



Knowsley Public Health Annual Report
2022/23

Why the cost of living crisis is a
public health issue: supporting our
residents during challenging times



Acknowledgements

I would like to offer my sincere thanks to the editorial group for developing this annual report and to all those who have also contributed.

Case studies used in this report are real, however, names have been changed to protect identities.





Contents

Foreword	5
Knowsley health overview	6
What is the cost of living?	8
Why is it a public health issue?	11
Who is most affected and at risk?	14
Living in a cold home and the impact on health	21
Food insecurity and the impact on health	27
Accessibility to and affordability of transport	31
Local response to helping people through the cost of living crisis	33
National response to helping people through the cost of living crisis	43
Conclusion	44
Recommendations	45
Glossary of Terms	46
References	48





Foreword

This year I have chosen to focus my annual report on the cost of living crisis and why this is a public health issue.

Many people believe that cost of living pressures, which are affecting many people up and down the country, to be the second major health-related emergency following the COVID-19 pandemic. And as with COVID-19, the impact across the country has not been equal. People living in more deprived areas, like Knowsley, who are already struggling to afford food, pay the bills or keep up with the rent or mortgage payments are now facing additional pressures as prices rise.

Living with financial worries can have a negative impact on people's physical and mental health. Not having the money to put the heating on means living in cold and damp conditions which in turn increases the risk of heart attacks and stroke, as well as arthritic and respiratory conditions, in particular for those who already have long-term conditions.

People are more likely to have poor mental health due to the worry about how to make ends meet or being in debt which can lead to stress, anxiety or depression. The protective

behaviours which are known to support people's mental health such as maintaining social connections with family and friends, taking part in hobbies or being active such as going to the gym are the things that people reduce or stop doing due to cost implications.

There has been some great work undertaken in the borough by the voluntary and community sector to help residents through these challenging times. This report provides me with an opportunity to highlight this and to also outline a number of key recommendations for implementation within the coming year.

Within the report there is also an infographic which outlines the latest available information about the health status of Knowsley's residents.

I hope you find this report insightful and interesting.



Dr Sarah McNulty
Director of Public Health



The information contained in this report was correct as at July 2023.

Please email any comments or queries to publichealth@knowsley.gov.uk

A glossary of terms used within this report can be found on page 46.

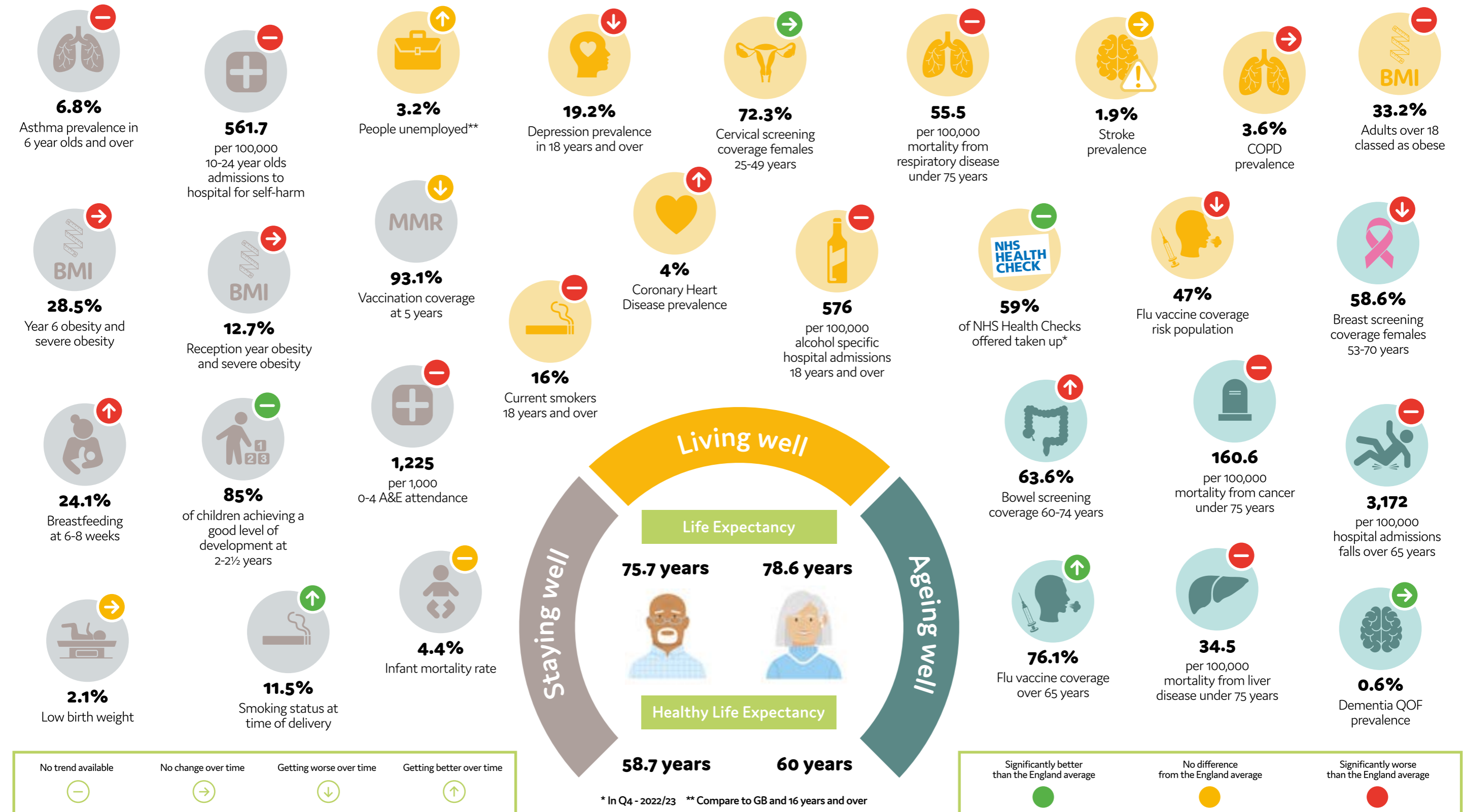


Knowsley health overview



The infographic below gives an overview of the latest information available about the health status of Knowsley residents.

The following infographic was developed using information from OHID Fingertips¹ and the 2021 Census².





What is the cost of living?

The cost of living is the average amount of money that people need to be able to cover basic essential items such as housing, food and energy bills³.

A cost of living crisis is defined as a scenario in which the cost of everyday essentials are rising much faster than average household incomes³.

The current cost of living crisis is having negative impacts on millions of households up and down the country because of the speed that prices have risen and the multiple factors influencing these prices. These include the impact of Brexit, the COVID-19 pandemic, national decisions, and the events in Ukraine³.

According to an Office for National Statistics public opinions and social trends survey⁴ published early July 2023, 91% of respondents said the cost of living was the most important issue facing the UK. Six in ten adults reported their cost of living had increased in the past month, due to the cost of food, energy, fuel and/or a rise in rent or mortgage costs.

Increases to the price of goods and services such as food and fuel is referred to as inflation, which is calculated through the Consumer Price Index (CPI)⁵. Inflation peaked at 11% in October 2022 and has reduced very slowly reaching 8.7% in April 2023⁶. Although the rate is reducing, prices continue to rise, but at a slower rate. The Bank of England's base rate is linked to inflation, which in turn influences interest rates on borrowing and saving.

Inflation varies across the country and for different income levels. In March 2023 Liverpool's average inflation rate was 10.7% compared to 9.3% in Cambridge. Due to inflation rises versus wage rises workers in Liverpool are £83 a month poorer compared to £79 a month for workers in Cambridge since March 2022⁷.

Table 1 below shows the weekly pay differences for Knowsley compared to North West and England⁸.

Median gross weekly pay 2022

Knowsley	£589.10
North West	£603.70
England	£645.80

Table 2 below shows maximum price increases for services which have risen between July 2022 and March 2023⁹.

Transport	
Diesel fuel	48%
Petrol fuel	23%
Rail fares	9%
Bus fares	8.7%
Housing	
Social housing	7%
Mortgages (in line with base rate)	4.5%
Private rent	5%
Food	
17%	
Utility bills	
Gas	129%
Electricity	67%
Water	14%

Table 3 below shows the monthly household essentials comparison between 2021 and 2023 (based on a three-bedroom home, four-person family with an average family size car)^{10,11}.

	2021	2023
Shopping (inc. food, cleaning and personal hygiene products)	£476.16	£1,127.76
Gas and electric	£50	£208
Housing	£641	£700
Car fuel	£51	£89.98
Total	£1,218.16	£2,125.74


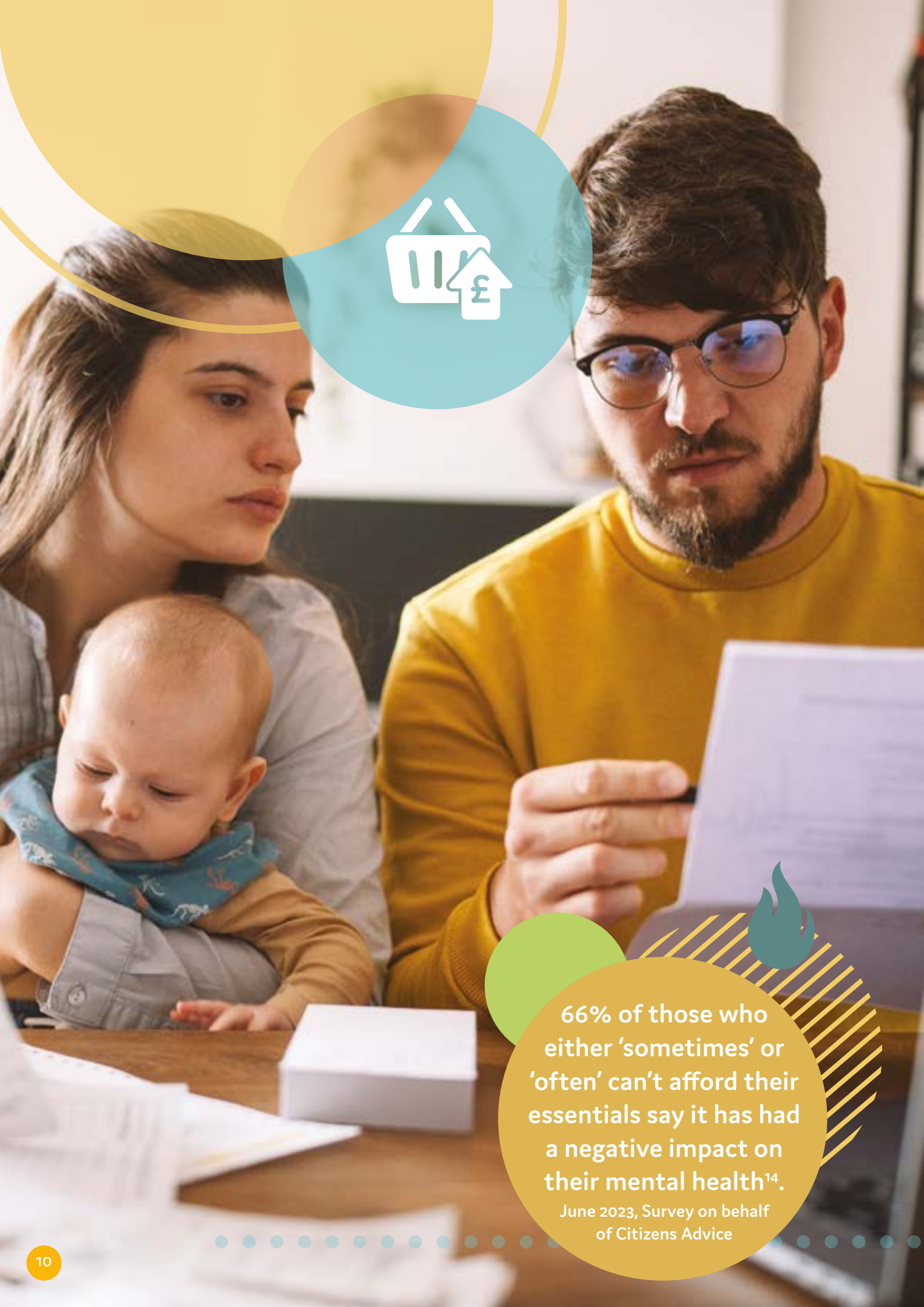
Table 4 below shows the average price of food items in May 2022 compared to prices in May 2023¹¹.

	Annual growth	2022 price	2023 price
Granulated white sugar per kg	50%	£0.73	£1.10
Cucumber	47%	£0.57	£0.84
Cook in sauce 350-520g	41%	£1.36	£1.93
Baked beans 400-425g	40%	£0.76	£1.07
Cheddar cheese per kg	38%	£6.99	£9.65
Carrots	35%	£0.55	£0.74
Eggs per dozen	29%	£2.53	£3.26
Semi-skimmed milk 2 pints	28%	£1.01	£1.29
Peppers per kg	25%	£0.83	£1.04
White potatoes per kg	24%	£0.58	£0.72
Bananas per kg	23%	£0.93	£1.15
White sliced bread	22%	£1.11	£1.35
Beef mince per kg	18%	£7.16	£8.43
Dry spaghetti or pasta 500g	13%	£0.92	£1.04
Butter 500g spreadable	10%	£3.74	£4.09
TOTAL		£29.77	£37.70



Inflation peaked at 11% in October 2022 and has reduced very slowly reaching 8.7% in April 2023³.





66% of those who either 'sometimes' or 'often' can't afford their essentials say it has had a negative impact on their mental health¹⁴.

June 2023, Survey on behalf of Citizens Advice

Why is it a public health issue?



The cost of living crisis contributes towards increasing health inequalities and a worsening of health and wellbeing outcomes. Health is not just determined by genetics or lifestyle behaviours, it is also influenced by a wider set of factors which are considered the root cause of poor health. This section of the report outlines these factors.

Factors such as the environment and opportunities around us, the quality of our housing, our ability to access good work, our educational attainments and being able to afford or having access to transport contribute toward having good physical and mental health.

Our health is also heavily influenced by our income. People with low incomes are more likely to be in poor health for a variety of reasons but the ability to work, to buy nutritious food and to have a good quality, warm home are all important factors in keeping safe and well¹². As households try to cut back on everyday items this can have significant implications on nutrition, physical and mental health and wellbeing.

There are additional implications when having to make choices about health in relation to being able to afford prescription medication or transport costs for travelling to medical or dental appointments which may lead to a worsening health condition or potential emergency hospital admission¹⁴. Living in poorer health longer term, results in time off work or an inability to work due to ill health, or being unable to look after dependents. It is important to note that these factors are significant contributors to poor mental health and wellbeing.

Other factors are outlined in diagram 1 (pages 12 and 13) and some are discussed in more detail throughout this report.

The impact on mental health and wellbeing











Research shows that people who have ongoing money worries such as struggling with the rising cost of living, being on a low income and/or in debt are more likely to experience poor mental health such as stress, anxiety or depression¹³. This can affect people's ability to solve problems, make decisions and navigate complex systems involved in managing finances. There are also implications on other aspects of people's lives such as relationships with others and the impact on employment or study.

As struggles continue longer-term, so does people's ability to engage with support services or even reach out to friends and family as they may feel shame, fear or be afraid to ask for help. People may use drugs or alcohol to block out these difficult feelings offering temporary relief.

There is also concern that people are seeking alternative ways to increase incomes or repay debt by engaging in riskier behaviour such as gambling at harmful levels to try to win money as a solution to easing money worries.

These risky behaviours are much more likely to make the financial situation worse and have a further negative impact on mental health. Sadly, people in debt are two to three times more likely to consider suicide than those not in financial difficulty, with men accounting for over three quarters of people who die by suicide in the UK¹⁵.

Diagram 1 describes the risk factors, implications and the negative impact these factors can have on physical and mental health across the life course^{12,13,14}.

	 Fuel poverty	 Food insecurity	 Affordability & accessibility to healthcare	 Cost of prescribed and non-prescribed medication(s)	 Affordability & accessibility to transport	 Sleep deprivation	 Risk taking behaviour	 Lack of money	 Problem debt	 Longer recovery from illness
Risk factor and implications	Reduced use of gas or electrical appliances as unable to afford to adequately heat the home, leading to damp and mould on walls and ceilings.	Being unable to afford a nutritious and varied diet.	For dental or optical care, and the cost of making phone calls/using the internet to book appointments or travel in order to access health and social care appointments.	Affordability of prescription medication(s) – not collecting prescriptions or using less effective over the counter medications.	For travelling to essential health, social, dental or optical care appointments and also for socialising and travelling to work.	From being too cold or unable to sleep due to feeling stressed and anxious.	Such as harmful gambling, drug or alcohol misuse as a coping mechanism for increased financial stress.	To take part in hobbies, activities, purchase equipment, books or toys, school trips.	Worsening personal debt including credit, borrowing and household bills.	Due to living in a cold home and being unable to afford adequate heating or living in a poorly maintained property which has damp, mould or inadequate ventilation.
Negative impacts on health	<ul style="list-style-type: none"> Increased risk of respiratory infections, or worsening of existing respiratory problems, due to inadequate heat and ventilation, particularly for the young, over 65s, and those with a long-term health condition Slower physical growth and cognitive development in children Missed days from school or work Stiffness in joints and muscles leading to increased risk of falls and osteoporosis Longer recovery from illness Excess winter deaths 	<ul style="list-style-type: none"> Malnutrition as people cut back on nutritious food, or the use of the oven and hob Risk of obesity due to consuming calorie dense cheaper foods Lower resilience to fight viruses and disease Less energy for work or school. Longer recovery from illness 	<ul style="list-style-type: none"> Delayed diagnosis and treatment Potential for emergency hospital admission Worsening dental decay and prolonged suffering Worsening eye health, delayed diagnosis of more serious conditions Digital exclusion 	<ul style="list-style-type: none"> Delayed treatment leading to worsening health condition Potential for emergency hospital admission 	<ul style="list-style-type: none"> Delayed diagnosis and treatment Worsening dental decay and prolonged suffering Worsening eye health, delayed diagnosis of more serious conditions Potential for emergency hospital admissions Social isolation Reduced work opportunities Fewer holidays or days out 	<ul style="list-style-type: none"> Fatigue Missed days at work or school Lower concentration levels Inability to make decisions Lower resilience to illness 	<ul style="list-style-type: none"> Increased risk of further debt Risks to health from addiction Increased risk of self-harm or suicide 	<ul style="list-style-type: none"> Delayed physical and cognitive development Less physical activity – risk of obesity Social isolation. Digital exclusion Impact on employment or education 	<ul style="list-style-type: none"> Impact on relationships Risk taking behaviour Risk of homelessness Rise in acquisitive crime Risk of domestic abuse Risk of self-harm or suicide 	<ul style="list-style-type: none"> Lower resilience to new illnesses or worsening of existing illness More missed days at work or school Social isolation Delayed discharge from hospital due to cold home Loss of independence

Poor mental health and wellbeing



Who is most affected and at risk?

This section of the report looks at those who are most affected by the cost of living crisis. This includes those more likely to be living in low income households such as older people, carers and people with a disability. In particular children and young people living in the north of England are amongst the most vulnerable to the rising cost of living.

The increase in the cost of living is disproportionately affecting people on the lowest incomes, but many people who had previously been 'getting by' financially are now struggling.

Knowsley is the second most income deprived of 316 local authorities in England, with 25% of the population living in a low income household¹⁵. On average, low income households spend a greater proportion of their income on essentials such as energy bills and food and have less flexibility to manage price increases and cut back further. This means that low income households are more affected by higher inflation rates.

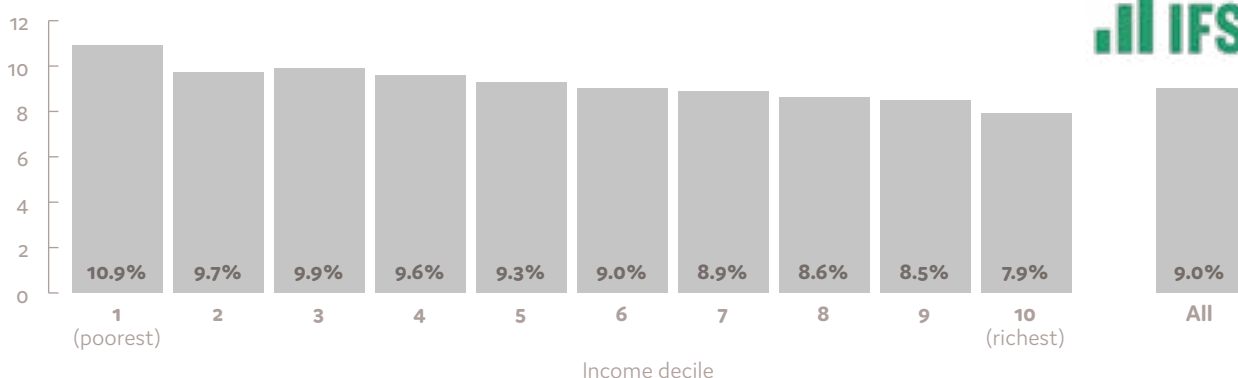
Figure 1 provides a breakdown of how people from different income deciles are disproportionately affected by inflation. Household essentials are the drivers of inflation, and those from lower income

deprivation deciles spend more of their income on household essentials, such as food, fuel and energy and pay a poverty premium described below. Therefore, those from deciles one or two are more affected by inflation than those in the least deprived deciles.

In 2019, 58% of Lower Super Output Areas (a geographic hierarchy designed to improve the reporting of small area statistics in England) in Knowsley¹⁵ were in the income decile one or two and none were in the income decile nine or 10.

Figure 1 – inflation percentage by income decile¹⁶.

April 2022 inflation by income decile



Poverty premium

Nationally, it is estimated that one in eight households experience at least one type of poverty premium, for low income households this figure is 94%¹⁷.

In Knowsley, it is estimated that 32% of households experience some type of poverty premium giving an average annual additional cost of £491¹⁸.

What is the Poverty Premium?¹⁹

The Poverty Premium is the extra costs people on low incomes and in poverty pay for essential products and services.

Examples of the poverty premium include:



USING PREPAYMENT METERS
to pay for gas and electricity supply.



USING 'NON-STANDARD' BILLING METHODS

eg. paying on receipt of bill, rather than via direct debit and paying more for insurance if it is paid for monthly instead of paying the full amount up front.



HIGHER INSURANCE PREMIUMS
for home contents or car insurance because of where you can afford to live.



USING SINGLE ITEM INSURANCE
taking out policies for individual items rather than full contents cover.



PAYING TO ACCESS CASH
through fee charging ATMs or pre paid cards.



USING HIGH COST CREDIT
such as high interest loans and credit cards.

What is relative low income poverty?

Relative low income refers to those living in households with an income below 60% of median of that year. In 2021/22, 14.4 million people (22% of the UK) were living in relative poverty (after housing costs deducted)²⁰.

In Knowsley nearly one quarter of all children live in relative low income.

Single parent households nationally, are more likely to have a lower income and be part time employed (34%) compared to two adult households (12%).

Single parent households also spend on average 26% of their income on housing costs, compared to 15% for two adult households. After essential spending, single parent households are left on average with a disposable income of about £57.40 per week, compared to £284.60 per week for two adult households²¹.

Unpaid carers such as those who are caring for a family member or friend are also likely to be on a lower income as they may only be able to work part-time if at all due to their caring responsibilities and also the additional costs they face mean they are unable to cut back. These include keeping their home at a safe minimum temperature, doing extra laundry, buying special food items and transportation costs of taking the person they care for to health and social care appointments.

The 2021 ONS Census² shows that Liverpool City Region has the top three upper-tier local authorities in England with the largest proportions of usual residents aged five years and over providing any amount of unpaid care.

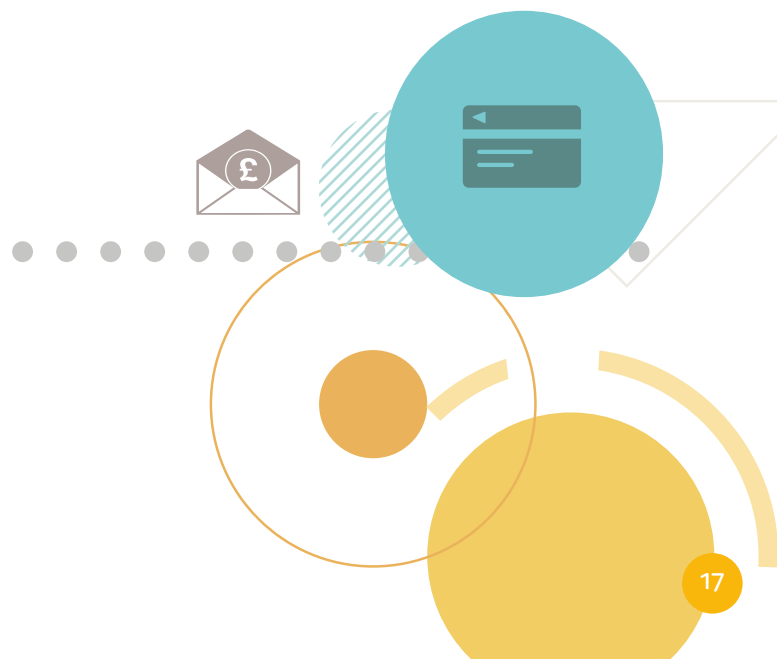
- Knowsley 11.3% (16,452 residents)
- St Helens 11.8%
- Halton 11.3%

Knowsley was particularly high for carers providing more than 50 hours of care per week, with 4% (almost 6,000 residents).

Older people over the age of 65 who do not have a workplace pension are reliant on an annual state pension of £9,627. The average energy bill would account for 20% of this income. Combined with the increasing cost for housing and food, little money is left for recreational activities and transport which can lead to social isolation and loneliness.

During the winter months many older adults reduce the number of times they leave the house and are less active. Being more sedentary, especially those who already have limited mobility, can quite quickly lead to 'deconditioning' – losing dexterity and muscle strength and increasing the risk of falls, further impacting on mobility and independence.

Older people living in cold homes have an increased risk of becoming ill particularly with seasonal and respiratory illnesses which can result in hospital admissions especially for those with long term conditions. Delays to discharge from hospital can occur because the home environment is too cold or damp leading to further impacts on mobility and recovery²².



People with a disability often face additional costs in their day to day lives, with rising costs having an impact on independence, increasing social isolation and poor mental health.

Scope, a disability equality charity, estimated these additional costs average £583 a month with some people experiencing costs of almost £1,000 a month. This can be for higher usage of everyday essentials and increased energy bills, and necessary use of more expensive forms of travel such as a having a car or using a taxi²³. In recognition of these increased costs, the government offers disability-related financial support. However, even when taking this into account, people with a disability are disproportionately likely to be in relative low income poverty²¹.

According to the 2021 Census², the number of people living in the UK with a disability has risen over the last decade. (Disability is defined as; people who assessed their day-to-day activities as 'limited by long-term physical or mental health conditions or illnesses).

In Knowsley 34,990 residents are reported to have a disability – over a quarter of the population. Of these residents: 55% reported that their day-to-day activities are limited a lot, 44% have not worked in the last 12 months, and 24% have never worked².

According to the Office for National Statistics (ONS), nationally the employment rate for disabled people is 54%, compared to 82% for people without a disability²⁴. The 'disability pay gap' refers to the gap between the average pay for people with a disability and those without. In 2021 this was 14%, meaning that people with a disability earn on average almost £2 per hour less than people without a disability.

Children and young people

The ability to meet children and young people's basic needs such as having enough nutritious food, adequate clothing and a warm home relies on a sufficient household income to match the rising cost of living.

A report involving University of Liverpool Researchers published in January 2023, found that children living in the North of England are

among those most vulnerable to rising living costs²⁵.

There are also detrimental impacts the cost of living crisis can have on educational attainment through school absence due to illness and reduced performance such as difficulty concentrating due to sleep disturbance or extreme cold. Children and young people living in low income households also face stigma and shame. For example, they can be financially excluded from taking part in extra-curricular activities such as sports clubs or educational trips, purchasing of educational books to aid learning, or going out with friends. These are significant factors in contributing towards children and young people to experience depression and anxiety.

According to research for the UK's largest children's charity, Barnardo's, one in five parents said they had struggled to provide sufficient food for their children due to the cost of living crisis. Over a quarter of parents (26%) said their child's mental health had worsened due to the rising cost of living²⁶.

Educational settings such as nurseries, pre-schools and childminders have experienced substantial increases in running costs. These are likely to result in cuts to staffing levels to minimum requirements, a reduction in staff training, less money for educational resources or building maintenance or trips and the provision of quality nutritious food. We know that education is a key foundation for better health and outcomes in later life, however, these negative impacts are likely to affect these outcomes.

A survey by the Early Years Alliance in January 2023 found that 89% of early years providers were 'probably or definitely' going to increase their fees during 2023 and a third believed it was likely that this will force the closure of the setting within the next year²⁷.



A report from the September 2022 Department of Education's School and College Panel which consists of a group of leaders and teachers recruited from the School Workforce Census data found that²⁸.

- Most schools that had taken steps to reduce spending felt this had had an impact on their pupils or staff, most commonly reducing staff morale (71%) and/or increasing teacher workload (69%)
- 89% were concerned about the increased mental health concerns amongst pupils and/or parents
- 59% of schools stated that the reduction in spending resulted in reduced support for pupils with additional needs. This was more likely in primary schools 62% compared to 45% in secondary schools
- Some schools and colleges reported that the number of pupils/students arriving hungry had increased and there had also been an increase in the number of pupils/students not being able to pay for trips or buy or replace uniform or sports kit





For good health, homes should be heated to a temperature of at least 18°C. This is particularly important for people with reduced mobility, aged 65 or over, or have a health condition. Cold thickens the blood and raises blood pressure which increases the risk of stroke and heart attacks, whilst breathing in cold air can increase the risk of respiratory infections such as flu¹².



Living in a cold home and the impact on health

This section of the report looks at why living in a safe and warm home is essential for staying healthy and well.

There is strong evidence that living in cold, damp, and unsafe homes can affect people's physical and mental health and can increase the risk of ill health, injury or death¹².

Cold homes are associated with poor health outcomes and an increased risk of multiple health conditions and death for all age groups. Other impacts include sleep disturbance, poor mental health, fatigue, lower resilience against illness and longer recovery times from illness.

Housing costs account for some of the biggest proportions of essential expenditure for households. With monthly essential expenditure increasing it is likely that people will spend less money on maintenance and heating, which could lead to significant future problems with housing condition including damp and mould.

Poorly maintained housing can create or exacerbate respiratory conditions, lead to increased risk of falls, fires, carbon monoxide poisoning, greater transmission of infection and poor mental health caused by the additional stress and anxiety. Evidence shows that those on lower incomes are more likely to live in sub-standard housing, often in the private rented sector³⁰.

Whilst the cost of general repairs and maintenance do not fall on the tenant the impact of poor insulation and inefficient and

Evidence shows that children growing up in cold, damp, and mouldy homes with inadequate ventilation have higher than average rates of respiratory infections and asthma, chronic ill health, and disability¹².

expensive heating systems will create higher energy bills and worse living conditions which may impact negatively on their health.

In 2019, the Local Government Association estimated the NHS spends £2.5 billion per year as a minimum on treating illnesses that are directly linked to cold, damp and unsafe homes¹².

More than one in five (21.5%) excess winter deaths in England are related to cold homes³¹.

Homelessness and insecure housing are a main cause of health inequalities and have a huge impact on children and young people. Eviction can cause displacement from social networks, school and work and create long-term difficulties with accessing property and financial stability.

Mortgage and rent increases

Mortgage products have been affected by the rise in interest rates, particularly impacting those on variable mortgage rates or those looking for a new mortgage. The speed of this increase meant switching mortgage product or putting savings aside to cope with higher repayments was not possible. At the time of writing, this rise is costing an average of £250 per month extra. In response, some landlords have increased the monthly rent on properties they let, passing on the cost to those on lower incomes who are less able to afford the increase.

Private rent prices have increased nationally by 4.6% in the 12 months to March 2023, yet the government's local housing allowance has remained frozen since 2020. There has been a parallel increase of 45% in those either behind or consistently struggling to pay rent since April 2022³².

For social housing the government have set a 7% rent increase 'ceiling' and although most social housing providers are likely to apply this maximum figure rents are generally lower than in the private sector.

For those struggling to afford their housing costs, there is a real risk of rent arrears and eventual eviction. Many households were already in housing debt from the COVID-19 pandemic when incomes were disrupted. Clearly, the threat of, or actual eviction can have a negative impact on mental health and contribute towards other health and social issues.

In Knowsley the number of possession claims issued by landlords nearly tripled in the final three months of 2021 and has remained high. A high proportion of homeless applications to the Council at the end of 2022 were due to rent arrears, landlord selling the property or increasing rent³³.

According to a July 2022 report from Citizens Advice Knowsley²⁹, some clients had suggested they would stop paying bills, or existing debt repayments to cope with the increased cost of living pressure.

This non-payment would then lead to significant financial struggles in the future as debts linger on and attract more interest and in more serious circumstances, could result in court judgements for non-payment.

When asked what more clients could do if their financial situation worsened the most common response was to borrow money from family and friends, however, a number of respondents said they did not know, or that they would start to use credit cards or loans.

Many respondents stated that any further deterioration in their financial position would have a detrimental impact on their mental health.

Domestic fuel price increases

Domestic fuel (gas and electricity) is used for many essential elements of running a home including heating, lighting, washing, food storage and cooking, and for some the use of medical equipment or assistive technology.

For many people experiencing long term conditions or disability, extra unavoidable energy costs occur. To carry out day to day tasks and retain independence, equipment such as variable height beds, rise and recline chairs, hoists and respiratory equipment are needed. As well as this, medications often need to be kept in the fridge. Many of these devices cannot be turned off to save electricity and therefore many are having to make impossible compromises on what spending to prioritise.

In March 2023, the cost of domestic fuel was the second most common concern for households (48%), behind the cost of food (51%)³⁴.

Figure 2 shows the increases in electricity and gas prices from October 2012 to March 2023³⁴.

Electricity prices up 66.7% in the year to March 2023

Electricity annual CPIH inflation rates, UK



Source: Office for National Statistics

Gas prices up 129.4.7% in the year to March 2023

Gas annual CPIH inflation rates, UK



Source: Office for National Statistics

Along with the unit price of domestic fuel increasing, standing charges have also risen by an average of two thirds since 2019. From April 2023, standing charges are likely to average at £382 per year in Merseyside³⁵.

Fuel poverty

Fuel poverty is strongly linked to cold and damp homes. The latest number of households living in fuel poverty for 2023 are likely to be higher, despite government assistance. This is because the definition of fuel poverty defines households to be fuel poor if they live in a property with an energy efficiency rating of band D or below and if the disposable income after housing and energy costs would be below the poverty line³⁷.

Data published in 2019, outlined 14,253 households in Knowsley had a prepayment meter for electricity³⁶.

Prepayment meters are mainly used by low income households to keep track of spending but have been criticised for higher energy prices and standing charges meaning low income households pay a 'poverty premium' as discussed earlier in this report. However, positive changes to rules on prices came into effect on 1 July 2023 meaning during the winter of 2022-23 many households paid more for energy.

In 2021, 13% of households (8,714 households) in Knowsley were estimated to be in fuel poverty, compared to 15% North West³⁷.



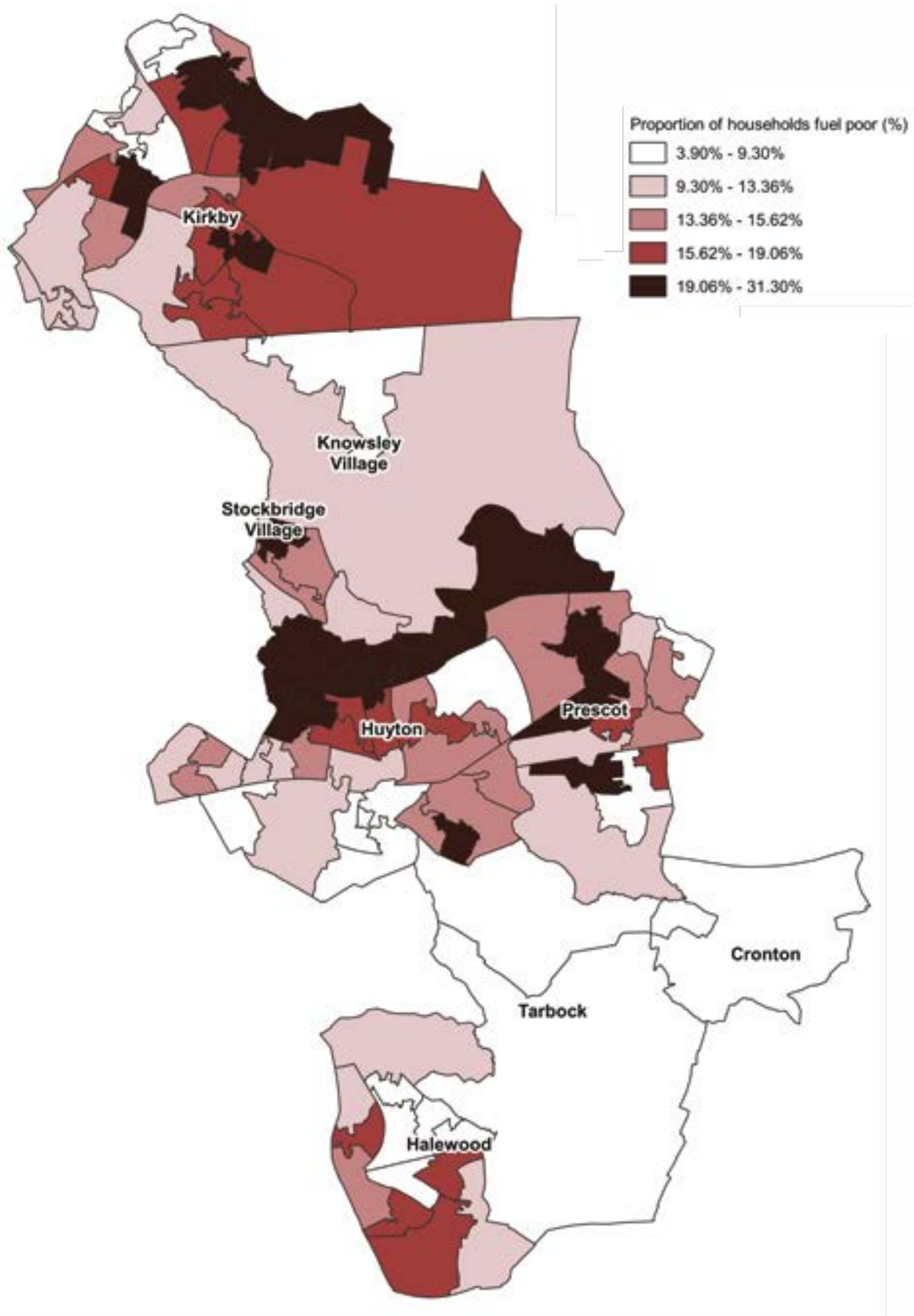
The number of households struggling to afford energy bills could be much higher as even those in more energy efficient households found it too expensive to adequately heat the home during the winter of 2022.

The rate of fuel poverty differs significantly across the borough with some areas being over

30% and others as low as 5% (based on Lower Super Output Areas – a geographic hierarchy designed to improve the reporting of small area statistics in England and Wales). Figure 3 shows rates are highest in Stockbridge Village, Page Moss and Huyton and lowest in parts of south Halewood and the northern edges of Kirkby³⁷.



Figure 3 shows the percentage of Knowsley fuel poor households in 2020³⁷.



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A range of responsive support packages were made available through the Government's Household Support Fund⁴⁸ and the Council's own Better Together Hardship Fund. These were designed to alleviate the immediate impacts of the cost of living. However, in response to the likely ongoing impacts, the Council is putting additional longer term measures in place to aid recovery and build resilience against future economic shocks.

Food insecurity and the impact on health

This section looks at food insecurity, which is described as not having regular, reliable access to, or the money to afford to buy sufficient, safe and nutritious food which meets dietary needs for an active and healthy life. Food insecurity can be experienced at different levels of severity as described in table 5.

Not having enough food to eat can lead to less energy, being less alert, increased mistakes and lower productivity levels, which can lead to lower educational performance, job loss and reduced income. All of which contribute to short and long-term impacts on physical and mental health.

is more likely to experience osteoporosis making bones fragile and increasing the risk of fractures which, particularly in the older population, can seriously affect quality of life.

Sustained food insecurity can lead to malnutrition and unintentional weight loss, unhealthy weight, fatigue, more frequently feeling ill or taking longer to recover from illness. Those who are malnourished are also more likely to lack the vital vitamins and minerals for growth, development, and maintenance of good health³⁹. For example, a person deficient in calcium and vitamin D

Since March 2022, prices of food and non-alcoholic drinks have been rising at the fastest rate for 45 years³⁸.

Table 5 – Food insecurity experience scale³⁹.

Mild food insecurity	Moderate food insecurity		Severe food insecurity
Concerns about food	Compromising on food quality and variety	Reducing food quantity, skipping meals	Experiencing hunger
<ul style="list-style-type: none"> Worrying about the ability to obtain food 	<ul style="list-style-type: none"> Buying cheaper quality foods Uncertain about ability to be able to buy food due to lack of money or transport to get to shops Not able to afford the energy bills to cook or heat food Likely to have chosen between heating or eating Likely to have skipped meals or run out of food occasionally 		<ul style="list-style-type: none"> Run out of food No money to buy food Gone an entire day without eating

Although children from more deprived backgrounds often consume the same number of calories as others, their diets tend to be of lower quality, with fewer vitamins and minerals and more added fat⁴⁰. Children having a packed lunch as a cheaper alternative to a paid for or free school meal, may likely be getting fewer nutrients and a less balanced meal.

Childhood malnutrition impairs physical health, brain development, behaviour, and academic performance affecting the ability to concentrate and to absorb and retain knowledge. Malnourished children score lower in tests and are less likely to be able to read at age eight. Hungry children are less able to cope with daily challenges and more likely to struggle emotionally.

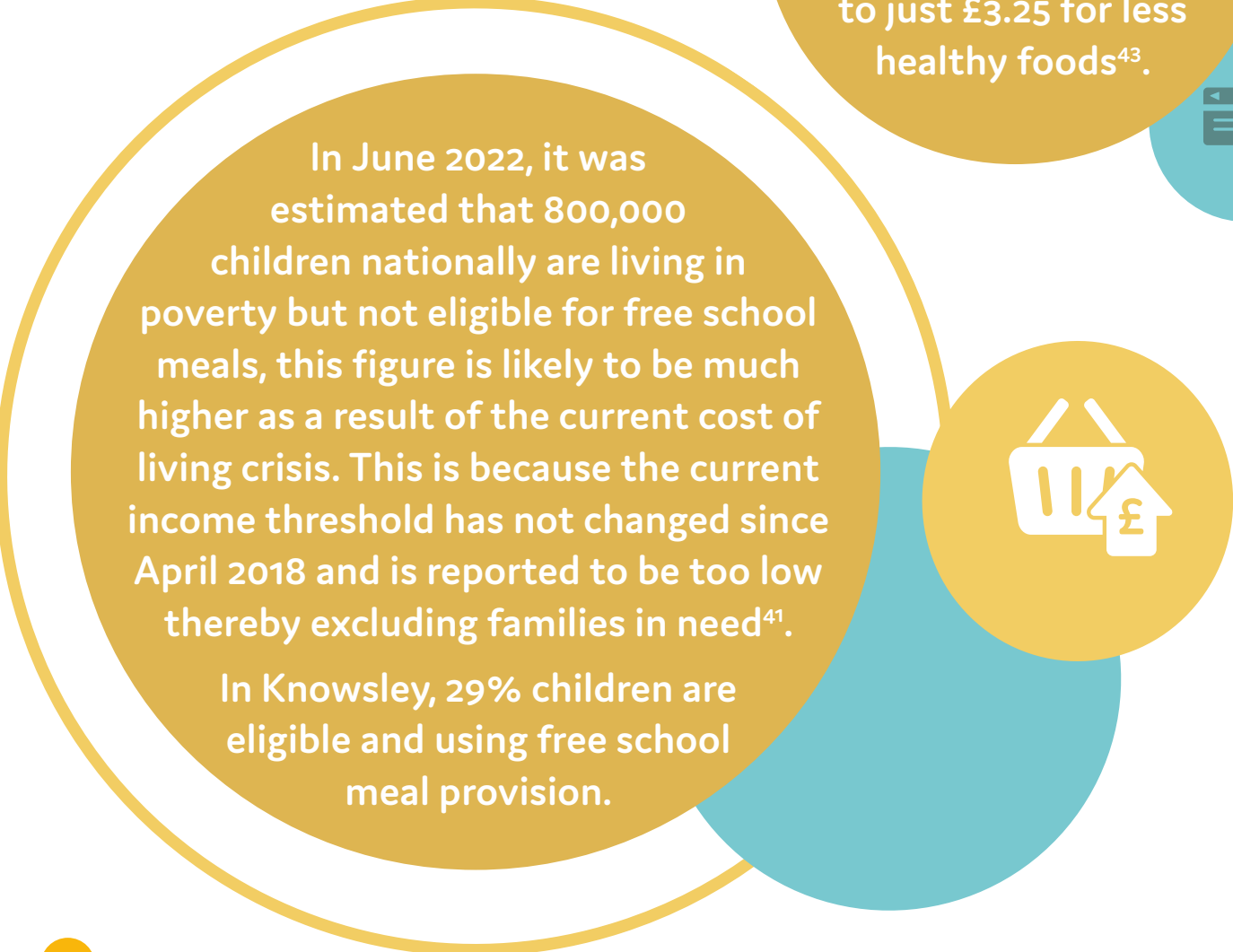
Given the levels of deprivation in Knowsley it is clear that the rising cost of living will be having an impact on the quality and / or quantity of food being consumed which will impact weight.

Cost of healthy nutritious food increases

A healthy diet includes a wide range of nutrient-dense foods. According to the Food Foundation⁴², in 2023 the cost of meeting the government's recommendations for a healthy diet would take 50% of the disposable income for the most deprived households, compared with only 11% for the least deprived.



When calculated per 1,000 calories healthy foods cost an average of £8.51 compared to just £3.25 for less healthy foods⁴³.



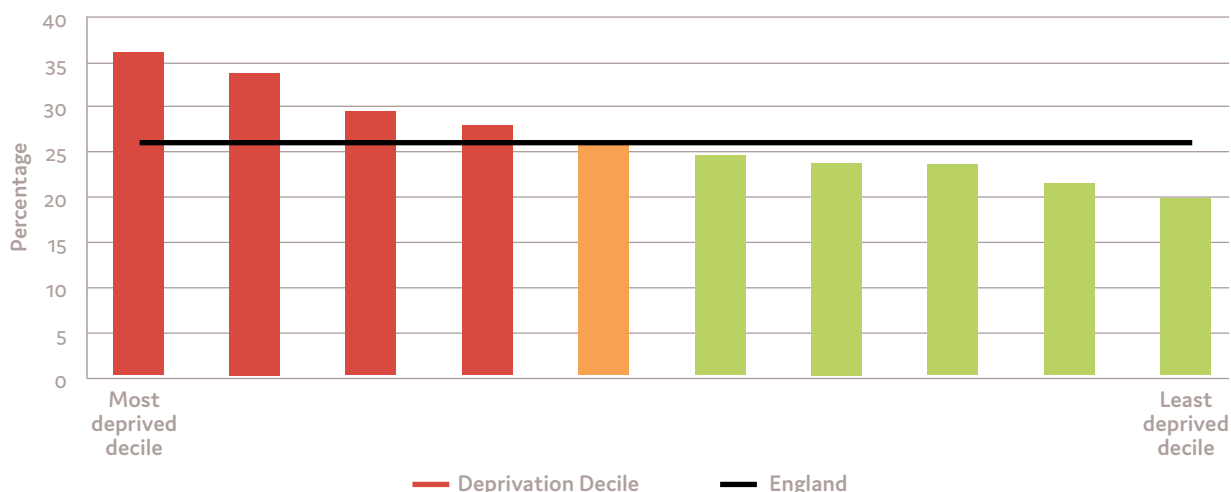
In June 2022, it was estimated that 800,000 children nationally are living in poverty but not eligible for free school meals, this figure is likely to be much higher as a result of the current cost of living crisis. This is because the current income threshold has not changed since April 2018 and is reported to be too low thereby excluding families in need⁴¹.

In Knowsley, 29% children are eligible and using free school meal provision.

Figure 4 shows the strong relationship between deprivation and obesity, with higher levels of people obese in the most deprived areas. This is likely to be influenced by cheaper food being lower in nutritional quality.

Figure 4 below shows percentage of adults classified as obese by deprivation deciles in England⁴⁴.

Adults (aged 18+) classified as obese



In 2021/22, 33% of the adult population in Knowsley were classified as obese, significantly higher than the North West (27.5%) and England (25.9%) and has been increasing steadily in the last decade. The proportion of children living with overweight or obesity is

also amongst the highest in the country⁴⁴ as detailed within the infographic on pages six and seven.

Being overweight or obese can lead to conditions such as cardiovascular disease, type 2 diabetes, osteoarthritis and some cancers⁴⁵.



Accessibility to and affordability of transport


The average household now pays more than £500 per year extra to run a medium-sized petrol car⁴⁷. For those who were previously just about managing, these increases are detrimental especially for those who rely on a car for work or caring responsibilities. This increase not only affects individuals but also public transport and the movement of freight or goods.

Whilst many people have benefitted from the shift to working from home, the increase in price has had significant implications for jobs which require travel between sites for example, carers or cleaners. Especially where fuel cost is not reimbursed or where the reimbursement rate has not been increased to reflect fuel increases. These jobs are often lower paid therefore affecting those already disadvantaged by price increases in other ways.

Within Knowsley there are areas within the borough where households have low car ownership. For these residents, taxis are often used as public transport routes may not align with the journey and/or not operate at the right times. As taxi fares will have increased, this means a larger proportion of income is spent on transport leaving less money for other essentials. For some, affordability of getting to work has led to a change in job or leaving the workforce altogether. Where taxi use has decreased to save money there is a direct impact on the income of the drivers.

People with a disability often find public transport inaccessible and therefore rely on having a car to get them around or use a taxi. This means a larger proportion of their income is spent on transportation costs, having an impact on the cost of other essentials.

As people often travel to socialise with friends and family or to take part in hobbies, affordability of and accessibility to transport is essential to support good mental health. Not being able to afford transportation can lead to social isolation and loneliness along with not being able to access health and care services leading to negative consequences on health.



69% of households in Knowsley have access to at least one car or a van. Northwood has the lowest car/van ownership out of all Knowsley wards at just 53%².

Cost of Living Support

Call 0151 443 3300

Monday to Friday

9am until 5pm

Or speak to an
Online Chat Advisor
at www.knowsley.gov.uk



Visit [www.knowsleynews.co.uk/
cost-of-living-support](http://www.knowsleynews.co.uk/cost-of-living-support)

Local response to helping people through the cost of living crisis

This section of the report highlights Knowsley's emergency preparedness and ongoing response to the cost of living crisis.

Knowsley's Better Together Hardship Fund was launched in 2021 with the aim of supporting residents' recovery from the financial impact of the COVID-19 pandemic with a support package of £3.415 million. As the extent of the cost of living crisis developed, this fund was able to adapt to offer longer-term, targeted and universal support to residents.

Between October 2021 and the end of March 2023, the Council received £5.586 million from the Government's Household Support Fund. In November 2022, it was announced that a further £842 million will be provided nationally to extend the Household Support Fund by a further 12 months from 1 April 2023 to 31 March 2024. Knowsley will receive an additional £3.724 million across the financial year.

The entire support offer is detailed in the dedicated 'Cost of Living' area of the [Knowsley News website](#). In addition, the Council has established a dedicated Cost of Living Support line providing a single point of access to help deal with residents queries. Regular communications are shared across all partners involved in programme delivery to ensure all are aware of the different types of support available including support for mental health and wellbeing. The support offered is discussed in more detail in this section.

Cost of living support to Knowsley residents

- Support with fuel and utility bills
- Additional financial support for those most at risk
- Support with food and other essentials
- Access to warm hubs
- Winter wellness community grants programme
- Additional funding for debt advice and financial support
- Registered social landlord social impact fund
- Merseyside Fire and Rescue Service – winter warmth campaign
- School based family in need programme
- Fairer Fare bus travel
- Energy Projects Plus
- Affordable warmth programmes
- Training for frontline staff on how to identify damp and mould
- Better Off Support Scheme



Support with fuel and utility bills

1. Citizens Advice Knowsley has been providing free financial and debt advice to residents for many years but have seen a significant increase in the number of people contacting the service for energy related queries. The graph below shows the steep increase from 2019 (red line) to the confirmed and predicted numbers in 2023 (green line).
2. Through a network of community partners, and the Council's 'Emergency Support Scheme', residents can access up to six vouchers worth up to £49 each for prepayment meters for gas and electricity. A total of 1,900 vouchers were issued by community partners, helping 1,800 Knowsley households during 2022/23.
3. A 'Utility Payment Scheme' provides support for energy (non-prepayment) and water bills. Eligible residents can receive direct payments of up to £300 for each utility supplier. During 2022/23, approximately 400 payments have been made.

Welfare benefits check – elderly couple

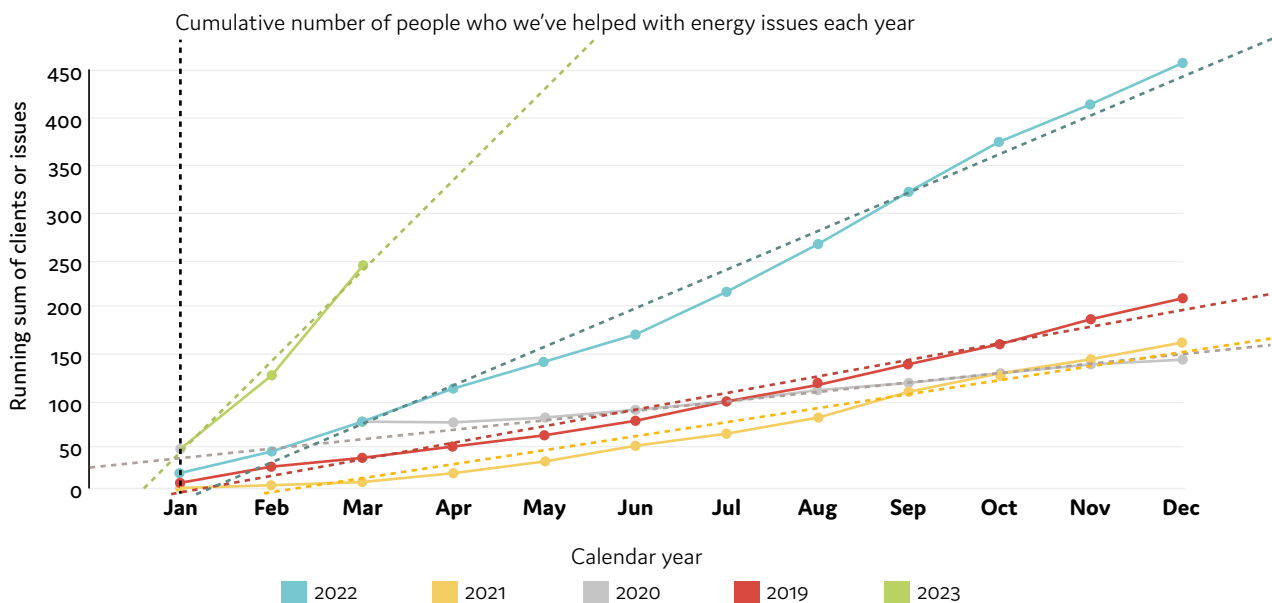
Margaret, contacted Citizens Advice Knowsley to see if she and her husband Albert, were eligible for pension credit. Margaret had been told by a friend that she could get an extra £60 a month if entitled. Based on this information Margaret was curious and booked in to complete a benefit check.

The couple both aged over 75 received a state pension along with other benefits for their disabilities. Citizens Advice Knowsley used this information to process a benefit calculation, which in fact showed they were entitled to Pension Credit of just under £900 extra per year.

They were both delighted to hear this and said that it would alleviate a lot of financial pressures the couple were facing and make life a lot more stress free.

Figure 5 shows the number of people helped with energy issues

This shows cumulative energy clients by year with trend lines. The trend line for the current year indicates how many clients we might see later in the year based on historic data.



This includes a range of issues, including energy bill affordability, debt recovery action, issues with billing and customer service

Additional financial support for those most at risk

Over 10,000 payments of £50 made to the Council Tax accounts of working aged people on the Council Tax Reduction Scheme to help them pay their bill. (Funded by a combination of Government Discretionary Funding and Council Better Together Hardship Fund).

Approximately 5,000 payments of £200 made to pensioners receiving Pension Credit to help them with energy bills, food or other essentials. (Funded by a combination of Government Household Support Fund and Council Better Together Hardship Fund).

Over 350 of the Council's Foster Carers have been given payments of around £150 to reflect increased costs. (Funded by the Government Household Support Fund).

Support with food and other essentials

1. The Council have funded a network of community-based organisations to provide additional support to people who may be struggling to afford food or household essentials for themselves or their families. This is alongside a wider community offer of food clubs, baby basics, personal hygiene products, debt advice and support, books and activities, white goods and furniture, and other essentials.
2. A plan for a sustainable food offer across the borough is being developed so that residents can be supported beyond 2024 when the Household Support Fund ends. Working with partners across the borough the Council aims to get a better understanding of local food poverty which will lead to a forward-thinking plan to support those who need it most.
3. Food vouchers (worth £15 per week) have been issued to all eligible free school meal children during school holidays.
4. Knowsley's Holiday Activities and Food Programme sits within an established branded programme called Knowsley SNAP (Sports Nutrition and Active Play). It is

co-ordinated on behalf of the Council by One Knowsley. The programme is designed to give children and young people the opportunity to take part in a wide range of enriching activities such as sports, outdoor activities, dance, guided ranger bug hunts and craft sessions, along with the provision of a healthy meal as part of each session.

Research has shown that the school holidays can put some families under pressure, especially low-income households. Children and young people living in these households are less likely to access organised out of school activities, experience 'unhealthy holidays' in terms of nutrition and physical health and more likely to experience social isolation.

The programme has been funded by the Council beyond the core Department of Education funded provision of Easter, Summer and Christmas holidays to include all half-term holidays. Children and young people in receipt of a free school meal are eligible to attend four days a week for four hours a day. A limited number of free or subsidised places are also available for those who do not meet the free school meal threshold.

During summer 2022, Knowsley Holiday Activities and Food programme saw 31 providers delivering 72 diverse and exciting summer camps and holiday clubs with over 27,000 places for children and young people⁴⁹.



5. The Council are working with partners to increase the uptake of Healthy Start Vouchers. These can be claimed by pregnant women or families with a child under aged four and in receipt of certain benefits to provide additional support to buy healthy foods and get free vitamins. In March 2023 only 64.3% of eligible families in Knowsley were using the scheme⁵⁰.

Community food clubs / social supermarkets offer people the ability and choice of food, personal items and other household essentials at reduced costs.

Per person, per week:
£3.50 for 10 items
£5 for 15 items
£10 for 30 items⁵¹



Facilitating access to warm hubs

During winter 2022/23, a network of warm hubs was funded across the borough providing warm, safe and welcoming spaces for residents to visit. Venues ranged from community based settings to the Council's libraries. Figure 6 shows the spread of locations across the borough and also includes venues offering food provision.

Libraries

Council library opening hours were extended to provide a warm space, with free hot drinks, access to free WiFi and use of computers, charging points and activities such as games and jigsaws and also a television in each library. Library staff were able to signpost residents to a variety of information and support services.

Between November 2022 and March 2023 there was an increase of about 20,000 visitors across the five libraries. Funding has been secured to continue with the extended hours through summer (to offer a cold space if necessary) and for the coming winter 2023/24.

Observations from Library staff:

Many regular visitors to the libraries during the winter months commented that they were doing so to save on heating costs and to enjoy being in the company of others.

In **Stockbridge** a new customer has been using the space to keep warm and challenges other users to a game of chess. As relationships between the customer and staff developed, staff have been able to put him in touch with the foodbank and other support services.

In **Huyton** a resident came into the library to keep warm and use the free Wi-Fi as they had run out of credit at home. Once the resident realised what else was on offer within the library, they have become a regular visitor and often visit to do their work from there especially when money is tight.

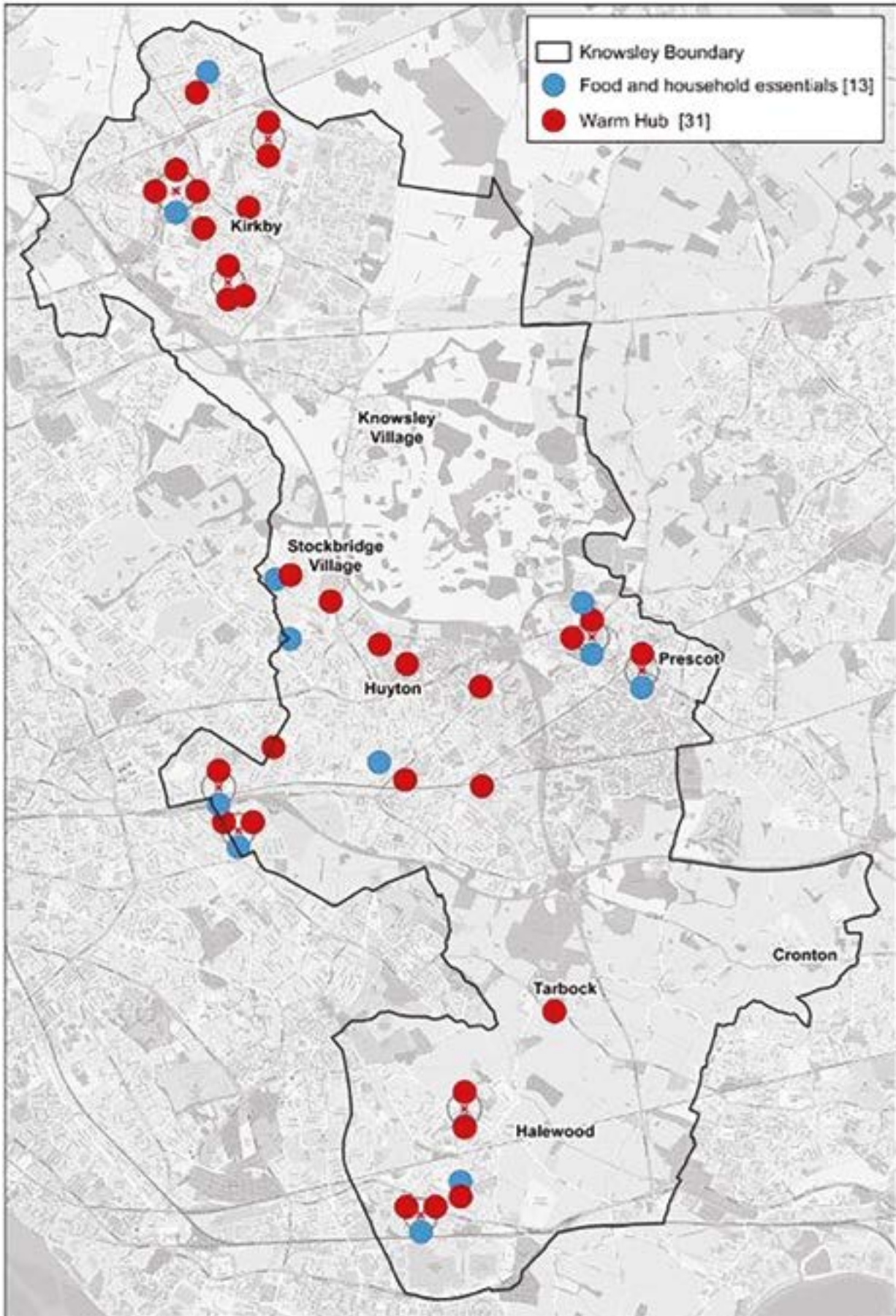
In **Kirkby** a small group of teenagers started to meet regularly over a hot drink.

In **Halewood** more families used the library after school to let the children do their homework before returning home.

In **Prescot** older people brought along their own devices to access the free Wi-Fi whilst sitting at the quiet study table with a hot drink.



Figure 6 shows the Food Banks and Warm Hubs



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Winter wellness grants programme

In Winter 2022 the Council launched the Winter Wellness grants programme. This allowed community-based organisations to apply for funding of up to £5,000 to support residents with a focus on health and wellbeing, food and fuel poverty. A total of 49 projects were funded totalling almost £200,000.

Projects were located across the borough and provided a multitude of services at no cost to residents. These included warm hubs with hot food and drinks, advice and support to help debt, money worries, energy efficiency and food security.

Other groups provided social activities such as art classes, cookery sessions, board games, craft activities and gardening tips. The community organisations were able to use their local insight and knowledge to provide what their community needed most

and to reach out to those most at risk of becoming ill or socially isolated over the winter months. Many groups chose to further support local residents by providing winter warmth packs including items such as duvets, dressing gowns, blankets, hats, scarves and gloves and also food hampers.

Key achievements of the programme:

- Over 800 people were helped over the winter months with an average of 40 residents attending each session
- 532 face to face events held
- 895 food hampers delivered
- Distribution of COVID-19 lateral flow tests
- New friendships were formed and many residents have continued to access the community groups

Evaluation of the programme told us that support of this type is very much still needed into 2023. The hardship faced by many residents will continue as prices continue to rise and personal savings are depleted.

Quotes from community leaders:

In reference to slow cookers

Best thing I've ever had.

It was the first hot meal some people had eaten for months.

Honestly I would go so far as saying it was life-saving for some, it really was.

In reference to the funding itself

We were made up with it, can't fault it. It was a major support that was really needed.

They were worried about fuel but really worried about food.

People who are working are struggling, they've had to move back home with adult parents and their own children.

People were so cold, and not sleeping well that they weren't ready to get up and out and do any activities in the day.

Additional funding for debt advice and financial support

Advice to help increase income and reduce expenditure is a central focus of the Council's sustainable approach. While it is understood that many will struggle to meet steep increases in the cost of living, any increase in household income will help to meet financial commitments. Capacity within local advisory services was enhanced through the establishment of three additional full-time posts and a new money advisor post within the Council.

Furthermore, a two-year mental health project was funded, through which residents who engaged with local mental health services also received specialist support with housing, debt, and welfare benefits.

Welfare benefits check – family of four

Jane contacted Citizens Advice Knowsley for advice on benefits. Jane lives in social housing along with husband John and their two children. John had an accident at work a few years back and was still in recovery with various physical and mental difficulties leaving him unable to work. The family were already in receipt of some additional benefits as one of the children has a disability and requires daily care.

Following a benefits check, Jane was advised that the family could be substantially better off financially if they switched to Universal Credit from current legacy benefits. John may also be eligible to make a claim for Personal Independence Payment (PIP), and if this was successful Jane may be able to apply for carers allowance if she met the eligibility criteria.

Jane was pleased with the news and glad she had got in touch and said that the additional income would be a big help to the family and reduce her worry.

Registered Social Landlord Social Impact Fund

This was extended to facilitate further support in existing Registered Social Landlords' hardship programmes via the Council's Strategic Housing Service. Support available included provision of fuel vouchers, winter warmth packs, hygiene packs, Christmas food, and financial reviews of household expenditure to identify areas of potential savings.

Merseyside Fire and Rescue Service

Funding enabled the service to provide targeted 'winter warmth' support. This facilitated visits to residents and the ability to provide oil filled radiators where unsafe heating was being used or there was no heating at all.

Merseyside Fire and Rescue Service also delivered a Winter Warm campaign along with Age UK and Scottish Energy Power Network. This included distributing warm and well packs to older people and those who are homeless, safe and well visits from the prevention team to install smoke and carbon monoxide alarms, along with prevention messaging.

School based support

Funding was allocated to the boroughs schools to enable them to identify pupils and families in need and support them by providing school uniforms, winter coats and shoes.

The Fairer Fare

Merseytravel and the Liverpool City Region have introduced a Fairer Fare scheme in line with the national price cap. Single bus fare across the Liverpool City Region costs no more than £2 to help make bus travel more affordable to all. For younger people aged five to 18, the My Ticket which allows for unlimited all-day travel will be frozen at £2.20 until 2025⁵².



Energy Projects Plus

In late Autumn 2022 the Council extended the contract with Energy Projects Plus to provide additional support for Knowsley residents. Winter warm packs and oil filled radiators were provided to those most in need, whilst a fast track package for those waiting for discharge from hospital to ensure the home was warm and safe was facilitated.

Between October 2022 and January 2023 Energy Projects Plus:

- Supported 132 residents bringing an average benefit of £454 to each household
- Installed 462 'easy' energy efficiency measures in properties helping to reduce bills by over £500
- Provided 10 new white goods and installed one new boiler
- Helped seven households with income maximisation gaining a total new annual income of £8,150
- Trained 102 frontline staff in affordable warmth and energy efficiency

Affordable warmth programmes

Through the Liverpool City Region Combined Authority, the Council offers **energy efficiency grants** to residents for retrofitting of energy efficiency works in homes rated D and below on their Energy Performance Certificate. During 2022/23, 104 Knowsley homes have benefited from a total of 156 measures. This includes insulation, windows and doors fitted, air source heat pumps and solar panels installed at a total cost of £1.26 million. A further 222 Knowsley homes are expected to receive works during 2023 through the Sustainable Warmth Fund.

During 2022/23, the **Council's Winter Ready and Warm Homes scheme** serviced 96 gas boilers, carried out 30 repairs to central heating systems and provided nine households with temporary heating. A further four homes had new heating systems installed and/or electrical works carried out. This has helped to

lift numerous high-risk households out of fuel poverty and also limited the risk of poor health as a result of living in cold homes.

Energy Company Obligation scheme – 47 homes have received funding to improve the efficiency of their heating system or provide increased insulation.

Housing Associations in the borough are increasing the energy efficiency of homes to achieve an Energy Performance Certificate level C over the next few years.

Training for frontline staff on identifying damp and mould

Since the sad death of Awaab Ishak in Rochdale was confirmed to be linked to damp and mould in the home there has been an increase in the number of calls to the Council's Environmental Health team with residents complaining about housing conditions in both the private and social rented sector. The team investigate these calls and take action where necessary, this may include referrals for improved energy efficiency and ventilation measures. Training on damp and mould, how to identify it and what can be done to improve housing conditions is being delivered to frontline staff across the Council to raise awareness of the services and support available.

Better Off Support Scheme

Liverpool City Region Combined Authority launched the £2 million – Better Off Support scheme which will be delivered over three years and aims to reduce health inequalities by targeting 2,500 of the most at risk people across the region⁵³.

A number of community based organisations are at the forefront of this programme to support people to deal with debt, budgeting, financial resilience and energy efficiency advice.



National response to helping people through the cost of living crisis

This section of the report summarises the interventions introduced by the government to support people universally as well as targeted support for at risk groups.

The interventions outlined below affect Knowsley residents differently dependent on their circumstances and factors such as age. It must be acknowledged that there will be several households who fall just outside of eligibility for the targeted support. These households may have previously managed to cope but are now becoming those most affected as they receive less financial support and are spending a higher proportion of their income on essential goods and services. Additionally, some of the offers listed below did not come into force until after the 2022 winter period when costs and usage were at a high.

Universal offer available to all:

- Increase in the National Living and National Minimum wage (April 2023)
- £400 grant towards the cost of energy bills (between October 2022 – March 2023)
- Energy price guarantee meaning the average household should pay no more than £2,500 annually for their energy bills (between October 2022 – July 2023)
- Energy Company Obligation funding for poorly insulated homes (ongoing)
- Council tax refund of £150 for those in bands A-D (by April 2023)
- Threshold for paying national insurance increased (July 2022)

Targeted support to those most in need:

- Cost of living payment of £650 for anyone on means tested benefits (between July – November 2022)
- An extra £150 to pensioners and those on disability benefits under the cost of living payment (September 2022)
- Benefits increased by 10.1% (April 2023)
- Benefit cap increased by £2,000 (April 2023)

- State pension rose by 10.1% (April 2023)
- Additional cost of living payments to those on means tested benefits during 2023 to total £900
- Additional £150 disability cost of living payment (summer 2023)
- £300 top up to the winter fuel payment (end of 2023)
- Tax threshold increased for carers (April 2023)
- Social tariff packages for cheaper broadband and phone for those on certain benefits (ongoing)

The support from the government has been vital for some and will have prevented many from falling into hardship. However, it is recognised that for those in the greatest need support may not have been enough. As discussed earlier in this report, the Council along with local agencies and businesses, the voluntary and community sector worked together to provide additional support where it was needed most.

In the 2022 Autumn Statement, the Chancellor provided an additional £2.3 billion in funding to schools in England.

The Institute for Fiscal Studies reported that this is likely to take school spending per pupil in 2024 back to its most recent high point in 2010 and leave schools better able to face rising costs. However, this extra funding did not cover the early years, colleges, sixth forms and universities⁵⁴.

Conclusion

This report only provides a snap shot of the great partnership work and community resilience that we have in Knowsley. Over many years the public, private and community sectors have worked together to provide support right across the borough. Events of recent years, culminating in the cost of living crisis have strengthened these relationships and showcased the way we work Better Together.

However, as financial pressures are likely set to continue, further work and continued investment is needed to ensure a sustainable and healthy future for our residents.





Recommendations

1. To fund a winter wellness grants programme for 2023/24.
2. To continue to provide warm hubs for residents within the borough's libraries not only during the winter months but year-round.
3. To roll out Environmental Health damp and mould training to staff beyond the Local Authority such as in health services.
4. To continue with engagement and promotion plans to increase the uptake of Healthy Start vouchers for eligible families in the borough.
5. To develop a food security plan for the borough to reduce emergency use of food banks and sustain a community model.
6. To continue to monitor the data and impacts relating to financial insecurity on health and wellbeing.
7. To strengthen the promotion of income maximisation opportunities to residents.
8. To continue to work with partners to actively call upon the Government to allocate additional and sustainable funding to address the ongoing impacts of the cost of living crisis. This includes:
 - The need for the Government to develop an improved and fairer approach to local government funding; and
 - The allocation of this funding must be underpinned by a needs-based formula which sufficiently recognises levels of need and deprivation within local areas.

An update on recommendations from the 2021/22 report – Alcohol and the impact on our community can be found at www.knowsley.gov.uk/publichealth

Glossary of terms

Term	Definition
Cognitive development	The growth of a child's ability to think and reason
Consumer Price Index (CPI) inflation	Most widely used measure of inflation. The measurement of price change of a representative basket of goods and services over time
Cost of living	The average amount of money that people need to be able to cover basic essential items such as housing, food and energy bills
Cost of living crisis	A scenario in which the cost of everyday essentials are rising much faster than average household incomes
Excess winter deaths	The difference in mortality during winter months (December to March) compared with non-winter months (the preceding August to November and following April to July)
Fuel poverty	Fuel poverty defines households to be fuel poor if they live in a property with an energy efficiency rating of band D or below and if the disposable income after housing and energy costs would be below the poverty line
Healthy life expectancy	Average number of years that a person can expect to live in full health absent of disease and/or injury
Income decile	A distribution of income ordered by income growth volume, the population is divided into 10 equal parts (deciles), each one representing 10% of the total. Decile one is the lowest 10% of incomes and decile ten is the highest 10% of incomes
Inflation	The increase in the general price level of goods and services in an economy
Lower Super Output Area (LSOA)	A geographic hierarchy designed to improve the reporting of small area statistics in England and Wales
Malnutrition	Poor nutrition. Most commonly this is caused by not eating enough (undernutrition) or not eating enough of the right food to give your body the nutrients it needs
Mortality	The number of deaths from a specific disease or illness over a specific period of time

Term	Definition
Personal Independence Payment (PIP)	Is a welfare benefit intended to help working age adults with the extra costs of living with a health condition or a disability
Poverty premium	Is the extra costs people on low incomes pay for essential goods and services
Prepayment meters	A method of paying for energy as you use it - a pay as you go basis
Prevalence	The number of people with a specific disease or condition over a specified period of time
Relative low income	Refers to those living in households with an income below 60% of median of that year





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