

Cost of living

Help IN Plymouth

Tackling the Cost of Living in Plymouth



Foreword

During the run up to the election, time and time again we heard from voters that the cost-of-living crisis was hitting people in the city hard.

On top of energy, food and fuel prices, mortgages have jumped hugely since the disastrous budget last year – and this has had a knock on effect on rental costs too.

More people than ever before are needing crisis support, and record numbers of people are needing support just to keep a roof over their heads, with more households in temporary accommodation.

Parents are going without food themselves so that they can make sure their children are fed; and the Government's own figures shows that of the 20 per cent of children are living in low income families, with nearly three quarters of them in households that work.

Working people are paying the price of this national crisis – working hard, paying more and getting less.

One of our first actions when we took control of the Council was to convene a working group to bring together all of the resources across the city that could be used to support people; whether this is helping them to access the support that they are entitled to, or signposting them to free and fun activities, many of which have been available to families across the summer holidays.

So many partners across the city have joined with us, and this, the resulting Cost of Living Plan, would not have been possible without their support.

We may not be able to change the economic, social and political conditions that have led to this cost of living crisis, but together, across our city, we can support each other through it.



Councillor Sue Dann
Cabinet Member with responsibility for the
Cost of Living Plan

The Cost of Living Crisis

The impact of Covid-19 and the economic downturn, on top of more than a decade of austerity have led to a cost of living crisis across England. This is being felt particularly in Plymouth, where there are areas with high levels of deprivation, and where wages are below the national average.

As the cost of living increases, disposable income reduces and more households face serious choices around heating, eating and debt. With recent increases in mortgage rates, just the costs of keeping a roof over your head have also increased; the vast majority of households are impacted by this cost of living crisis.

Even when inflation falls, we are left with a gap between income and outgoings which will leave many people in the city with little or no disposable income, potentially for years to come.

The cost of financial exclusion is high, both to households affected and to society. Poverty is a strong determinant of future health and wellbeing, and reaches into so many areas of lives. Even a relatively short term issue (such as over the winter) can have a lasting impact on finances; especially if debts are incurred with high interest rates. All of these concerns, with people facing stark choices between different competing costs, has a very significant impact on mental health and wellbeing.

Plymouth has very strong community, voluntary and social enterprise sectors, and there has been close engagement between these groups and the Council for many years. The development of Wellbeing Hubs and initiatives such as Plymouth Energy Community and Food Plymouth (with the Food Aid Network) are just some examples of these strong collaborations.

The development of the Cost of Living Plan has been really closely informed by those organisations who are already supporting people in need. In addition to working with these groups, we also sought to get wider support across the city, and had more than 80 organisations join us for a Cost of Living Workshop to develop the plan, share ideas, and importantly offer support.

The result of this is Plymouth's Cost of Living Plan.

This has informed our [Cost of Living Hub](#), which has been newly designed and updated with a wide range of information.

The plan focusses on the next three months in terms of key priorities and offers of support. However, we all recognise that the Cost of Living crisis will not be over within this time and so the Cost of Living Hub will continue to be



updated, and new or continuing work streams will be developed as required as part of our overall aim to reduce levels of poverty in the city.

Plymouth's Cost of Living Action Plan

People in our city are struggling to meet their basic needs due to the cost of living crisis. This is likely to impact more and more of us, as the impact of increased interest rates cuts even deeper.

We are a city that cares for each other. This is our city-wide Cost of Living Plan to help the people of Plymouth through this crisis.

Offers and Discounts

There are a huge range of offers available to the people of Plymouth, whether you are looking for fun for free over the summer holidays, or to learn a new skill. We want organisations across the city both to offer discounts or fun for free, and to work with us to promote all of these opportunities to the people that need them.

Making the money go further

We want to support people to make the money go further. This might be access to good quality financial advice, low cost ways to save money, home improvements to lower energy costs. It includes support for people to find and remain in work – and to access training. And it also includes helping people to access the benefits that they are entitled to.

Crisis Support

If people are in crisis, or are close to it, they need support urgently. They may need food, warmth, clothes, white goods or they may need help in managing their finances and tackling their debts. They might need someone to talk to and support with their mental wellbeing. We want to help people when they need it most, but also support them in getting their finances and other challenges back on track.

Asks of Government

There are some things that we might want to see happen in Plymouth that require the Government to support us. This might be new initiatives, or about how we manage or operate current ones. There may also be elements of government policy that we might hope to see changed.

Partnerships, Co-ordination and Communications

Offers and discounts

There are many activities across the city that are either free, or have reduced costs if you are on certain benefits. Being able to enjoy a day out now and then, without breaking the bank, is a great way to support your health and wellbeing and give you a welcome break from worrying about money.

Fun for free

Fun and relaxation are still important – perhaps even more so in a cost of living crisis. We have developed a [list of free events and activities](#), aimed mainly at families over the summer holidays, to promote fun for free. This will be updated as we hear of new events across the city.

Concessionary discounts

We will review all of the services that Plymouth City Council is involved in delivering and consider whether the concessions that are offered are sufficient. Where there are concessions, we will consider how best to advertise them and to make sure that they are easy to access and not stigmatising. We will ask others to do the same.

Employee discount

We know that most of the larger employers across the city offer employee discounts. We will review our own offer, and how we ensure that our own employees who might not have access to a computer get to use these offers. We will ask other employers to do the same; especially where they have a large proportion of staff classed as being in ‘routine and manual’ roles.

Help with Childcare Costs

We will work with partners to promote the [Government’s scheme around help with childcare costs](#), but also to help Plymouth develop a larger supply of affordable childcare. All families with children aged 3 and 4 can access 15 hours of free childcare a week and others may be eligible for more

Transport costs

Plymouth and its surrounding areas offer lots of opportunities to get out and about, promoting wellbeing. We will promote the range of travel cards and other discounts available to certain groups – including the £2 cap scheme which caps any child or adult single trip anywhere on the Citybus network to just £2, and the Student Bus discount. For example, many people know that there is a student railcard, but there are also railcards for the over 60s, Veterans, any two named adults when they travel together, and a Devon & Cornwall Railcard for journeys in the two counties. To promote healthy travel, Social Prescribers in GP practices can give out free Beryl Bike vouchers.

Healthy Start

If you are more than 10 weeks pregnant or have a child under 4 and receive certain benefits, you may be able to access Healthy Start. This helps you to buy healthy foods and provides you and your child with vitamins. Uptake of this scheme is low, and we will develop a campaign working with partners to increase this uptake.

Students and Young People

There are a range of ways in which colleges and universities support their students and we will work with them to enhance and promote these, for example we are launching a Veg Box scheme with Plymouth University. Plymouth City Council recently agreed to review all of its activities to ensure that care experienced young people were given as much support as possible to combat the disadvantage they currently experience.

Making the money go further

When money is tight, there are many ways in which we can help to make the money that we do have stretch that little bit further.

Energy Costs

The cost of heating our homes in Plymouth is expensive. Working with Plymouth Energy Community, there is help available to keep your energy costs down, whether through better tariffs or energy efficiencies in the home. The Council has secured £20 million for retrofitting the city housing stock which will help reduce the everyday heating and energy costs.

Managing Money

Local banks will work with Citizens Advice to promote early advice for people getting into debt, for example with increased mortgage payments. Promoting local banks' financial education workshops and the 'Let's Talk Money' guide for talking to children in schools. We will also promote helpful websites such as The Money Helper which joins up money and pensions advice, making it quicker and easier to find the right help. It brings together the support and services of three government-backed financial guidance providers: the Money Advice Service, the Pensions Advisory Service and Pension Wise. There are links to online tools and advice about a huge range of topics, including banking, credit, pensions and savings.

The ['Worrying About Money' leaflet](#) is distributed in hard copy across the city.

Digital skills

Digital skills are becoming more and more essential, from accessing services and support, to searching out the best offers and deals on goods and services. The Council will run digital skills boot camps for 200 people to improve digital skills, helping people reduce their costs by teaching people how to use cost comparison website and improve their budgeting skills.

Buy with Confidence scheme

Where you do have a large expense, perhaps car repairs or work done on the home, you need to be sure that the tradesmen are reliable and honest. [Buy with Confidence](#) provides you with a list of local businesses which have given their commitment to trading fairly. Every business listed has undergone a series of detailed checks by Trading Standards before being approved as a member of the scheme.

Working with Employers

Business Ambassador Summit. Using the Plymouth Charter, the Council will deliver a summit on the business benefits of being a good employer, e.g.



through offering flexible work, diversity and paying the living wage. The summit will target 100 businesses to agree to be ambassadors and commit to championing good employer practices within the business community, business benefits of better jobs.

New 1000 club

Young people in the City who are not working or on a training programmes (NEET) are particularly effected by the cost of living crisis and long-term scaring effects of youth unemployment are well documented. The Council will support 1,000 young people through supported employment opportunities to transition into paid employment i.e. apprenticeships, supported apprenticeships, supported internships, work experience and volunteering placements etc.

Benefit Uptake

Where people are entitled to receive benefits, they should be receiving them. We will look at those benefits where we know the take up is low and produce targeted campaigns to target those who might be eligible. We will also consider where people's circumstances may have changed and promote the relevant support. We will also promote tools such as the [Citizen's Advice benefits checker](#), which can be used to check your own benefit entitlement. Citizens Advice also provide the Universal Credit '[Help to Claim](#)' service that includes telephone and web chat help

Stop smoking: Improve your health and your budget

Stopping smoking is one of the best things that you can do for your health and it's also good for your pocket. [One You Plymouth](#) offers face to face or telephone appointments, and will help you to cut down or stop altogether.

Promoting reuse schemes

There are a wide range of organisations and networks in the city that offer second hand goods at a much reduced price, or can help to repair damaged items. We will offer a space for these to be promoted through our Cost of Living Hub. This is not only good for the budget but for the planet too!

Grow, Share, Cook, Food is Fun and Fit and Fed

Working with Food is Fun and Tamar Grow Local, we will promote the wide range of classes and groups available to support people in accessing healthier foods, which might include growing your own, and in preparing healthier meals on a budget. We will continue to offer holiday food and fun for children with our 'Fit and Fed' programme for families on low incomes, as well as park events for all residents



Welcoming Spaces

We will continue to offer our Welcoming Spaces this winter which offer safe, warm, places for people to come and simply be without the expectation of spending money.

Skills trading and volunteering

We will encourage people to help each other. This could include a skills trading platform and subsidised handyman service.

Skills Launchpad Plymouth

We are planning to expand our Skills Launchpad Plymouth to include support for over 50s, veteran and military service leavers, and young people not in education or training.

Crisis Support

For some people, there is a need for clear and rapid help. They are either in a crisis already, or know that they are rapidly getting to that stage.

Comprehensive financial support

We will work with organisations across the city, including banks, to ensure there is a joined up and comprehensive offer and advice. This will include tailored services for young people and specific mortgage advice for those that need it. We will promote these services so people know where to access them.

Housing support

Our Community Connections team can provide support for people at risk of becoming homeless. Discretionary Housing Payments may be available if currently receive either Housing Benefit or the housing element of Universal Credit and you need more financial support with housing costs.

Utility bills

We will signpost you to how to reduce the costs of utility bills if you are in crisis. For example, 'social tariffs' are available for broadband and phone packages, and Virgin Media offer a National Databank like a foodbank but for free mobile data, texts, and calls.

Provide advice to avoid scammers

We will ensure people are aware of what to look to avoid them to become victims of scams. This will include promoting the [Trading Standards campaigns](#).

Support for people to stay in work

We know that it can be very difficult to stay in work if you have health problems. Working with the DWP and SEETEC we will signpost people to schemes which can help them to get the right support to stay in work.

Help people who are seeking work

We will promote the range of help available to those that looking for work including volunteering, job seeking and interview skills.

Mental Health support

Mental health can suffer when money is a worry. We will promote the Five Ways to Wellbeing and a range of opportunities to engage in those. We will ensure that people are signposted towards services that can help them such as QWELL is an online digital mental health support offer for adults (18+). It offers activities, content and a peer support community with self-articles, forums and discussions boards that are monitored by medical experts.

Advice in communities

We have been increasing the number of Wellbeing Hubs across the City and working closely with the social prescribers in Primary Care. Wellbeing Hubs and social prescribers can help with a whole range of issues including financial problems, housing and mental health. Citizens Advice Plymouth are training volunteers to give advice in some Wellbeing Hubs and Children's Centres/Family Hubs and we will continue to increase access to advice in this way. We will also continue to work towards advice being available in venues such as Food Clubs and Community Larders

The network of Wellbeing Hubs can be found on [Plymouth Online Directory](#).

Food Support and Pay it Forward

We are working with the food support organisations to develop citywide access to emergency food and then ongoing food support through food clubs and social supermarkets, which we will combine with other help and advice. We will encourage local food businesses and charities to operate a 'pay it forward' system so that people can pay for someone in need and promote it widely.

Asks of Government

We will ask the Government for:

Funding to create a pilot Green Trades Business centre in Plymouth.

This funding will be used to address the issue that there are not enough skilled trade people in the supply chain to improve housing and business stock. The Green Trades Business Centre would enable a space for peer-to-peer learning and specialist on-site training provision, focusing on upskilling the building trades and supply chains needed to reduce energy use. This would create a cluster of SMEs and trade-based businesses who can:

- Install and retrofit better insulation
- Install and service wind generation, air source pumps, solar panels and domestic batteries
- Install domestic electric vehicle points

Flexibility around adult education skills budget

Flexibility would enable us to better use this budget to improve career progression and employability of our workforces so they can get better paid jobs.

Household Support Fund

Provide a long term commitment to the Household Support Fund (years not months). Or, replace the Household Support Fund with the return of the social / welfare funding with a long term budget commitment.

PIP waiting times

DWP review PIP waiting times so people have access to the right financial support for their disability.

Benefit deductions

Deducting benefits at unaffordable rates further reduces the ability of low-income families to cope with rising costs of living. We would ask that the cap on total deductions should be lowered to 15 per cent.

Partnerships, Co-ordination and Communications

Partnerships

We will continue to develop, support and participate in the partnerships that are making a difference across Plymouth. Longer term actions in the plan will be picked up as part of our longer term approach to tackling poverty in Plymouth.

Physical spaces

Physical spaces, such as our Wellbeing Hubs, Children's Centres and many partners' spaces offer their local populations a wide range of services and support, as well as being welcoming places for people to come and join in with their community. We will seek to widen awareness of the support that is available to people, including physical spaces and what they offer, especially with partners who may be in contact with people who might benefit.

Communications

We will ensure that we communicate across a broad range of media including online, through social media, hard copy posters and leaflets and local press. We will work with all of our partners across the city to promote the cost of living hub and ensure frontline workers are able to signpost people to help.

Longer Term Plans

Alongside the immediate goals we have also set out some long-term plans to provide ongoing support to our residents.

Jobs and Skills

Promoting good quality [jobs and skills](#) to people in work and seeking work will continue to be a key priority, working with employers and organisations such as Plymouth Social Enterprise Network

Food Co-ops

We will set up an additional five food clubs or food co-ops by 2024. We will also support the establishment of a Food Buying Collective CIC that will be a co-operative approach to securing cheap, good quality food.

Youth Investment Funds

We will work hard to secure funding into the city such as through the Youth Investment Funds. We will focus on young people with special educational needs or from disadvantaged communities, to reduce the impact of the COL on these groups.

Shared Prosperity Fund

We will ensure that the community call for over £500k of Shared Prosperity Funding helps address the cost of living and helps those most in need.

Social Housing Decarbonisation Fund

We have partnered with Plymouth Community Homes and LiveWest to secure funding to improve the energy efficiency of social homes in Plymouth. The money will be spent on upgrading 725 social homes in the city bringing properties below EPC C up to this standard. This will contribute towards more warm, energy-efficient homes, reducing carbon emissions and fuel bills, tackling fuel poverty, and supporting green jobs.

Business Summit

We will work with Champions from the 340 Charter signatories, to use a Summit of 100 Charter Champions and business leaders, to agree a campaign focussed on giving everyone the chance to maximise their income while balancing work and life. The campaign will be supported by national experts and pilot new approaches that will be nationally significant in improving productivity, social mobility and work-related wellbeing.

Childcare Campaign

We will run a campaign to recruit more people to childcare services to ensure a supply of good quality childcare in the city. This will enable more parents to return to work should they wish to do so.



Apprentice Levy Funding

We will be exploring ways of how the Council and other large businesses can spend all of their Apprenticeship Levy Funding so it is not handed back to the HM Treasury.

Partners

With thanks to our key partners and all the organisations that attended our Cost of Living workshop.

Citizens Advice Plymouth	Community Builders
Plymouth Energy Community	Co-op
Food Plymouth	Kintsugi Project Stonehouse
Transforming Plymouth Together	Keyham Green Places
Improving Lives Plymouth	On Course South West
Four Greens Community Trust	Plymouth Soup Run
Plymouth Argyle Community Trust	Redeemer Church
Food is Fun	Devonport Help a Neighbour
Plymouth Food Aid Network	Trussell Trust
Plymouth Children in Poverty	YMCA
Department for Work and Pensions	Discovery College
Plymouth Hope	The Stoke Village Hub
Oasis Project	Plymouth Waterfront Partnership
Hamoaze House	Plymouth Scrapstore
Shekinah	POP
Plymouth Racial Equality Council	Plymouth RC Diocesan Trust
Plymouth Active Leisure	Borrow Don't Buy
Elder Tree	Lark Children's Centre
Plymouth Community Homes	Qwell
Jobcentre Plus	Plymouth Chronicle
Barnardo's	Pause Plymouth
Livewell Southwest	Grow Plymouth
Seetec Pluss	Growing Resilience
Thrive Network Plymouth	ProActive
HSBC	ReThink
Santander	MIND
Provide Devon	Path
Healthwatch	Red Cross
Wolseley Trust	St Luke's Hospice
Devon & Cornwall Food Action	University of Plymouth
Age UK	University of Exeter