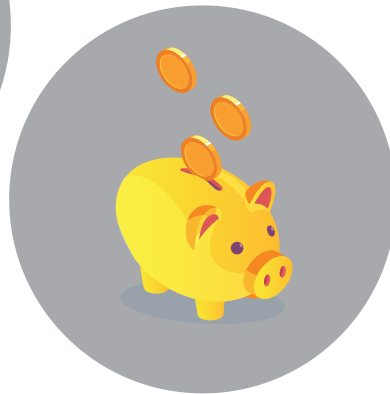


# Cost of living crisis

Response Plan 2023-2024



# Foreword

## from Cllr Vince Maple, Leader of Medway Council

I know first-hand from speaking to families across Medway, that the cost of living crisis is impacting many families.

When I was elected as the new Leader of Medway Council, I pledged to bring forward a cost of living crisis response plan within the first 100 days of our new Labour & Co-operative administration. This plan has brought together, in one place, the support that our local community can access, both directly from us as your council, but also the wide range of support from our partners.

As well as publishing the plan, we will be getting the information on accessing support out to Medway residents in a variety of ways, from updating our website, to sending leaflets via schoolbook bags, making information available in our community hubs, to regular updates on our social media platforms.

I recognise there will now be individuals who perhaps have never had to ask for support like this before because of how widely the cost of living crisis is impacting Medway. I would urge you to please make use of the resources we have across Medway at this most challenging time to support household budgets.



If you know someone who is struggling, please make them aware of this plan or send them the link to [medway.gov.uk/HouseholdHelp](https://www.medway.gov.uk/HouseholdHelp)

As well as ensuring as much support as possible is available to households and individuals whilst we are going through this crisis, our new administration is focused on the medium and long term as well, to fight for a better deal when it comes to local services such as public transport and increasing job opportunities.

I thank officers from across the council who have worked hard to make our cost of living crisis response plan possible within the first 100 days and it goes without saying that this is a living, evolving plan so as further support becomes available, we will be updating it.



# Introduction

The cost of living crisis is affecting us all. The rising costs of fuel, food and other essentials are combining with existing hardship and vulnerability within our community to put many Medway households at greater risk of both immediate hardship and reduced opportunity and wellbeing.

Medway residents are having to live with ever tightening budgets, often making difficult decisions to cut back on essential items.

In Medway around 23 per cent of households (approximately 25,500 households) are particularly vulnerable to rises in living costs, with some people facing extreme hardship. The number of children in relative low-income households has increased by nearly 18 per cent over the past five years with the number of children eligible for free school meals increasing by 112 per cent. Our voluntary sector partners have been clear that they have seen increases in the need for their support in the multiple ways they assist Medway residents.

Supporting Medway residents suffering hardship is a priority for the new Labour & Co-operative administration and sits at the heart of our agenda to ensure our community can access the help and advice they need to support them through these difficult times.

## **This plan outlines our four objectives in tackling the cost of living crisis:**

- Responding to urgent need in Medway
- Minimising cost and financial support
- Maximising incomes and supporting health and wellbeing
- Building financial resilience and managing debt.

## **We will be focussing our efforts to:**

- ensure that local people can receive all the financial help and support they need
- provide a centralised information point to help residents access the information and guidance they need.
- work closely with our partners to coordinate and maximise our impact.



**In response to the rising cost of living we have been providing significant support to local families for example through:**

- Almost £6million distributed through 208,782 awards (including free school meals) to those most in need through the Household Support Fund up to March 2023.
- Provision of our Medway GO holiday activity clubs and hot lunches for more than 5,000 children who are eligible for free school meals and vouchers.
- Collaboration within the Medway Food Partnership with funding of more than £500,000 to ensure access to sustainable and healthy food which has resulted in 17,000 people receiving the help they desperately need.
- We have spent £1.7million up to April 2023 providing over 500,000 free school meals for eligible children during the school holidays.
- We currently reduce the council tax bills of more than 16,100 taxpayers through our council tax reduction scheme.
- We will be investing in technology to assist both simplifying referrals to local and national organisations to support Medway residents as well as the Low Income Family Tracker (LIFT) package which will improve the way Medway residents get the support they are entitled to.

Medway residents currently pay the lowest council tax in Kent, and we will strive to ensure this continues in future years.

We are also determined to use the coming years to create a strong, sustainable and inclusive local economy which we know will be the best prevention against future crises. This document sets out our continued commitment to helping struggling Medway families and how they can access the support they need now.

# Executive summary

This plan sets out how we will help mitigate some of the impact of the crisis, particularly for our most vulnerable residents and provide support to our community and help them access emergency help if needed and provide ongoing assistance to help people become more financially resilient.

People's circumstances may change, and we want to ensure that everyone who needs it is able to get the help they need.

This plan outlines four objectives in tackling the cost of living crisis:

- **Responding to urgent need in Medway**
- **Minimising cost and financial support**
- **Maximising incomes and supporting health and wellbeing**
- **Building financial resilience and managing debt**

The COVID-19 pandemic and the current economic crisis have increased inequality and financial insecurity. Although not new, the underlying issues will continue to be addressed ensuring those who need it have access to essential support, encouraging health and wellbeing, creating opportunities for everyone to achieve their full potential and to gain financial independence.



**12.2%**

of people working in Medway are on a **lower wage** than the national living wage



**Vacancies**  
apply within

**Job vacancies remain high**  
in Medway

Children living in households defined as low-income has **increased by 17.6%** since 2016/17

- the majority of these children are living in working households.

The number of children **eligible for free school meals has doubled**

since **2016/17**



**THE PICTURE IN MEDWAY**

**Economic inactivity was highest in: Chatham Gillingham Rainham**

**15.5%**



of people in Medway are **not currently working** (economically inactive) and are likely to experience increased pressure from the cost of living crisis



Nationally energy costs have increased. For residents in the southeast this has increased from an average of **£791** in 2021/22

**to £1,199**  
in 2022/23

The gross median monthly earning for employed Medway residents is

**£2,300**

approx

**2.6% up**

on the previous year



**6,800 people**

claim **Universal Credit or Jobseekers Allowance** who are able to work but not working



# Responding to urgent need in Medway

We have seen significant increases in demand to provide urgent financial support to residents. This support acts as a safety net to prevent households falling into destitution, homelessness and to avoid the escalation of crises.

## What we're doing:

- Household Support Fund – The Fund provides support to vulnerable Medway households who are most in need. The fund can be used for:
  - food and home essentials
  - energy
  - water
  - essentials linked to energy and water
  - housing rental costs in exceptional circumstances.
- Throughout this financial year, we will be supporting children who are eligible for free school meals with vouchers throughout the school holidays.
- We have allocated £1.6million to our grant scheme so that eligible residents can access emergency assistance with household costs.





- The Housing Options service provides advice and assistance to households at risk of homeless and will work with residents and the housing provider to prevent homelessness where possible. They have access to the Prevention fund to assist with this.
- Council tenants in urgent need can access support from our tenancy sustainment officers who can arrange and agree an affordable rent re-payment plan. The team is able to issue emergency support in the form of food and utility vouchers while also signposting to specialist debt advice agencies.
- Working with Voluntary and Community Sector organisations through our food partnership, our network of partners supports vulnerable Medway residents. One of the Medway Food Partnership subgroups is focussed on poverty, food security and emergency food support. This multi-sector partnership provides a valuable tool in making sure everyone has access to sustainable and healthy food.
- We administer Housing Benefit, although this has been replaced by Universal Credit, for most working age people. We still provide Housing Benefit for pensioners, those placed in temporary accommodation by the council and for people in certain types of supported accommodation.
- We still have around 4,000 working age claimants receiving Housing Benefit who have not yet moved to Universal Credit.
- We are also able to provide Discretionary Housing Payments (DHP) to residents who are in receipt of the housing element of Universal Credit or Housing Benefit who are struggling to pay their housing costs.
- Residents on low income and struggling can also apply to the Council Tax Reduction Scheme (CTR).
- The Exceptional Hardship Fund is available to residents who are in receipt of Council Tax Reduction and need additional help to pay their council tax.





# Minimising cost and financial support

The cost of essentials has risen faster than overall inflation, with food and energy price inflation particularly challenging for households. Crucial to our cost of living programme is how we can help our residents minimise their costs and reduce their outgoings.

## What we're doing:

- We have successfully delivered the Local Authority Delivery Scheme (LAD2). The scheme was in high demand and oversubscribed, and a number of referrals were transferred over to the Sustainable Warmth Scheme.

To date we have been able to help 93 households to install energy efficient measures, such as insulation, replacement of heating systems and installation of solar panels. This was delivered at no additional charge for the household and helped people most impacted by the cost of living crisis to reduce their energy bills, live more comfortably in their own home and to improve their health.

- All children who need it, will continue to be supported with the provision of free school meals. Currently there are 11,478 pupils who are eligible. The cost of this academic year, based on current numbers, is £5,455,990.



- Any child from Reception to Year 11 who currently receives free school meals can attend Medway Go. This programme provides a range of fun activities including sport, dance, art, drama, and more during summer, Easter and Christmas half term breaks. The fun sessions help keep children active and learning new skills plus each child receives a free balanced meal as part of their session.
- To support children and families, Family Solutions can request funding from local charities such as Chatham Charities for furniture and white goods or provisions for families for example Wonderfully Made, a charity providing school uniforms for children who need them.



- There are Children & Family Hubs and well-being centres across Medway which provide activity groups and sessions (in partnership with various agencies) designed to provide Medway's children with the best start in life and parents/carers get the support and advice they need.
- The Early Years Sufficiency team (EYST) and the Medway Family Information Service (FIS) are working to engage as many vulnerable families as possible with two year old children who are entitled to funded childcare.
- Our Child Friendly Medway Team runs a number of activities and events free of charge for Medway children supporting mental health, wellbeing, creativity, safety and learning. Our "For the Love of Reading" programme supports children's and young people's literary skills and encourages a passion for reading and the Soft Play and Story Time sessions run at the Pentagon where children can enjoy storytelling, soft play and other activities.
- We work in partnership with Macmillan Cancer Support and various local agencies to provide benefits advice, advocacy, information, signposting and help residents with the completion of forms as needed.



# Maximising incomes and supporting health and wellbeing

For many Medway residents, our assistance in helping to minimise costs is a lifeline. However, for anyone facing debt and other forms of financial insecurity, efforts to maximise income are equally critical.

## What we're doing:

- We are helping residents to save money by making healthy choices with Medway Stop Smoking Service. Our trained advisers support residents by developing tailored plans to help quit smoking. The average smoker can save £5.14 a day, equivalent to £1,875.60 a year by stopping smoking. (Source: Public Health England from ONS data)
- We continue to encourage residents to be healthier and consume alcohol responsibly with the Try Dry app. Over 250 thousand people have used the app to reduce their drinking, save money and improve their health.
- Medway's 15 Community Hubs and Libraries are key outposts of the council in the community, providing access to all, with many residents within walking distance. In addition to providing brilliant reading, learning and social services they are an access point for a range of council and voluntary sector services.
- All Medway's Community Hubs and Libraries, provide a range of services, along with hundreds of clubs, events, and activities for all members of the community. For anyone who may be less mobile we provide an extensive digital library, plus audio material. In addition, we continue to invest in the provision of free access to computers and Wi-Fi.





- The Family Information Service provides an outreach service to engage directly with families to support them in seeking childcare and enabling parents into employment. The outreach service also works in conjunction with the Job Centre Plus in meeting parents and carers to offer one-to-one advice on childcare choices.
- Medway's annual free festival and events programme celebrates the talent and culture of our diverse communities. 2022 was our busiest year ever with more than 30 free days of festivals including Rochester Sweeps Festival, Rochester Christmas Markets, Medway River Lit and Medway Light Nights, which were enjoyed by more than 500,000 people.
- Our sports centres provide free swimming for all children and young people under 16 years and for the over sixties. In addition, we provide the Alpha Step Awards which are designed to build confidence in those who may need more support during their swimming lessons, including certain adults and some people with special educational needs or disabilities (SEND), and free access to a carer for all disability users.
- Our sports centres encourage active participation for everyone in the community and run the Disability Youth Games (DYG), a funded series available to all Medway special schools and units. Each competition is available to children from Year 5 to Year 9.
- Families whose children are in receipt of free school meals have the option to enrol their children for free at the Mini Youth Sports Camps and Medway Go sessions that run throughout the summer holidays which include a wide range of fun pool and sporting activities.
- During the summer break we provide a Summer of Sport and offer a wide range of free children's drop-in sessions including football twice each week, street cricket, family Tai Chi and family FriYay fun, basketball, yoga at Rochester Castle Gardens, Buggy workout and family workouts.



# Building financial resilience and managing debt

The cost of living crisis threatens to trap more residents in debt. Therefore, building financial resilience and supporting residents to manage their debts is a foundational aspect of our response to the cost of living crisis.

## What we're doing:

- Producing a range of information and signposting materials to support anyone who is not online to be shared via our libraries, hubs, partners and third parties.
- Collating all the support available in a single space on the Household Help webpage, including details of managing finances and debt advice.
- Medway Council, in partnership with the Money and Pensions Service, is training our staff to become Money Guiders to enable the council to provide effective money guidance to our residents.
- The Money and Pensions Service's Money Advisor Network (MAN) allows officers to refer a customer who requires personal debt advice, through one of three ways:
  - Referral to the online debt self-help tool
  - Immediate call back from a Debt Advice Agency
  - Schedule a call back from a Debt Advice Agency
- Medway Adult Education (MAE) offers adults (19+) in Medway access to workshops and courses that will aid their knowledge and improve employability. Anyone who needs it can obtain support via the Learner Support Fund for help with travel costs and childcare, ensuring people are not disadvantaged when trying to gain skills and qualifications.





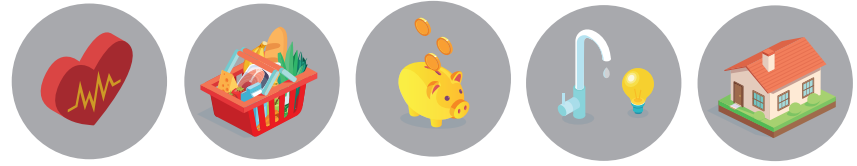
- Families can enjoy a range of free courses that promote quality family time and practical skills that can be used in everyday life.
- MAE offer free courses and concessionary rates on qualification courses to anyone in receipt of a benefit. The workskills programme provides free employability courses to any jobseekers and online e-learning qualification courses are also free. Digital skills are free as are English and maths (all levels up to and including GCSE) to anyone who doesn't have these qualifications at a grade C or higher.
- Our MAE community programme and outreach work, in partnership with local services, means we are able to provide a wide range of free courses to those who may be less mobile.
- Our Children & Family Hubs have staff from the Department of Work and Pensions who can provide support for families who are open to Early Help, Child in Need or Child Protection. This includes eligibility checks to ensure incomes are maximised through the correct benefit entitlements, enabling access to the

right financial support, and income and expenditure checks to support knowledge and resilience for managing debts and moving from financial instability and/or unemployment.

- Housing Related Support Services offer accommodation that is commissioned for vulnerable groups and support tailored to individuals, from accessing health and other universal services, helping to maximise eligible benefits and income, accessing training, and gaining employment, and essential life skills around managing and maintaining accommodation.
- The Housing Options service works to ensure that accommodation is affordable and where possible we look to prevent homelessness. They offer basic debt advice and information about prioritising expenditure and use the Prevention Fund to assist households that have fallen into rent arrears or have affordability issues that require assistance with a top up. This fund is used to help prevent homelessness to allow households to remain in their home
- Rough Sleeper Initiative (RSI) conducts multiple outreach sessions from 5am through the week to engage with people sleeping rough and assists with maximising income and signposting to relevant services for support. The services also offers accommodation to households to prevent rough sleeping.

- The temporary accommodation service assists households in temporary accommodation to maintain their tenancy and support with budgeting to maximise income and signpost to relevant support services that can help.
- Council tenants have access to specialist income and tenancy sustainment officers who provide a range of support for tenants experiencing difficulties. They provide guidance, support and signposting to assist tenants to sustain their tenancy and maximise income.





### Further information

To access additional resources and information on Medway's cost of living crisis response, including more detail on the services and activities outlined in this plan please visit: **[Medway.gov.uk/HouseholdHelp](https://www.medway.gov.uk/HouseholdHelp)** or pick up a leaflet at any of Medway's libraries and community hubs.