



City of Westminster

Cost of living Strategy

JULY 2022





The impact of the cost of living crisis in Westminster

Background

Around a quarter of households across the city (approximately 31,000 households) are particularly vulnerable to rises in living costs, with some people facing extreme hardship.

Our approach to tackling the rising cost of living is based on three pillars:

Targeting an initial £8m package of support to help households in Westminster that are struggling with the rising cost of living.

Working with our partners to ensure that we coordinate and maximise our impact.

Making sure our residents have the information they need to access all the support that is on offer to them.

To fulfil this, we are carrying out an eight-point plan and taking action across these key areas to support residents with the cost of living crisis:

- 1.** We're targeting an initial £8m package of support to help Westminster households that are struggling with rising costs
- 2.** We are helping our residents find ways to manage their bills
- 3.** We are providing ways for residents to switch to lower energy tariffs and keep food on the table
- 4.** We are exploring energy efficient homes for our residents, which encourage greener lifestyles and lower their bills
- 5.** We are making sure everyone gets the benefits they are entitled to receive
- 6.** We are helping residents understand their financial situation and cope with the pressures of being in debt
- 7.** We are supporting the most vulnerable members of our society cope with changing situations
- 8.** We are maximising the impact we're having by coordinating our efforts with our partners



The following groups are particularly affected:

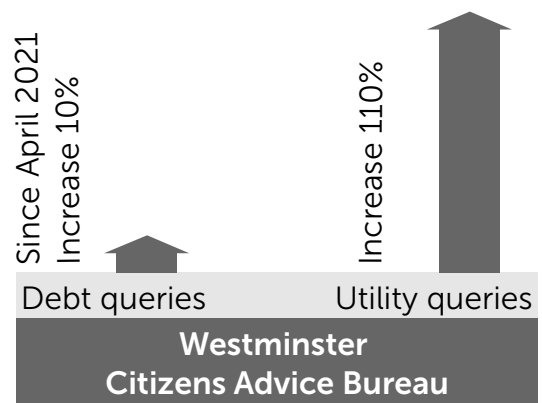
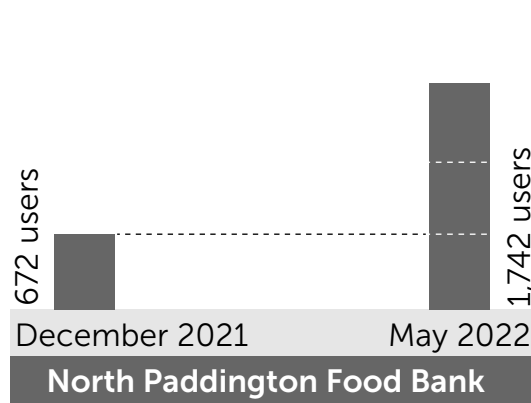
- Single people on low incomes (on benefits or in work)
- Families with children, including lone parents
- Those living with disabilities
- Pensioners

Looking at the data we have been gathering (and from our partners), we can see the following:

Given what we already know about the high levels of deprivation amongst people living in Church Street, Queen's Park and Harrow Road, we believe they have a higher risk of being more severely impacted by the rising household costs.

We have seen demand at North Paddington Food Bank increase almost three-fold between December 2021 and May 2022, from 672 users to 1,742.

Westminster Citizens Advice Bureau has seen debt queries increase by 10% since April 2021, and utility queries increase by 110% since April 2021.



1. Providing funding

Financial support is being made available to Westminster residents in different ways:

- national funding from the government direct to residents to help with bills.
- national funding from the government that has been allocated to the council and being distributed to residents to help with bills.
- funding direct from the council's own resources to support residents during this period.

We are delivering an initial £8m package of comprehensive support with our partners in the voluntary sector. The situation is changing rapidly, and we will keep this strategy and our support under constant review. The Future of Westminster Commission's Fairness and Equality Review will help advise the council on next steps to find solutions to this once in a generation challenge.

Using the funds available, we are:

- targeting extra support at those most affected.
- providing ongoing support and help across all major issues affecting residents. As well as a web support hub (westminster.gov.uk/cost-of-living-support), we are hosting workshops and face-to-face sessions with our partners in these sectors to reach those affected.

2. Help with paying bills

125,000

households in Westminster are receiving £400 to help with paying energy bills

31,000

households on means tested benefits are receiving a £650 payment to help with paying bills.



We are paying 42,279 households in Westminster £150 through the council tax rebate scheme. We are also paying an additional £150 to a further 15,135 households.

Elise is single and living on a low income in Queens Park ward.

Case Studies

Needing help with energy and water costs, she accessed services at Paddington Law Centre, who referred her to the local Hardship Fund. Her application was successful and she received £150 from the Fund to pay towards her bills.

3. Help with the cost of food and energy

We are investing £893,000 from the Household Support Fund to provide supermarket vouchers to buy meals for more than 8,000 children during the school holidays. We are also developing a 'library of things' to enable communities to borrow necessary household items.

Through our Household Support Fund, we have provided £50,000 of funding to North Paddington Food Bank and Food Pantries.

We'll help nearly 1,800 low-income households through our local Hardship Fund (which has been topped up using council money) . This has been made possible through partnerships with Citizens Advice Westminster and voluntary groups across Westminster.

4. Help with energy efficiency



We have invested £10,000 to extend our Green Doctors scheme providing free energy advice and support to anyone on a low income.

The Green Doctors explain how to make homes energy efficient, install small energy saving devices and offer other impartial advice. We are planning to invest further in the scheme to expand it over the winter.

Hussein, aged 54, is married and living with four children aged 18, 14, 11 and 1 in Westbourne Park.

Case Studies

He started claiming Universal Credit after leaving his job due to being diagnosed with Parkinson's disease. Hussein found it difficult to afford essential household goods due to increased food costs.

Citizens Advice Westminster helped him to apply to the local Hardship Fund so that he could purchase essential goods for his family. He received £320 from the Fund and has also worked with Citizens Advice Westminster to apply for Personal Independence Payment.

5. Making sure people get the benefits they are entitled to



- Working with the voluntary sector partners, such as Citizens Advice Westminster and Age UK, we are writing to people that may not be getting the benefits they are entitled to, and encouraging them to apply.
- We're helping people to identify the benefits that they may be entitled to by providing links to benefit entitlement calculators on our website.

6. Help with debt and financial advice

- We have given a grant of £189,000 to extend Citizens Advice Westminster's debt and advice service. This will pay for additional advisors to support residents, as demand for the service has doubled.
- We have invested £83,000 in training and delivery of debt and financial advice to households by Westminster Employment Service front line staff.
- We're letting residents know about a local Credit Union which provides access to small loans and can also provide current accounts for people that are financially vulnerable. The Credit Union also has a Money Gym to provide people with resources to manage their finances.
- We're talking to the voluntary and community sector about the best way of linking all those most affected with support, including those that don't have access to the internet.

Joe is a 67-year-old and lives in a one-bedroom council property.

Case Studies

He has significant health conditions including no use of his left arm. His benefits were reduced and he lost his mobility scooter when he moved from receiving Disability Living Allowance to Personal Independence Payment. Joe was approached by Citizens Advice Westminster as he was distressed and suicidal because of the reduction in his income and was worried about rising food and energy costs.

Citizens Advice Westminster helped him to successfully apply to the local Hardship Fund and he received a payment of £250. He was extremely grateful for the support which will assist him in meeting his rising energy and food costs. Citizens Advice Westminster is continuing to help him appeal his disability benefit decision.

7. Help for the most vulnerable

- 16,000 pensioners are receiving an additional £300 extra winter fuel payment.
- Up to 14,000 disabled households are receiving an additional £150 payment.
- We are investing £22,000 in extra support for 440 care leavers and young people.
- Working with Age UK to identify those most in need, we're helping an estimated 2,700 low-income and disabled pensioners with a payment of £250.

8. Working with Partners

We are supporting and working directly with community partners to make sure people get the info they need, so we can target support to those most in need.

Key partners we are collaborating with include:

- Citizens Advice Westminster
- North Paddington Foodbank
- Westminster Chapel Foodbank
- One Westminster
- Westbourne Community Pantry
- The Abbey Community Pantry
- Age UK
- Westminster Advice Service Partnership including Asylum Aid

Our valuable relationships with community partners allow us to target support and funding where it is most needed. Working together, we are able to use additional funds from government (such as the Household Support Fund) to help those in difficulty. We are also well placed to distribute information and guidance immediately, through our networks. This is especially important when the situation is rapidly changing and we need to reach residents in crisis.

Finally, our work with community partners allows us to pool our knowledge and gain a greater understanding of what is needed. The Future of Westminster Commission will play an important role in helping the council bring together knowledge from both Westminster and beyond to help us tackle the cost of living crisis.

Jayda, a Harrow Road ward resident, is on the autism spectrum and has mild learning disabilities.

Case Studies ● ● ● ● ●

She is also a carer to her 24-year-old son with severe autism. Jayda was attending North Paddington Foodbank for food parcels as her benefits were not sufficient to feed her family.

She was referred to the local Hardship Fund for help with the rising cost of food and received £250 to pay for her groceries. Jayda is continuing to receive further advice to help her with her benefits, paying for utilities, and housing issues.

Our partnership approach has benefited our residents in the following ways:

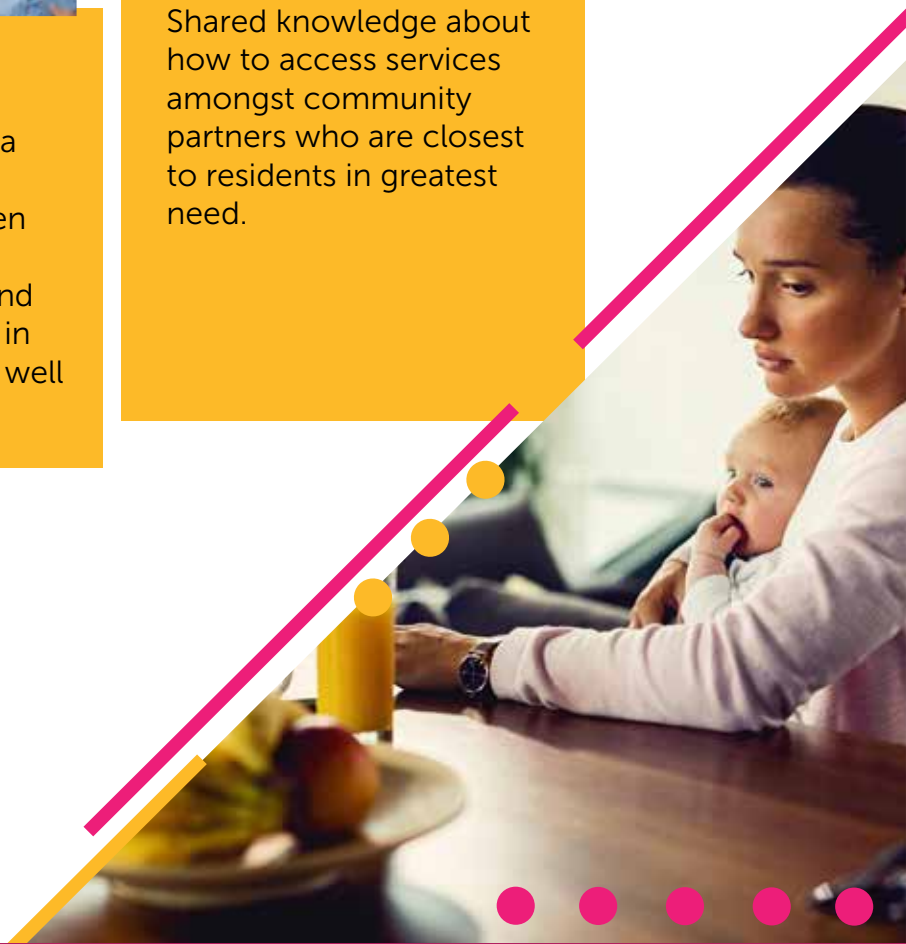
Benefit and debt advice at foodbanks.



The establishment of two community food pantries. Through quick cross referrals between partners, people have received changes to their benefits and their income increased, so that they no longer have to depend on foodbanks.

Better information targeted to the right people. For example, a leaflet 'Worried about Money' has been distributed through community centres and libraries and available in Arabic and Bengali as well as English.

Shared knowledge about how to access services amongst community partners who are closest to residents in greatest need.



For more information about our ongoing support throughout the cost of living crisis, visit

westminster.gov.uk/cost-of-living-support



City of Westminster