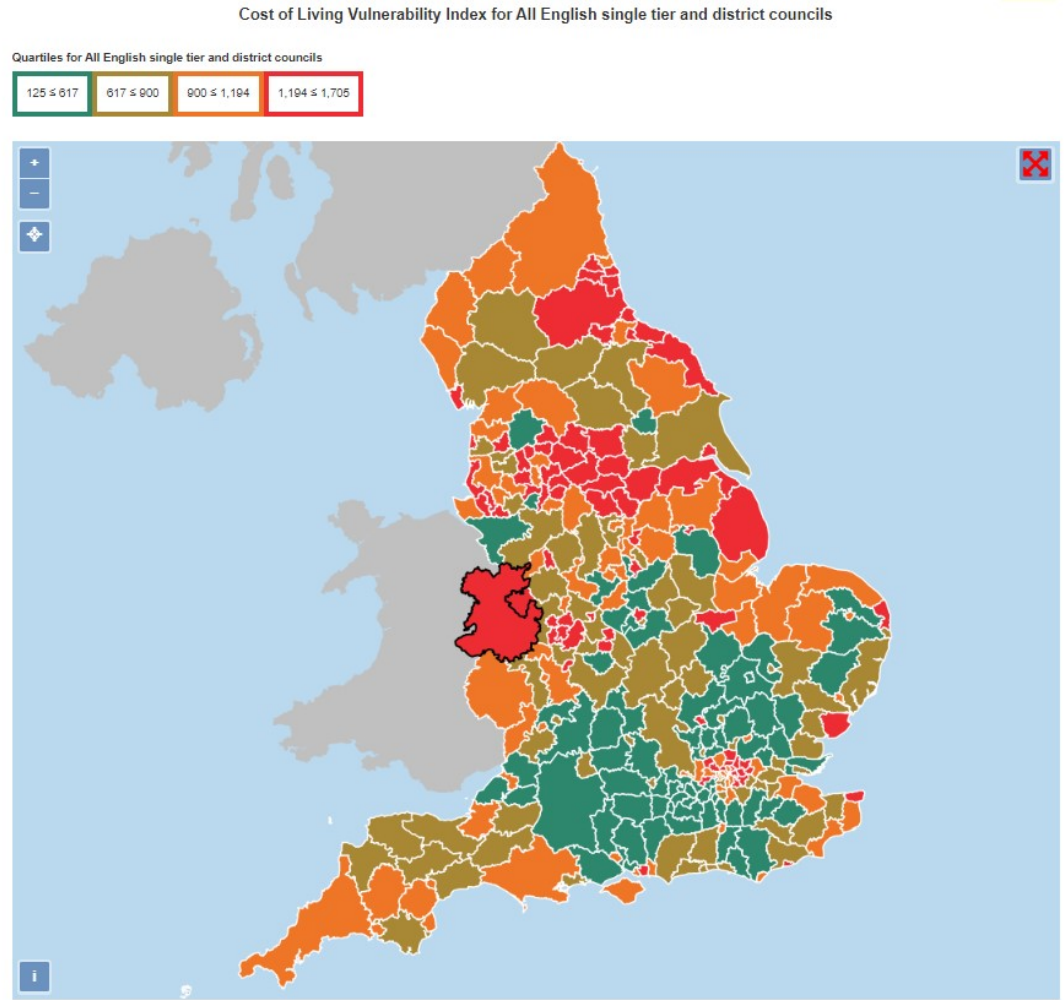
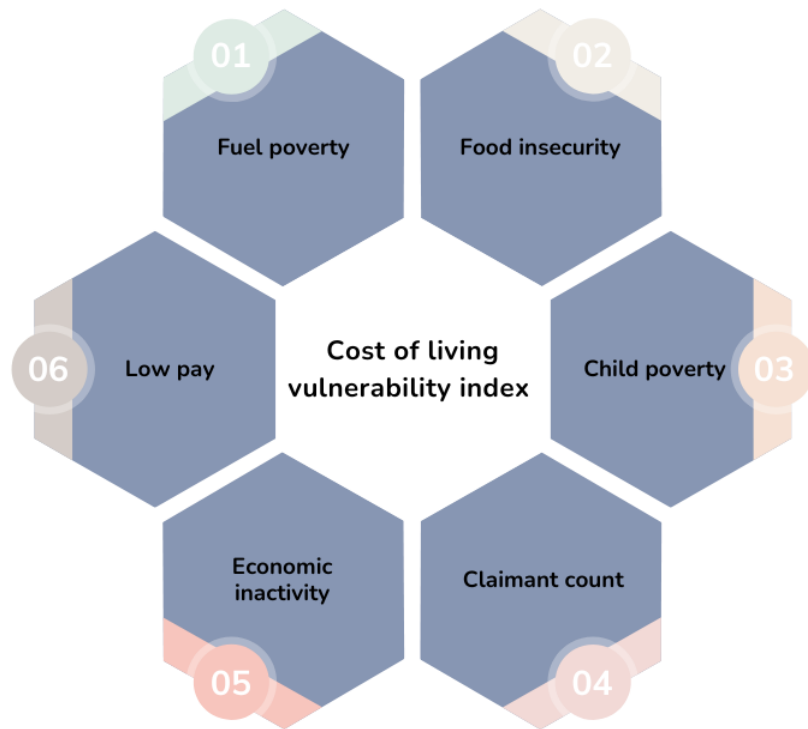
An economic crisis with public health implications

Cold homes- increased risk of cardio-vascular problems, mould and damp exacerbate respiratory conditions, arthritis and other mobility issues suffer

Food budgets squeezed- healthier foods more expensive, cost of cooking hot meals

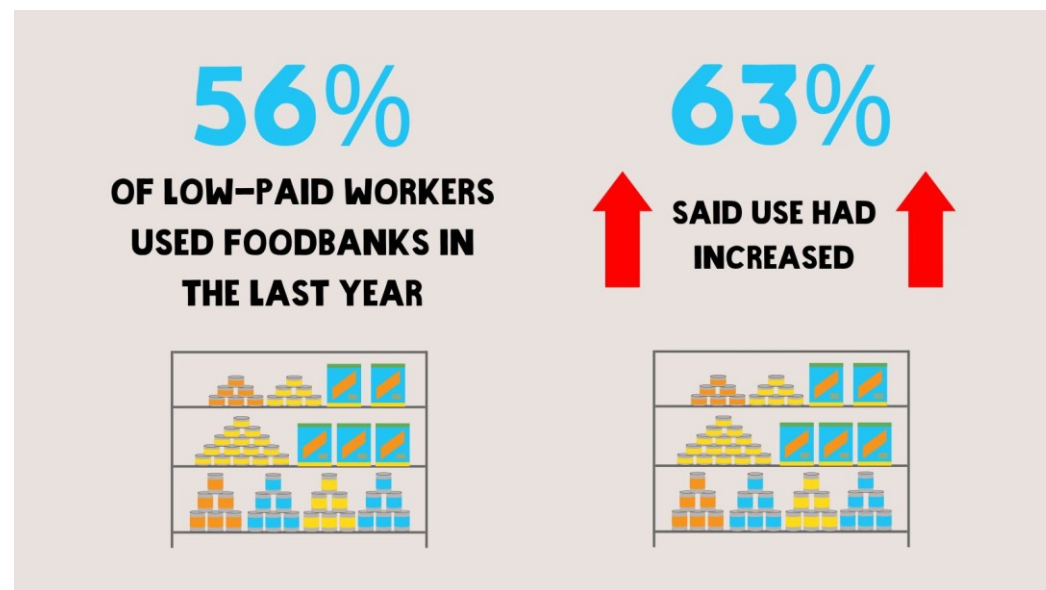
Mental health issues- exacerbated/ prompted by money worries and substandard living conditions

Cost of Living Vulnerability Index



Source:
Centre for Progressive Policy, Cost of Living Vulnerability Index, Cost of Living Vulnerability Index

The lowest paid increasingly have nothing left or are in negative budgets



Key
Groups
likely to be
Impacted

People with long term sickness
or disability



Older people

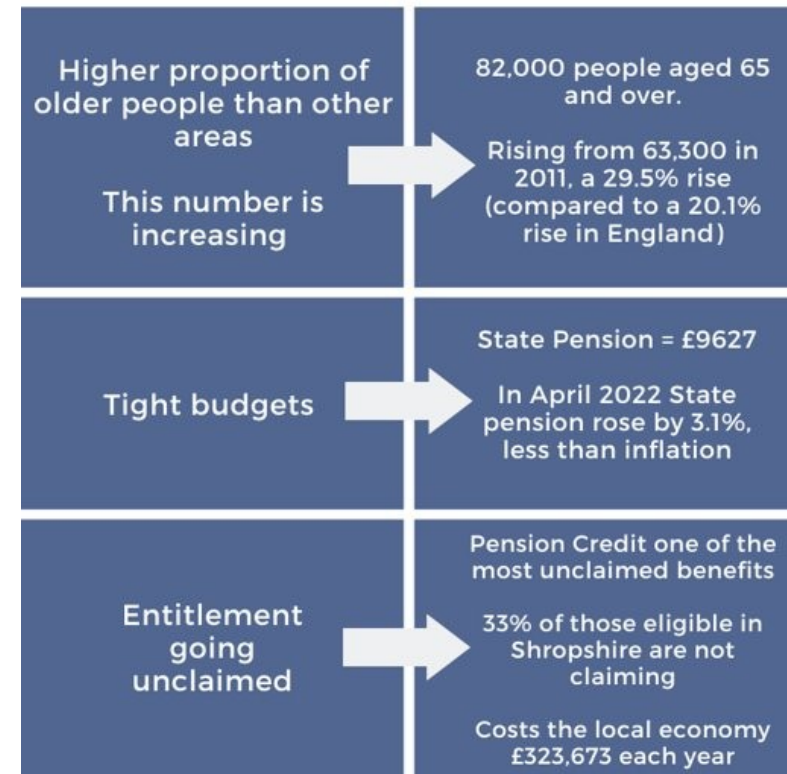


Working age families with
children

People with long term sickness or disability



Older People Key Challenges



The infographic features a central blue circle with a dotted border containing the text 'Working age families with children'. Five dotted lines radiate from this circle to five separate callout boxes on the right. Each box contains a number in a dark blue circle followed by a text description. The boxes alternate in color: blue, light green, blue, light green, and blue.

Working age families with children

01

Single parent households and larger families (3+) children particularly at risk

02

In Shropshire, 8922 children live in an absolute low- income household

03

6598 children are eligible for free School meals

04

Half of all families have either no savings, or less than £1,500

05

Growing up in poverty has impacts across a child's life course



Money and resources

1 IN 5 of the UK population live in poverty. Over half of these people live in working households. Poverty damages health and poor health increases the risk of poverty.

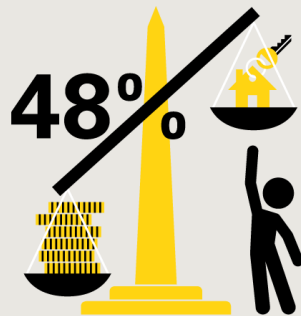
An inadequate income can cause poor health because it is more difficult to:

Avoid stress and feel in control



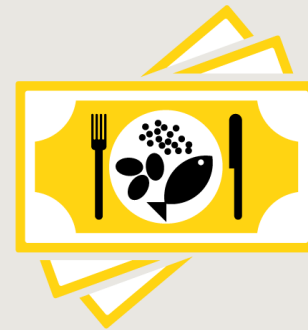
Living with the day-to-day stresses of poverty in early childhood can have damaging consequences for long-term health

Access experiences and material resources



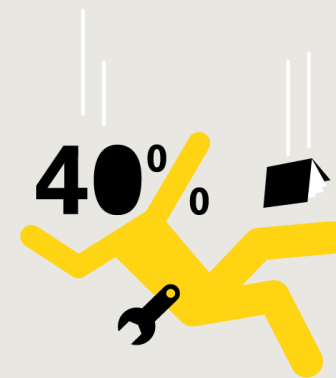
Money can allow people to access the basics they need to fully participate in society. Yet, 48% of 21-24 year-olds earn less than the living wage

Adopt and maintain healthy behaviours



Healthy behaviours can feel unattainable. It is 3 times more expensive to get the energy we need from healthy foods than unhealthy foods

Feel supported by a financial safety net



A safety net enables people to invest in their future. In a recent study, 40% of people with unmanageable debt said they were less likely to study or retrain

A NOTE ON STIGMA

PEOPLE OFTEN FIND IT DIFFICULT TO COME FORWARD FOR SUPPORT

A LOT OF THE COMMON NARRATIVES AROUND THOSE ON A LOW-INCOME DO NOT HAVE AN EVIDENCE BASE TO SUPPORT THEM

NOT ALL PEOPLE CLAIMING BENEFITS ARE OUT OF WORK

IN SHROPSHIRE IN JULY 2022 19,461 PEOPLE WERE IN RECEIPT OF UC, 8,742 ARE IN WORK (45%)



FOOD BANKS ARE INCREASINGLY SUPPORTING PEOPLE WHO ARE IN WORK

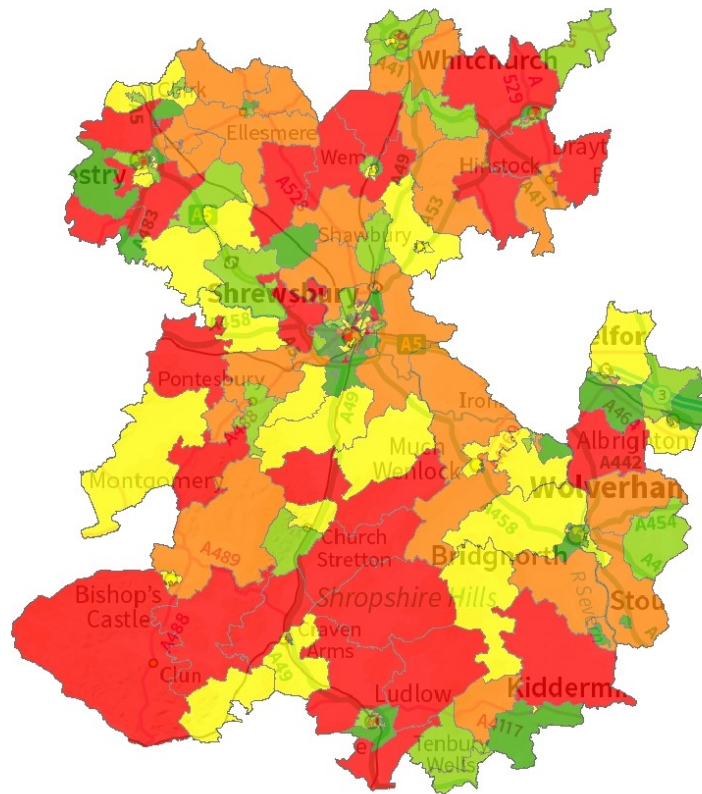
THERE ARE A WIDE RANGE OF BENEFITS THAT SUPPORT PEOPLE IN VARYING SITUATIONS- BENEFITS PROVIDE A LIFELINE, HELPING PEOPLE MAINTAIN A REASONABLE QUALITY OF LIFE IN DIFFICULT CIRCUMSTANCES

THE LANGUAGE WE USE AND THE PRECONCEPTIONS WE BRING TO THESE DISCUSSIONS ARE HUGEY IMPORTANT

Social Taskforce: Supporting Shropshire residents through the cost-of-living crisis



Index of Potential Risk



Cost of Living Risk score - preliminary quintiles

OVERALL

- -0.919331 - -0.411478
- -0.411477 - -0.206745
- -0.206744 - -0.011231
- -0.011230 - 0.215321
- 0.215322 - 0.950959

Household Fuel Risk	Proportion of households in fuel poverty based on "Low Income Low Energy Efficiency" (LILEE) methodology
	Median gas consumption (kWh per meter)
	Median elec consumption (kWh per meter)
	Housing in poor condition indicator
Cohort Risk	Houses without central heating indicator
	Years of potential life lost indicator
	Comparative illness and disability ratio indicator
	Acute morbidity indicator
	Mood and anxiety disorders indicator
Travel Fuel Risk	Household overcrowding indicator
	Road distance to a post office indicator (km)
	Road distance to a primary school indicator (km)
	Road distance to general store or supermarket indicator (km)
Economic Risk	Road distance to a GP surgery indicator (km)
	Income Score (rate)

Cost of living group Key Messages

- If you or someone you know is worried about money or is struggling right now, **you are not alone.**
- There may be **simple steps** you can take to cut costs or maximise your income.
- If you are getting into debt or your mental health is suffering, **do not wait to get help.**



16 things

that could help if you or someone you know is struggling with day to day living costs

**COST
OF LIVING
HELP**



Scan this QR code or visit:
shropshire.gov.uk/cost-of-living-help

 Shropshire
Council

Step 1

Can you maximise your income?
7 million people are missing out on benefits

Step 2

Can you cut your costs?
Many people have already cut back in key areas, but there may be things you haven't thought of

Step 3

Borrow money safely and get support with debt
Seek advice early and don't let things spiral out of control

Step 4

Talk to someone if you are worried about your mental health
There are organizations which can help

£15 billion benefits unclaimed each year



Are you pregnant or have children under the age of 4?

You could get help to buy:

- Plain cow's milk
- Fresh, frozen or tinned fruit and vegetables
- Fresh, dried, and tinned pulses
- Infant formula milk

You can also get free Healthy Start vitamins.

Over half of eligible families in Shropshire are missing out.

You could be missing out on support worth over £1,000 to help you buy fresh fruit, vegetables and milk for your child.

Take just 2 minutes to find out if you're eligible.

Scan the QR code or visit:
<https://www.healthystart.nhs.uk/how-to-apply/>



www.healthystart.nhs.uk
@NHSHealthyStart

HM Government

Are you over State Pension age, or know someone who is?

Pension Credit tops up pension income and can help with day to day living costs.



If you are over State Pension Age, you may be eligible to claim **Pension Credit**, even if you own your home or have savings.

People who claim **Pension Credit** may also be able to get:

- help with heating costs
- help with rent and Council Tax
- a free TV licence for those aged 75 or over
- help with the cost of NHS services, such as NHS dental treatment, glasses and transport costs for hospital appointments

Don't miss out.

Check your eligibility at gov.uk/pension-credit or by calling 0800 99 1234



Worrying About Money?

Follow these steps to find available financial advice and support in Shropshire



Step 1: What's the Problem?

I suddenly have no money

- Lost job/reduced hours
- Lost money/unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Money stopped (e.g. failed a medical)
- Sanctioned - see option 5

See options **1 2 5 6**

I am waiting on a benefit payment/decision

- Made a new claim for benefit
- Benefit payment is delayed
- Waiting for a benefit decision

See options **1 4**

My money doesn't stretch far enough

- Deciding between food/fuel/mobile credit
- Low income or zero hours contract
- Statutory Sick Pay too low to cover costs
- Not sure if eligible for support
- Change of circumstance (e.g. new baby/bereavement/illness/left partner)

See options **1 2**

I have debt

- Rent or Council Tax arrears
- Gas or electricity
- Credit or store cards
- Personal loans and overdrafts
- Owe friends and family
- Benefit repayments

See option **3**

Step 2: What are some options?

1 Council Support Schemes

People on low incomes may be eligible for Housing Benefit, Council Tax Support and Discretionary Housing Payments. Find out more at: www.shropshire.gov.uk/benefits

Local Welfare Provision support is also available for anyone struggling to meet their essential living costs or facing an unexpected crisis. Find out more at: www.shropshire.gov.uk/local-welfare-team

2 Maximise Your Income

Anyone who is struggling financially can get a benefit check and speak to an advisor for free and confidential advice.

A **benefit check** can ensure that you are receiving all the money you're entitled to, especially if your circumstances have changed recently. Speaking to an advisor could also help you **find cheaper deals** on things like gas and electricity and **make sure you're not missing out** on things like school clothing grants or free school meals.

3 Debt Advice

Debt can happen to anyone. Free advice and support can help you find ways to manage your debts and reduce how much you pay each month.

4 Benefit Advance

If you have made a new claim for benefit and are in financial hardship while you wait for your first payment, you may be able to get an advance to afford things like rent or food. It's important to get advice before taking out an advance. Benefit advances must be paid back, and the money will be taken from your future benefit payments (a loan).

5 Hardship Payment

If you have been sanctioned, you may be able to request a hardship payment from the Jobcentre. Hardship payments are not always paid immediately, and they're not available to everyone. Hardship payments of Universal Credit need to be paid back (a loan), but hardship payments of Job Seekers Allowance or Employment Support Allowance do not (not a loan).

6 Challenge a Decision

You can challenge a benefit decision if your benefit has been stopped / sanctioned / reduced / refused or you have been overpaid. Most benefit decisions need to be challenged within one month.

Step 3: Where can I get help?

Each of these services offer free and confidential advice

Shropshire Council

Advice on Housing Benefit, Council Tax Support and Discretionary Housing Payments
0345 678 9002 (Benefit Service)
benefits@shropshire.gov.uk
www.shropshire.gov.uk/benefits

Advice on local welfare provision
0345 678 9078 (WelfareSupport Team)
localsupport@shropshire.gov.uk
www.shropshire.gov.uk/shropshire-council/welfare-support-team-local-welfare-provision

Help with options: **1**

Citizens Advice Shropshire

Advice on benefits, debt, housing and more
0808 278 7894 | Text 0800 144 8884 (freephone)
01743 280 019 (debt advice)
www.cabshropshire.org.uk

Help with option: **1 2 3 4 5 6**

A4U

Information, legal advice and advocacy for those with a disability and their families and carers
01743 539 201 | advice@a4u.org.uk
www.a4u.org.uk

Help with option: **2 4 6**

Age UK Shropshire Telford & Wrekin

Support and advice for older people, their families and carers
01743 233 123
www.ageuk.org.uk/shropshireandtelford

Help with option: **2 4 6**

Other Support

Keep Shropshire Warm
Energy advice service
0800 112 3743
www.mea.org.uk

The Shropshire Larder
Money advice and more
www.shropshirelarder.org.uk

The Shrewsbury Ark
Support, hardship funds and more for people in need
01743 363 305
www.shrewsburyark.co.uk

Shelter
Free housing advice
0808 800 4444
england.shelter.org.uk

Healthy Start Vouchers
To help buy fruit, vegetables and milk if you're on a low income, pregnant or have a child under 4
www.healthystart.nhs.uk

Step Change
Free debt advice
0800 138 1111
www.stepchange.org

Turn2Us
Information and financial support
0808 802 2000
www.turn2us.org.uk

The Shropshire Larder is a community information resource, bringing together the support available in Shropshire for people on low incomes

Find help quickly

Have you seen the new 'Worrying About Money?' leaflet for Shropshire?

The leaflets are straightforward resources for people facing financial crisis, and anyone supporting them, to quickly see available advice and cash first support options and which agencies are best placed to help.

You can access the leaflet [here](#).

Emergency financial support

Shropshire or Telford & Wrekin Council may be able to help with food, bills and other essentials

Shropshire: Call [0345 678 9078](tel:0345 678 9078) or [apply online](#)

Find the support you need

Emergency Food



Find out where to access emergency food in Shropshire.

Household bills



Help with council tax, energy bills, water bills and TV licensing

Maximising I



Support with benefits, employment

Community food projects



Low cost or free food provided by the community for the community

Covid-19 Advice & Support



Find mutual aid groups, council services and specific initiatives to help you during this time

Budgeting and



Debt advice and resources you manage your

Cost of living support in Shropshire

COST OF LIVING HELP



Scan this QR code or visit:
shropshire.gov.uk/cost-of-living-help

On our website you can:

- check you are getting the right income
- use the free benefits calculator
- check if you are eligible for council tax support
- find out how you could reduce your energy costs
- access mental health support
- plus lots more help and advice

 Shropshire Council

Cost of living support in Shropshire

COST OF LIVING HELP

- If you or someone you know is worried about money or is struggling right now, **you are not alone.**
- There may be **simple steps** you can take to cut costs or maximise your income.
- If you are getting into debt or your mental health is suffering, **do not wait to get help.**

We are working with our partners to bring together key resources so that everyone is signposted to the best place to get support in Shropshire.



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 Shropshire Council

Support

Face to face conversations

Trained staff/volunteers
Shropshire Local
Libraries
Warm Welcome

Telephone

SC Cost of living line
Citizen's Advice Shropshire Advice Line
Age UK STW Benefits team
Keep Shropshire Warm/ Marches Energy Agency
Community Resource

Financial Support

Household Support Fund – Targeted to support vulnerable families
SC Welfare Team
Energy grants
Food banks
