

Cost of living update

Rushey Green Assembly

22 November 2022

A crisis with many causes



RISING HOUSING COSTS



INCOME STAGNATION



A PANDEMIC WITH MANY INDIRECT EFFECTS



ONGOING PRICE INFLATION



ONGOING RISE IN INTEREST RATES

Lewisham statistics and experience

Lower
incomes

14% living in
fuel poverty

Food banks
struggling to
meet need

Increase in
benefits
claimants

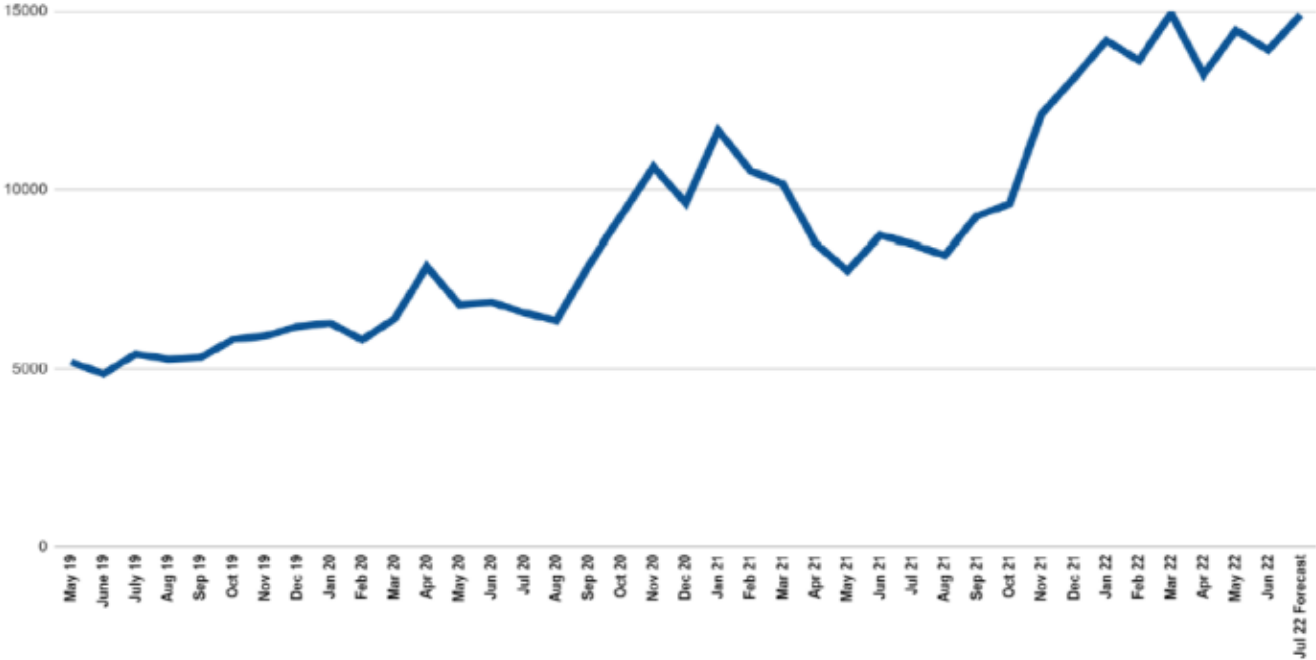
Increase in
council tax
arrears

More demand
for housing
support

Higher
anxiety levels
reported

Lewisham food bank referrals

Number of people coming to Citizens Advice Lewisham for food bank referrals (2019-2022)



Source: Fiona Derbyshire, Citizens Advice Lewisham, June 2022

Emergence of new vulnerabilities

- **Vulnerable groups are already disproportionately affected**
- ***But we are also seeing new groups at risk***
 - **Single-earner families with dependents, and larger families:** income might not be sufficient to meet increase in living cost
 - **Out-of-work families, families receiving benefits:** might have minimal buffer as benefits have not kept up with inflation
 - **Private and social renters** tend to be more financially vulnerable than homeowners: may have smaller savings buffer
 - **People over 50 who are now no longer working** – more people entered early retirement during pandemic, nationally and in Lewisham.

Lewisham Council's cost-of-living programme



Task group convened



Key issues of concern affecting residents or services



Develop actions to address concerns across the borough



Proportionate to resources and financial pressures

Key work areas

Food justice programme

Energy advice & fuel poverty support

Income maximisation

Debt triage

Warm welcomes

Communications

Data-led interventions

What we've done so far

Launch warm welcomes in libraries and community assets

Food justice action plan – consultation launched

Supporting improvement of the least energy efficient housing stock

Highlighting Warmer Homes Fund to residents

Rolling out national benefit initiatives

Household Support Fund: supporting vulnerable residents with the cost of food and utility bills

Improving take-up of pension credits

Lewisham Works – supporting residents into work

Develop resources for residents worried about money – where they can go for support

Upcoming plans

Funding for community food supply

Data-led projects to identify residents in need of support and intervention

Targeted debt advice for residents facing complex debt and financial hardship

In-work employment support for low-paid workers

Developing funding opportunities to enhance warm welcomes across the borough

Invest in social prescribing and community transport offer

Third Household Support Fund – Free School Meals; supporting 800 households who haven't been able to access other gov initiatives; £100k for energy efficiency support

Warm Welcomes



Warm spaces to go for anyone who needs a warm, inviting space



Libraries - read a book, chat to a friend or volunteer, or do some homework



Community partners developing their own offers



Lewisham Local are coordinating a [map of all the available spaces](#)



Small grants programme in development – help local community organisations with costs of running a Warm Welcome offer

Warm welcomes

WARM WELCOME

We're working with the community to provide warm spaces we can all enjoy

Spaces that are warm and open to anyone who needs it. Feel free to pop into your local library.

Community Lounge



Opening hours will vary, please check in with our helpful staff at your local library or visit lewisham.gov.uk/support



We'll give you a WARM WELCOME

We're providing spaces that are warm and open to anyone that needs it.



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WARM WELCOME

We're a warm space, please come in

Community Lounge



Further resources

- [Worrying About Money cash-first referrals](#)
- [Cost of Living council webpage](#) – range of resources to help
- Community Connections Lewisham - connect with local community and services to support health and wellbeing
 - 0330 058 3464
 - communityconnectionslewisham.org
- Council switchboard for signposting - 020 8314 6000
- Libraries for signposting
- [Energy Saving Trust](#) - emergency energy advice service for Londoners
- selce.org.uk – help South East Londoners to reduce energy bills