

A group of approximately 20 people are seated in a circle in a room with large windows. They appear to be in a meeting or discussion. The room has a wooden floor and white walls. A fire extinguisher is visible near the windows. The people are dressed in a variety of casual and business-casual attire. Some are looking towards the center of the circle, while others are looking towards each other.

# Wandsworth Cost of Living Commission

**Final Report - Expanded version  
November 2023**

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## Joint Chairs Foreword

Last year we were invited to co-chair the Independent Wandsworth Cost-of-Living Commission in response to what was conceived at the time as a moment of crisis, requiring understanding and appropriate action. What we have learned over the last year from listening to community organisations and individuals is that we are facing something better described as a chronic situation which recent political and social circumstances have exacerbated.

These recent circumstances have both worsened existing destitution and caused more people in our Borough and across the UK to face financial hardship. Over the work of our Commission, we have constantly been made aware that the increasing costs of housing, energy, food, and transport are affecting more and more people across the whole of society. An increasing number of households are struggling with life's basics and are becoming part of the "have nots". We have been in conversation with people from all sectors of our community and have been heartened by the emergence of a sense of solidarity and mutual responsibility, which transcends social, cultural, and political boundaries.

This report summarises our place-based approach and the qualitative and quantitative evidence we gathered from across the borough during the past year, before introducing the Commission's recommendations for both local and national remedial policies. We are hugely indebted to all our fellow commissioners who contributed an enormous range of expertise, and our Commission secretariat along with all our partners from within the community who shared their experience and their wisdom.

We hope that rather than an end of a process the publication of this report will mark a new phase in the conversation within Wandsworth. We have used the phrase 'A Single Conversation' to describe what we hope we have started and will continue as partnerships of all kinds, supported by the Council, work together across our borough to help all our communities to flourish. This we believe will require commitment, effort, coherent planning, patience, plus further reflection, and time.



Dorian Leatham  
Joint Chair



Ian Tattum  
Joint Chair

# 1 Our commission journey



## Introduction

**In response to the cost-of-living crisis, which began towards the end of the Covid pandemic and continues to be the new normal, Wandsworth Council decided to establish an independent Cost of Living Commission.**

The group of independent Commissioners was brought together to listen to residents and local organisations, examine relevant data and research and identify potential actions that the Council, its partners, the wider community, and regional and national government may be able to take to address the underlying causes of the cost-of-living crisis.

Launched in November 2022, the Commission has now been running for a year, gathering evidence with the aim of capturing the impact of this crisis on the people of Wandsworth, and thinking of effective, long-term solutions. We have heard directly from a range of different people in engaging and innovative workshops, honest and open evidence gathering sessions, and through powerful focus groups, calls for evidence and surveys. This consultation, research, and discussion has formed our evidence base, which we have drawn upon to develop our final recommendations made in this report.

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**We, as Commissioners, have listened deeply to the evidence presented to us and have felt compelled by what we have heard that action is urgently needed. We hope these recommendations provide Wandsworth Council, its partners, and regional and national government with a clear direction for positive change in recovering from the cost-of-living crisis.**

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## Background

There are fifteen independent Cost of Living Commissioners who bring a range of expertise and perspectives to the Commission's work. We all are connected to Wandsworth, and are from a range of backgrounds including academia, business representation, local leaders, and subject matter experts. This mix of skills and experience ensured we were able to contribute local context, knowledge and understanding to the work and findings of the Commission.

The scope of the Commission focused on what it sees as the four key elements of the cost-of-living crisis: Housing, Food, Energy and Transport. The Commission's core task was to collect evidence and use this to develop long-term solutions, with a systemic perspective, on the cost-of-living crisis, taking a holistic look at the wider Wandsworth system and all its intricate aspects.

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**By systemic issues, we mean a problem that affects everyone in the Wandsworth system, including residents, and public, third and private sector organisations. These issues are often caused by the structure of the system, and usually can only be resolved when the all the people in the system work together.**

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## We set out to achieve the following objectives

- To examine and define the multiple factors which are driving the Cost of Living crisis in Wandsworth.
- To review a national and local evidence base of literature, studies and Commissions looking at the causes and impacts of the Cost of Living crisis.
- To engage with local Wandsworth communities using a Place based approach to gather views, information, and solutions at a community level.
- To consider the whole system drivers and impacts and develop system-based solution.
- To develop a series of long- and medium-term recommendations which can be used to inform systemic changes in Wandsworth.
- Where appropriate, to use these recommendations as the basis for representations to regional and national government policy and civil society measures and interventions which would support Wandsworth citizens impacted by the Cost of Living crisis.

## Our Approach

We focused throughout our work on the impact of the cost-of-living crisis on Wandsworth, adopting a 'Place Based' approach. This means that the Commission has specifically focused on hearing from the Wandsworth community to identify the cost-of-living issues that are particularly affecting Wandsworth residents.

The Commission has also focused on the importance of robust evidence throughout its work, gathering lived-experience testimonies from residents as well as quantitative data which demonstrates the impact of cost-of-living issues on a local, regional, and national level. This has resulted in a real reflection of the challenges facing our communities, and ideas for solutions to combat them.



## Our Engagement

As a Commission focused on the Wandsworth community, we prioritised an engaging approach to gathering evidence. This involved:

- A series of six open evidence gathering sessions in community settings each with a different theme and/or geographic focus. These have been held right across the borough in Battersea, Roehampton, Tooting, Earlsfield, Balham and Putney.
- Commission meetings which brought the Commissioners together in a collaborative space to consider evidence, review any additional online submissions, and develop initial ideas for recommendations.
- Desktop research and intermediary meetings.

Throughout these activities, we heard evidence from over ninety witnesses across the past year.

As part of the Place Based approach, we also conducted more direct engagement, which involved:

- Two calls for evidence throughout spring and summer 2023, which included an online survey, an option to provide longer feedback via email, and a specific format for Wandsworth organisations to give strategic responses.
- A local public survey where the Commission heard from Wandsworth residents on the biggest impacts of the crisis, what they had changed because of financial challenges, and their ideas on solutions that could help address these challenges and support residents.

From this engagement, the Commission received over seventy responses adding valuable evidence to our evidence base and ideas for recommendations.

In addition, a series of six independently facilitated focus groups were held in community venues across the borough. Attendees included residents from Wandsworth Older Peoples Forum, Wandsworth Youth Groups, Mushkil Aasaan Centre and Wandsworth Care Alliance, Wandsworth Carers, CARAS (Community Action for Refugees and Asylum Seekers), and SW15 Women's Group in Roehampton. These sessions involved around 85 participants and allowed the Commission to go further in hearing from the residents in our community who are most impacted by the crisis and who may not otherwise be heard from via more public methods of engagement.

The evidence heard and submitted via these engagement activities has been considered by the Commission and collated with the wider evidence into a set of identified key issues for each theme. These issues have then directly informed the final recommendations.





# Place Based approach

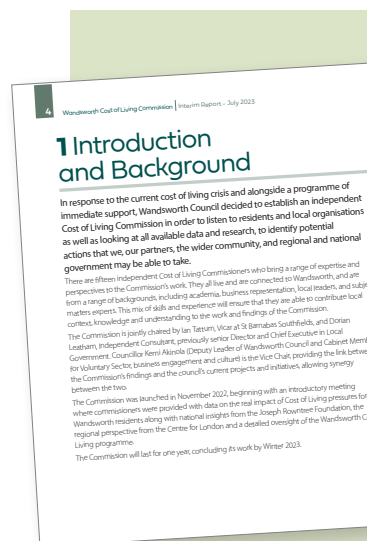
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## Our Interim Report

In June, we published an Interim Report which outlined our work so far at the halfway point. This report also, importantly, outlined a range of interim short and emerging ideas for potential longer-term recommendations for the council and its partners.

The council responded to all short-term recommendations, detailing how they were being taken forward including projects to utilise the Low-Income Family Tracker to improve benefits take-up, funding for crisis support such as fuel poverty relief measures, and initiating the development of a Wandsworth Food Strategy.

## 2 The Cost of Living Crisis & its impact



**The cost-of-living crisis describes the recent period where the cost of everyday essentials such as food and household bills has been increasing faster than average household income. This has created a fall in the amount of income households have to spend, after tax, which is known as our disposable income.**

Inflation, which is the average change in the price of goods and services over 12 months, has increased over this period making everyday essentials more expensive across the UK. The annual rate of inflation reached 11.1% in October 2022, a 41-year high, before then steadily easing to 6.7% in August 2023. However, the current pattern of inflation still means prices are continuing to rise, just more slowly than before, and not that prices are falling. Prices are still on average much higher than in previous years particularly impacting those on lower incomes, due to higher inflation rates on housing, heating and food. This means that people are getting less for their money, as the amount of real household disposable income is decreasing.

The causes of the increased Cost of Living come from a range of sources including:

- 1 Economic shock factors throughout the COVID-19 pandemic which have had long term effects, such as the impact of increased global demand for consumer goods.**
- 2 The consequential impacts from the war in Ukraine including increasing fuel costs and the price of grain.**
- 3 The impact of Brexit on supply chains.**
- 4 Changes in the international energy market.**

## Which prices are changing?



### Food costs

Food prices have been rising sharply over the past year and were 19.2% higher in March 2023 compared with a year before, a 45-year high. In August, food inflation had lowered to 13.6% higher than the year before. To put this into context, the Food Foundation estimate that for a reasonably costed, adequately nutritious diet since April 2022:

- the woman's basket of food has increased in price by **23.9%**, now costing **£50.76** per week.
- the male basket has increased by **27.5%** and currently costs **£55.49** per week.



### Energy costs

Energy prices are another significant area of increased cost, with household energy tariffs and road fuel costs increasing.



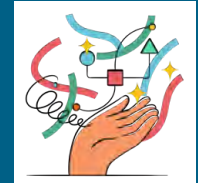
### Housing costs

The increasing cost of housing particularly in the private rented sector continues to be a major issue. Rightmove statistics indicate that the average asking rent for properties new to the market increased by 19.3% in Inner London between Summer 2021 and Summer 2022. House prices in Wandsworth are the 7th most expensive nationally and regionally and in general, rental prices for Wandsworth properties are in the top 10 London boroughs.

# 3 Themes, Key Issues & Suggested Solutions



# 3.1 Systems and cross-cutting issues



## Introduction

After consideration of emerging evidence early in the Commission's work, we decided that alongside the four key focus themes of the Commission's scope, there also needed to be a wider focus on the systemic issues that affect several different aspects of people's lives, along with other important challenges that do not typically fall into the four themes.

As explored throughout this section, many of the areas covered relate to how Wandsworth works together, the communication throughout the borough between different partners, and how this can be done better to build a single conversation that provides the best, long-term support to residents.

By systemic issues, we mean a problem that affects everyone as part of the same system, including residents, and public, third and private sector organisations. These issues are often caused by the structure of the system, and usually can only be resolved when all parts of the system work together.

The Commission's Interim Report outlined the main systemic and general issues the Commission had heard at its halfway point and set out short-term recommendations to respond to these. Since the Interim Report, the Commission has heard more about the different issues affecting our residents, they are explored below.

## Issues

**1. Evidence suggests this is not a temporary crisis. The sustained increase in the cost of living for many people is becoming a norm and requires new approaches to support those struggling.**

Economic evidence on the cost-of-living crisis indicates that despite the gradual decline in inflation, prices will remain high. This is because inflation measures the change in prices over a 12-month period, and falling inflation only means prices are rising less quickly, not that they are falling. The Institute for Government has predicted that it will take a long time for household incomes to recover to their previous level in real terms. Real Household Disposable Incomes per person, a measure of living standards, is not predicted to return to its 2021/22 level until 2027/28.

Furthermore, even when these incomes do reflect earlier records, it is thought that living standards will still be below pre-pandemic levels in real terms. As the recent increased costs become the new normal for households, it is important that system wide support does not only focus on short-term relief, but also longer-term systemic change that can help households out of their current challenges whilst this crisis persists.

### **Who's most impacted by the new normal?**

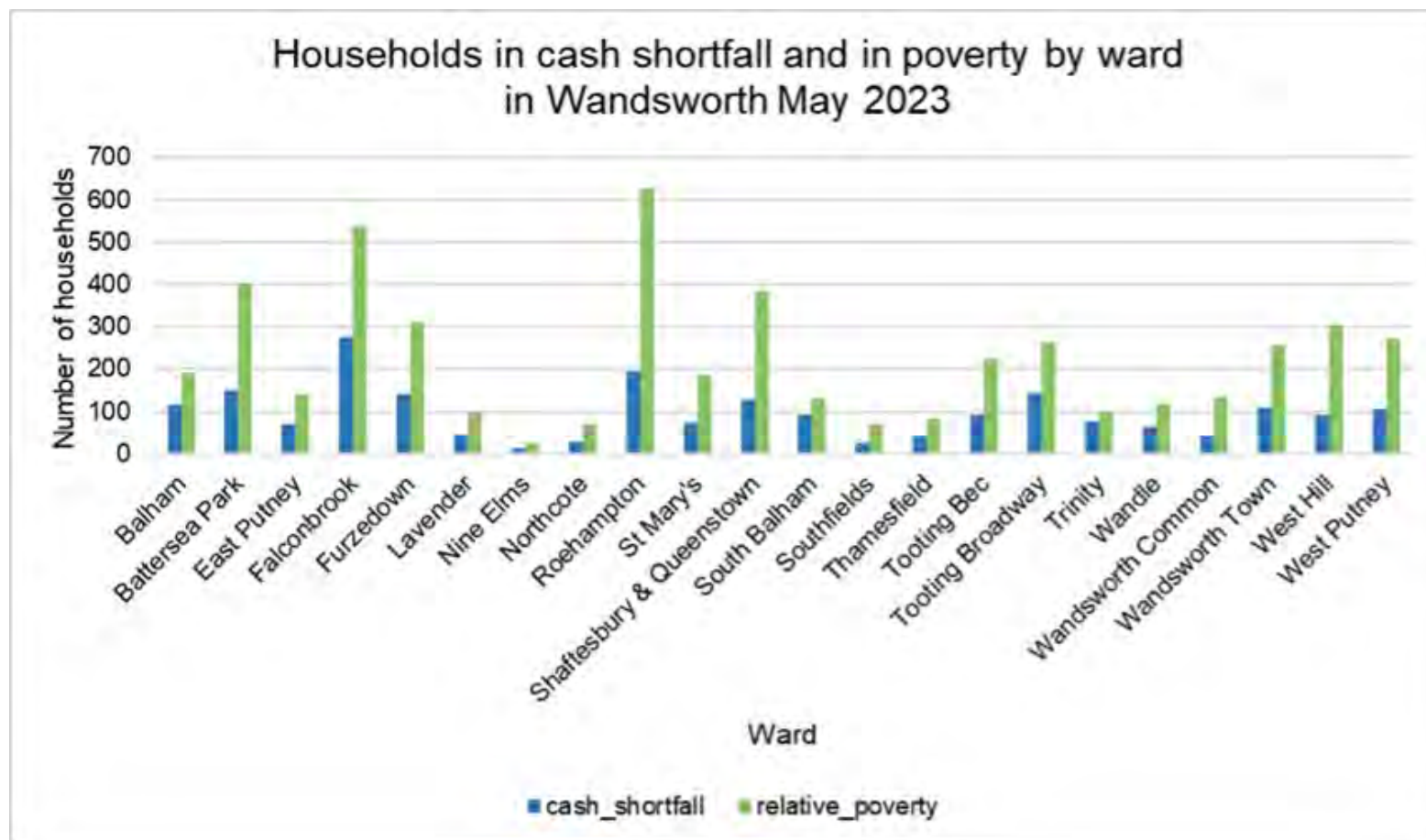
As this is no longer a temporary crisis, it is critical to identify who it is impacting the hardest. The Commission has heard through various evidence sources and anonymous information from the Low-Income Family Tracker (LIFT) model (Wandsworth Council) of the impact of the cost of living crisis in the borough. The LIFT tool looks at relative overall poverty and cash shortfall measures<sup>1</sup> to assess the impact. A household in relative poverty is defined as those with less than 60% of median household income. The Council uses the equivalised poverty line

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<sup>1</sup> Wandsworth Cost of Living Commission report insights from Low Income Family Tracker (LIFT) July 2023, Policy in Practice

(adjusted for household composition) sourced from the ONS website for the financial year 2023/24. A household facing a cash shortfall means that they do not have enough money to cover essential costs including food, water, or clothing. In May 2023 it was estimated that 4,930 households were in relative poverty (Roehampton had 628 households

in relative poverty, the most households in comparison to any other ward in Wandsworth). There were 2,105 households in cash shortfall. Falconbrook has the highest number of households in cash shortfall compared to other wards, with 274 households.





Households with carers and people with disabilities are significantly impacted by the crisis. The House of Lords Library looked at the impact of rising costs on disabled people in 2022, and concluded that disabled individuals and their households have, on average, lower incomes than their non-disabled counterparts and that they often incur additional costs related to the treatment and mitigation of their disability. In addition, disabled households often consume more food and energy on average, and therefore incur increased costs, mainly due to these commodities driving the current surge in inflation.<sup>2</sup>

Increasingly, carers are also unable to afford their household bills as rising costs place pressure on already squeezed budgets. Carers UK found that 1 in 6 (16%) unpaid carers are in debt as a result of their caring role and their financial situation.<sup>3</sup> From the Commission's focus group with carers from the Wandsworth community, we heard directly about their struggles with rising costs and the compound impact of the crisis. The independent facilitator reported:

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**That the crisis has had a negative impact on carers and their families, people who are already struggling and cannot make adaptations as they are already 'on a knife edge.'**

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Residents who are carers in the borough reported that they struggle with sudden increases in costs, such as the end of the government energy rebate, as often they are in receipt of benefits which are capped at a certain level.

Children are also deeply impacted by the crisis. Estimates of children living in low-income families in Wandsworth range from 8,200 before

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2 Cost of living: Impact of rising costs on disabled people House of Lords Library December 2022

3 [https://www.carersuk.org/media/x5sfjlbx/heading\\_for\\_crisis\\_report.pdf](https://www.carersuk.org/media/x5sfjlbx/heading_for_crisis_report.pdf)

housing costs to 17,200 when housing costs are taken into account (2021/22). Local data indicates there are 11,400 children living in households in receipt of Council Tax Reduction and/or Housing Benefit - these households have higher average arrears than households without children (of households in receipt of CTR or HB). In particular, food insecurity and thus the consumption of less nutritious food and hunger is predicted to have a detrimental impact on child growth and development – in June 2023, 23.4% of households in the UK with children reported experiencing food insecurity compared with 14.8% of households without children. Children can also often face the effects of their family's stress and anxiety from rising costs, where they could encounter stigma and mental health issues as a consequence.

## **2. The Wandsworth system: Lack of a single conversation**

The lack of a 'joined up approach' in Wandsworth has consistently been reported to the Commission by local community organisations, crisis advice providers, health institutions and residents. For example, within the voluntary and community sector there is significant support for improved two-way flows of information and data within Council services and the data that VCS organisations are able to gather. This was supported by witnesses including local food banks, community dieticians and charities providing crisis support.

Citizens Advice Wandsworth, as a significant stakeholder and provider of cost-of-living support in the borough, reported to the Commission that there is a lack of early involvement of key stakeholders in the cost-of-living response, and lack of consultation with community organisations in delivering these responses. This creates practices of silo working where organisations deliver only their own services, without the knowledge of what other partners are simultaneously delivering. This can result in a mismatched approach, causing confusion for those who need help the most and underuse of resources that could be joined up to deliver more effective support. Insights from health partners in the borough support these conclusions. They added that often the

lack of communication between the Council and health partners uses up valuable time and resources, where residents are receiving similar support from many different people and organisations, which could be streamlined more effectively.

The key themes from the Commissions first evidence gathering session centred on the need for better communication across the system regarding both users and providers knowing the support available and to improve information sharing and better joined up working. Local community dieticians discussed with local foodbank managers on their need for more data on areas of food insecurity, in order for them to deliver targeted support. Local foodbanks felt similarly, where they may have the means to collect data but lack capacity and resources to do so. Thus, local knowledge and resources are not being utilised and shared to deliver the most effective impact.

The Roehampton Community Capacity lead for Citizens Advice Wandsworth agreed with this, telling the Commission that often the area of Roehampton can be excluded from strategic development in the borough, meaning residents perspectives can often be left out of crisis response planning. A representative from South West London Integrated Care Board (ICB) gave further evidence on issues in silo working and a lack of strategic working between organisations in Wandsworth. They reported to the Commission that there is room for better utilisation of the strategic role for health organisations as anchor institutions (organisations which have an important presence in a place), to use and share their data and local knowledge with partner organisations to enable delivery of holistic support to residents. The ICB representative resonated with the Commission's Interim Report recommendation of developing a framework to respond to the compound impact of the cost-of-living crisis, which involves empowering communities.

The Commission then heard from the think tank, New Local, later in its work programme, who have been working with the Joseph Rowntree Foundation on their project to 'Design out Poverty'. They told us that

between 2002/03 and 2019/20, the number of people in very deep poverty (those with below 40% of median income after housing costs) rose by a fifth, from 4.7 million to 6.5 million. Their research looking into ways to 'design out' the most severe forms of hardship in a local area indicates that the ability to convene partners at a local authority area level to take action on the root causes of poverty is a critical lever.

Overall, from a range of both local organisations and national policy experts and think tanks, the Commission built evidence of the need for better communication across the system on the range of support available for both users and providers.

### **3. Income and benefits: The compound impact of cost-of-living price increases is not matched by increases to household income**

Commissioners have heard throughout evidence gathering activities of the compound impact of the cost of living crisis. By this, we mean that the rise in the cost of essentials in every aspect of life, however small the increase is, is creating a hugely significant impact for low-income families and those struggling during this crisis. If costs were only rising in one area, such as energy, this may be more manageable. However, households are now trying to balance rising costs in energy, food, housing (rent and mortgage), transport, childcare, and more. Not only does this create financial pressure on already limited budgets, but it can also have wider negative effects on quality of life. For example, the inability to afford adequate heating for houses can cause issues with damp and mould which not only contributes to health issues, but also creates increased subsequent costs of repairing the damage caused. This is a compound impact, where not having enough money for one cost, creates even greater costs in related issues, and intensifies the pressure on low-income families. The impact of the rising costs of all household essentials, the resources and requirements we need for a decent quality of life, is more significant for low-income households. Rising costs of essentials is compounded by the fact that low-income households either already do not spend on non-essentials or more often than not

forego them for essential items.<sup>4</sup> They are also likely to have limited or no savings to fall back on.

## Wages

There have been recent increases in pay growth, however prices are still rising faster than average nominal pay growth. Wage stagnation is a significant contributor to the compound impact explored above and has been prevalent over recent decades, attributed to a range of factors, including the 2008 financial crisis. Now, its impact on households' ability to manage through the cost-of-living crisis is significant. Economists from the Greater London Authority (GLA) have researched pay in London and the UK from 2010 to 2022 and found that the average London worker is losing out on thousands of pounds per year from their salary. The Resolution Foundation, in their research on wages, has concluded that if wages had continued to grow as they were before the financial crash of 2008, real average weekly earnings would be around £11,000 per year higher than they currently are – a 37 per cent lost wages gap.<sup>5</sup> Pay growth in London has tended to be strongest in the best-paid sectors (e.g. Finance, Media, IT) and lower-paying sectors have seen slower growth, reinforcing income inequalities.

The most significant issue of wage stagnation is that it has not kept up with inflation, meaning residents' wages are no longer worth as much as they were a decade ago. With the same amount of money, people can no longer get the same amount of food, the same level of energy to their homes, the same housing for the same price. The Battersea and Wandsworth Trade Union Council told the Commission that the low pay culture is one of the most fundamental systemic causes of people struggling during the cost of living crisis. Families without stable and reliable, fairly paid employment cannot survive system shocks

<sup>4</sup> <https://tfl.ams3.cdn.digitaloceanspaces.com/media/documents/The-cost-of-living-crisis-and-its-impact-on-low-income-Londoners.pdf>

<sup>5</sup> <https://www.resolutionfoundation.org/press-releases/15-years-of-economic-stagnation-has-left-workers-across-britain-with-an-11000-a-year-lost-wages-gap/>

because they are already living on squeezed budgets. The Trade Union Council encouraged the borough to become an explicitly union friendly borough, which encourages all employers to follow the lead given by the council in granting union recognition for all employees and encouraging local employers to pay the Real Living Wage.

The combination of wage stagnation and rapidly increasing inflation over recent years has the ultimate consequence of reducing households' purchasing power. This especially affects low-income households, as they have a higher proportionate spend on non-discretionary items (goods or services which are purchased because they meet a basic need, are required for housing or are a legal obligation). It forces many households into a cycle of having to choose between which essential needs to spend on and facing the consequences of their decision, which is usually negative effects in other areas of essentials. In detrimental effects. Some examples of the compound impact we have heard are:

- Residents choosing not to heat their homes, even if they have children or are facing illness which requires heating. This choice is exacerbating disrepair – particularly damp/mould - which creates an increased cost to repair (Citizen's Advice Wandsworth).
- For those on Universal Credit, the shortfall between the amount of credit received and market rent of housing costs can lead to rent arrears, which encourages residents to seek loans, increasing their debt (Citizen's Advice Wandsworth).
- For older people and families, many choose to buy cheaper frozen food which is often less healthy and nutritious. This can result in poor health consequences in the long-term. In addition, residents are reducing food consumption, eating only half of one portion ready meals which can lead to malnutrition especially among the elderly (Wandsworth Food Bank, Community Dieticians).
- Service users are unable to afford energy bills to fuel ovens and cookers at home and therefore turn to food bank services, which can

negatively affect self-esteem, mental health and the ability to feed the whole household.

- For many people in social housing, shared accommodation or privately renting the quality of housing has negative health effects.

**Case Study:** One client at Citizens Advice Wandsworth is a single parent living with her two young sons in a privately rented one bed flat in overcrowded conditions, sleeping in a double bed with her two sons. They are in receipt of Universal Credit and Personal Independence Payment. The client experiences both physical and mental health issues having suffered domestic abuse from her ex-partner and one son has a diagnosis of chronic lung disease and suspected autism. The damp and mould in the flat is causing significant health impacts and their GP has confirmed the flat is highly unsuitable for him due to chronic lung disease. The client is on a long waiting list for permanent re-housing with the Council, but they have been served an eviction notice by their landlord and has applied as homeless to Wandsworth Council. They cannot afford to secure private rented housing due to lack of deposit/rent in advance, which forces them to stay in unsuitable housing.

### Limits on income in the social security system

One of the largest pressures for low-income families during the cost-of-living crisis is finding the money to pay for the rising cost of essential needs within already limited income. This leads many to seeking loans which can end in risky debt and financial issues. The Joseph Rowntree Foundation found that nearly six million low-income families (5.7m) had unsecured debt as of May 2023. Their research shows a fifth of low-income families need to take on new lending just to pay their rent or energy bills. Almost all households who reported using credit to pay for bills during the cost of living crisis (92%) are going without at least one

essential. Over half (53%) are going without three or more essentials. Over 8 in 10 (82%) experienced food insecurity in April/May. Despite getting credit, many families are still in arrears.

The current social security system in the UK is not providing people with enough income to reflect inflation and purchase increasingly costly essential needs. The social security system can be defined as the system which provides benefits to people, including Universal Credit, Housing Benefit and council tax support. However, cuts and freezes to support over recent years has significantly impacted the ability of households to afford all the non-discretionary items they need to survive. In 2022, there was the greatest fall in the value of the basic rate of unemployment benefits since the start of annual uprating fifty years ago.<sup>6</sup> The Joseph Rowntree Foundation, who have regularly updated the Commission with their evidence on the crisis, have worked to research the actual impact of the social security system. They found that 90% of low-income households on Universal Credit are currently going without essentials, demonstrating the inability of the system to achieve its purpose:

<sup>6</sup> <https://www.jrf.org.uk/report/fifty-years-benefit-uprating>



providing security to households in need. There is also significant impact of the freeze in Local Housing Allowance rates, particularly for low-income households in the private rented sector. For tenants renting in London, there has been a sharp increase in rental costs, which Local Housing Allowances has not matched, leaving many forced to stay in unsuitable housing, to become homeless, or to move to overcrowded accommodation.

The effects of inadequate financial support for households goes further than just the impact on their quality of lives. Food insecurity causing hunger and fuel poverty creating cold, damp housing has negative impacts on physical health as well as mental health. The difference in attainment in UK schools between low-income households and wealthier households is significant. These outcomes have significant costs to the public and increase pressure on public services serving societies, including health, education, and social services.

### Benefits picture for Wandsworth:

The table below provides a summary of the current picture of benefits claimants in Wandsworth (September 2023).

Benefit	Number	Context
Unemployment related benefit	8,085	3.8% of economically active 16+ population
Universal Credit	19,697	14% of Households
Housing Benefit	14,460	11% of Households
Income deprivation	35,500	11 % of population

Another significant issue heard by the Commission is the complexity of the benefits system and how this acts as a barrier to many eligible residents receiving the benefits they are entitled to. Firstly, even hearing about or learning of the support available is a barrier for some people, as many people only hear about support informally through word of

mouth. Then, applications and the forms and documents required can be incredibly confusing and there is a lack of accessible information about what people are entitled to. Both Citizen's Advice Wandsworth and Mushkil Aasaan told the Commission about their confused clients who do not know about, and/or how to access available support. Furthermore, some do not understand how energy costs work, making knowing what they are entitled to and how to get it more difficult. During the processing stages of applications for support, many residents face difficulties claiming benefits quickly and consistently. This is an acute problem for Personal Independence Payments (PIP) for people affected by disability, or a long-term mental or physical health condition, where delays can be long and have extremely negative impacts for those in need.

Home Community Café, based in Earlsfield, told the Commission that they often have residents coming in for support with applications. In addition, Bounce Theatre, a local community interest arts company, see residents asking them for support despite not being a crisis support organisation, because they simply do not know the correct places to seek help. Mushkil Aasaan, a local community care organisation, and CARAS (Community Action for Refugees and Asylum Seekers) both told the Commission of the issues around accessibility and understanding information for those with English as a second language (ESOL). Furthermore, representatives from Wandsworth Older People's Forum told Commissioners of issues with the digitalisation of support, where often older people are less likely to be able to use online resources to access help, risking digital exclusion of this group in society.

### 4. There are resource, capacity and skills gaps across the Wandsworth system particularly in the Voluntary and Community Sector (VCS)

From Food Banks to Age UK to smaller charities, the Commission has found that there is an exponential rise in demand of the voluntary and charity sector support services, which began due to the Covid

pandemic in 2020 but has since increased because of the cost-of-living crisis. Thinking Works (energy crisis support), Little Village (local baby resources bank), Rackets Cubed (sports and food provision charity), local Foodbanks, Age UK and Mushkil Aasaan all reported to the Commission throughout the year of their increase demand in support. For most of their clients, the main challenge is the cost-of-living crisis and the cumulative negative effects it is having on their lives.

The VCS are also facing issues with recruiting and retaining volunteers and accessing sustainable funding. There have been several sessions where witnesses have highlighted the importance of the approach of the Council to the VCS, and particularly within this, being seen as a strategic partner. On top of increasing demand and recruitment issues, many charities and community organisations across Wandsworth told the Commission of the issues and barriers within the funding streams. Some felt the funding streams are not joined up and have differing objectives and outcomes which makes the application processes complex, time-consuming and resource-intensive. Many charities felt they didn't have the expertise, time or resources to compete with other, private-sector bidders.

### **5. Declining physical health and mental health**

A survey in April 2023 by Nuffield Health concluded that 63% of respondents reported that the cost-of-living crisis has had a negative impact on their mental health.<sup>7</sup> A number of studies have highlighted the link between food insecurity and fuel poverty and increased anxiety and distress,<sup>8 9</sup> in addition those with disabilities and those experiencing poor mental health are more likely to be affected.<sup>10</sup>

7 The Healthier Nation Index Nuffield Health annual barometer which delves into all aspects of the nation's health April 2023.

8 Getting warmer: Fuel poverty, objective and subjective health and well-being.: Energy Economics February 2022

9 Food insecurity and mental health: a systematic review and meta-analysis March 2020 Cambridge University Press .

10 The rise of hunger among low-income households: an analysis of the risks of food insecurity between 2004 and 2016 in a population-based study of UK adults BMJ Journals 2019

Another survey conducted in September 2022 of a small group of Londoners showed that around 2 in 5 Londoners are concerned of the impact the cost-of-living crisis is having on their physical health (43%), and half are concerned about the impact on their mental health and wellbeing (50%).<sup>11</sup> The cost of food, housing, energy, childcare are all social determinants of health, and the rising cost of these essential needs is shown to be increasing stress and anxiety and having a detrimental effect on physical health.

Our Commission focus groups heard residents reporting of worsening mental health since the start of the cost-of-living crisis. Some cited depression and increased panic attacks in response to exacerbated hardship with already pressurised budgets and called for more help for people living on their own or suffering long term health issues. The survey revealed the extent to which this situation is affecting residents.

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**One respondent said, 'I work full time in education and don't make enough per month to actually even cover my monthly rent so I have to rely on universal credit to keep the roof over my head, feed my kids, pay my bills etc, and where everything else is inflating, my income is not, and I can't cope.'**

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HealthWatch Wandsworth submitted evidence to the Commission which included their recent survey results around cost of living, health and care experiences (collected from February 2023 to September 2023). Healthwatch focused on those most impacted by the cost

11 <https://www.instituteofhealthequity.org/resources-reports/evidence-review-cost-of-living-and-health-inequalities-in-london/click-here-to-view-the-slides.pdf>

of living crisis and carried out the research visiting warm hubs in Wandsworth, liaison with participants and events for people who were homeless, carer groups and other community events. The research will be used to inform a Healthwatch report on the impact of the cost of living crisis, which will be published in the autumn of 2023 along with complementary reports on prenatal mental health and emerging findings from their investigation into mental health support for people who are homeless.

From the survey 38% of the people surveyed said the cost of living was affecting their ability to manage daily care or access the healthcare they need. Many respondents referenced issues around not being able to afford dentistry care, long waiting lists and not being able to afford private healthcare. When asked if the crisis has affected their emotional wellbeing and physical health over the last six months, over 80% answered either 'a bit worse' or 'a lot worse'. A significant amount of respondents emphasised mental health issues as a health issue which is affecting individuals and communities. Many people commented about stress, tiredness and not sleeping and of being fed up, insecure and emotional.

In relation to the financial impact, 93% stated that their financial status had got worse in the last six months, with 54% saying that they only had enough for necessities and 26% saying that they don't have enough and are going into debt

## **6. Affordable childcare provision is a significant issue for Wandsworth families**

Local authorities in England have to audit childcare sufficiency annually, including considering the funded early education entitlements, childcare for school age children, disabled children, and different types of families. Campaigning organisation Coram Family and Childcare 2023 annual assessment of childcare provision across the UK<sup>12</sup>, highlighted

significant annual rises in the cost of childcare in all settings, with the highest rates being in Inner London (£199 for 25 hours average) with complementary issues around the sufficiency of supply across most of the settings.

Coram conclude that for childcare to achieve its potential, we need complete reform of the system, through a government review and reform of all current spending on childcare and the creation of a simpler and more efficient system that prioritises quality, guarantees a childcare place for every child, values the workforce, and makes sure that parents only pay what they can afford. This issue is particularly acute for Londoners average childcare costs for a two-year old in a full-time nursery place, which were over 30% higher in Inner London than average for England and 16% higher in Outer London in 2022. These costs are often exacerbated by high commuting costs for parents, who often have less local family support with childcare.



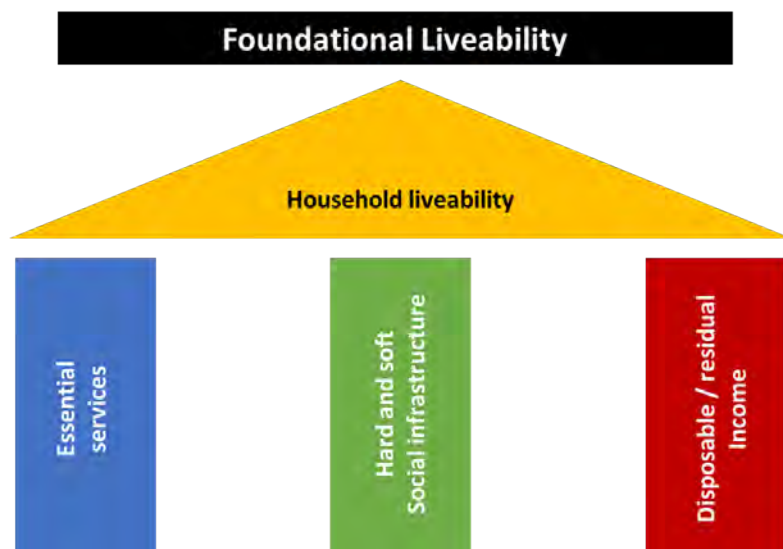
12 Childcare Survey 2023 : Coram Family and Childcare

The Commission heard from local baby bank Little Village at our Roehampton meeting, who reported that their service users who are predominantly parents and families are struggling more now that costs are constantly increasing. Residents are struggling to balance employment to gain income and paying for childcare. At the discussion session in Putney, attendees mentioned the limited affordable childcare that working parents with early years age children have access to. They called for more affordable childcare which aligns with the needs of the population, rather than government funded private sector childcare.

## Evidence: Solutions

### Foundational liveability

The Commission looked at the Foundational Liveability model, developed by researchers from the University of Manchester and Queen Mary's. This comprises three key pillars of household liveability (those which matter for a good life):



- Residual income, after costs of foundational essentials (housing, food, energy, transport)
- Essential services (publicly and/or collectively provided)
- Social infrastructure (places and activities)

The Foundational Liveability work looks at the relationships between residual household income, employment, the barriers to taking up employment, and then the benefits from finding and taking up higher paid employment.

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**They claim that “changes in central government tax and benefits policy alongside focused interventions by housing associations and other anchor institutions can help to increase liveability.”<sup>13</sup>**

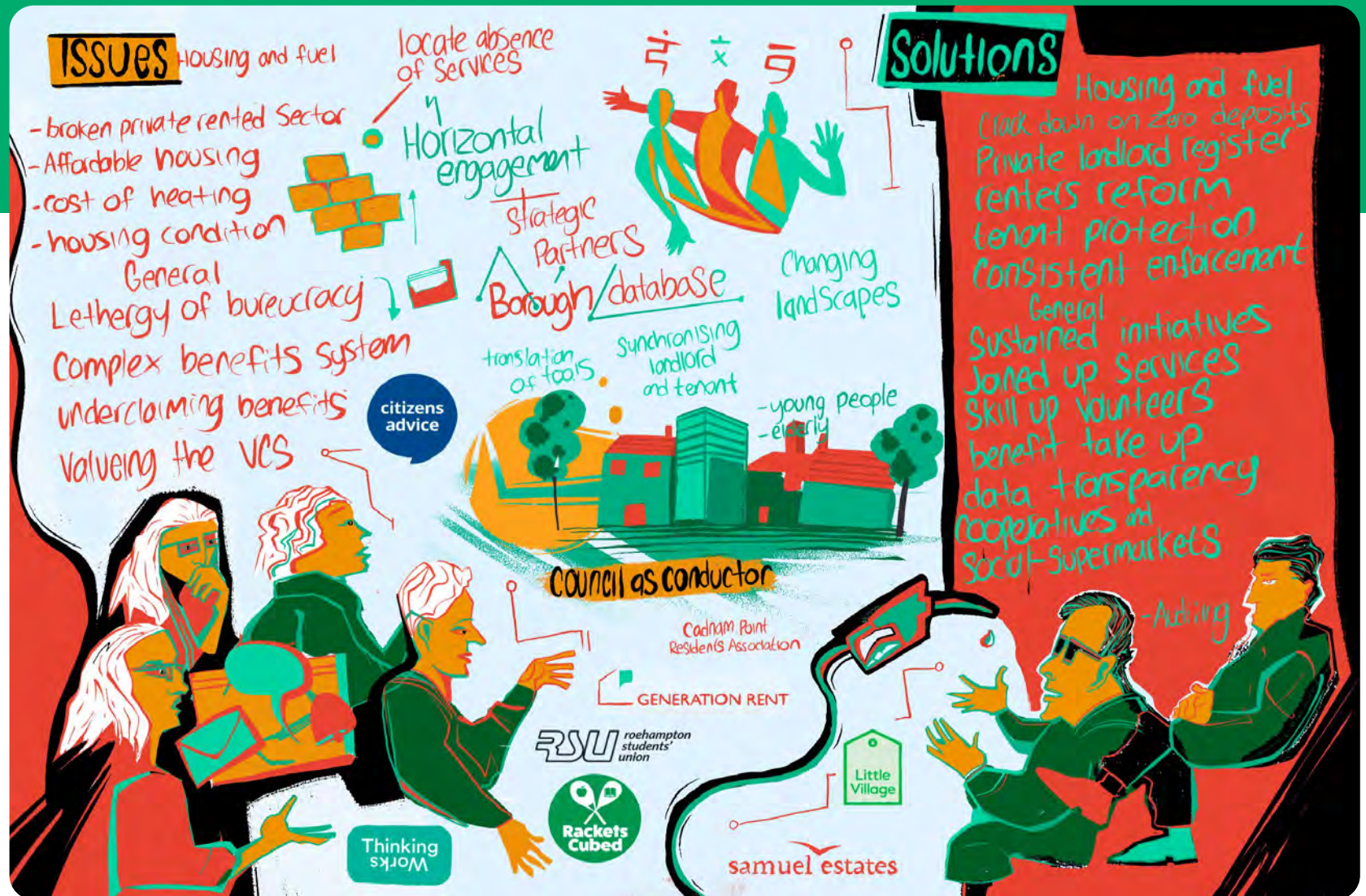
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The Foundational Liveability team attended the Commission meeting in July 2023 and suggested that Wandsworth has the opportunity to become a convener of social innovation, based on their experience working with communities in Wales and the urban areas in the North East of England. The suggested approach could include work to initially bring together senior council officers and intermediary representatives from local community organisations and relevant anchor institutions to build shared understanding of the liveability objectives and priority issues and identify short run projects which are within the existing envelope of powers, management capability and financial resources.

<sup>13</sup> Jobs and Liveability : A report by Foundational Economy Research Ltd for Karbon Homes July 2022



# 3.2 Housing: Unaffordable Housing



## Introduction

**The Housing theme explored the issue of the impact of the cost-of-living crisis on the cost and availability of affordable housing in Wandsworth. The theme was led by Dorian Leatham, Joint Chair of the Commission, an experienced local government housing professional.**

The Commission looked at housing issues and the housing theme at the Evidence Gathering session in Roehampton in February 2023 with witnesses providing evidence and in two further sessions with invited witnesses using a workshop approach to consider and analyse the issues and develop collaborative solutions held at community venues in Balham in July 2023 and Putney in September 2023.

## Issues

The Commission identified the following areas of concern in relation to the housing theme based on evidence provided by expert witnesses the lived experience examples provided by local community organisations and citizens collected through the place-based approach.

### **1. The high cost of housing is the key cost of living challenge in London, compared to the rest of the country**

Based on the evidence we have heard housing related costs are the key cost of living factor which is most impacting people in Wandsworth. The London focused think tank Centre for London published a first report<sup>1</sup> from the “Homes Fit for Londoners” programme in August 2023, in which they highlighted a range of the most significant issues within the housing market in London. Namely, that homes in London are very expensive to buy or rent, and that this causes financial stress for many,

<sup>1</sup> Homes Fit for Londoners : London’s homes today authors Claire Harding, Josh Cottell, Jon Tabbush and Zarin Mahmud, Centre for London August 2023

coupled with insecure tenure and unsafe homes which can impact on physical and mental health.

The Centre for London report also outlined a number of policy levers that all levels of government in London can use to address the issues articulated in their report including:

- Housing targets
- The planning system
- Land availability
- Finance for social and affordable housing
- Finance for private house building
- Developer contributions
- Regulation of the rental sector
- Making homes available
- Personal finance for homes
- Financial incentives for first time buyers

The Commission worked with the Joseph Rowntree Foundation who have developed a campaign<sup>2</sup> which stresses the importance of a home and seeks to shift the dominant understanding of housing as a source of wealth to homes as essential to a decent life.

The availability of affordable housing was a strong overarching message coming from all of the evidence gathering session held by the Commission and the work with communities through the survey, call for evidence and facilitated focus groups.

<sup>2</sup> Talking About Housing: A framing strategy to help campaigners and communicators talk to the public about homes as essential to a decent life. Joseph Rowntree Foundation 2023

This included comments from the Wandsworth Older People's Forum focus group:

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**“Older people in rented accommodation facing high rent increase, and they can't get a job easily in their 70s or aren't able to work, they are on a benefit cap and feel helpless!”**

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As well as the Young People focus group:

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**“Are you going to heat your house? Are you going to get food? Are you going to buy your kids clothes? Like are you able to do like day to day activities”.**

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The ONS<sup>3</sup> housing affordability ratio to earnings for Wandsworth is 18.9, far above the threshold of 12 which the ONS use to class areas as the least affordable in the country. 18 of the 20 least affordable council areas are in, or around, London.

## **2. Increases in the cost of housing are impacting most types of housing tenure in Wandsworth with many of the drivers and levers at a national level**

The impact of the high cost of housing in Wandsworth affects different tenures in different ways, often relating to demographics and income levels, but all impact on household disposable income.

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3 ONS Housing affordability ratio, earnings, and house prices by local authority district, England and Wales, 1997 to 2022

We heard from residents around the many different circumstances that can leave them struggling to afford housing costs, especially when there is sudden increases such as rent rises. The Wandsworth Community Empowerment network/ Mushkil Aasaan focus group provided lived experience examples of increased social precarity. Examples included when a wage-earner loses their job, an adult child moving out, separation and divorce, long term illness, meaning that its harder than ever to make up the shortfall in income, and that the current minimum wage is not equal to the cost of living. A number of campaigning organisations, including Shelter, Citizens Advice, Joseph Rowntree Foundation and Trussell Trust, commented on the significant impact of the current freeze in Local Housing Allowances rates, particularly for low-income households in the private rented sector.

### **Households owning with mortgage**

From the 2021 census data there are 33,915 households in Wandsworth owning with a mortgage,<sup>4</sup> which is around 25% of all homes in Wandsworth. This is the sixth highest in terms of the number of mortgage holders in London and the highest number in Inner London. For these households the high market prices for properties in the borough and the corresponding larger loans required increases their susceptibility to changes in interest rates. Average mortgage repayments in London increased by over 50% between December 2021 and December 2022, reducing household disposable income.

### **Private rented sector**

There are just under 50,000 households in the private rented sector (PRS) in Wandsworth, comprising 36% of the housing stock.<sup>5</sup> The areas with the highest concentrations of private renters are linked to major

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4 NOMIS official census and labour market statistics TS054 Tenure

5 NOMIS official census and labour market statistics TS054 Tenure

transport hubs and corridors, including Nine Elms and Battersea and wards along the Northern Line and SW Rail corridor.

Rental prices for Wandsworth are all significantly higher than the London median cost per month, with a one bed property costing £1500 and a two bed £1800 per month, 20% and 18% more expensive than the London average respectively.<sup>6</sup> Research from the Trust for London<sup>7</sup> estimates that many local private tenants are spending over half of their income on rent in the borough. For example, a privately rented one bed property as a percentage of gross pay in Wandsworth is the 5th most expensive of any London borough and 8.8% above the London average.

The Office for National Statistics looked at price tracking of private rental costs,<sup>8</sup> and found that that private rents in London increased by 5.9% in the 12 months to August 2023, above the England average increase and its highest annual rate since September 2012.

A witness from Generation Rent, a campaigning organisation, commented that Wandsworth Council was not able to deal with problems alone as many problems and solutions are national, but could be a good place to start. He commented that the local levers include providing guidance and advice and stepping up enforcement standards. Testimony from CARAS noted that refugees were particularly affected by the rises:

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**One family's rent increased by £200/month in July 2023, and they are struggling with how to cope with this. They like the house in Tooting and have lived there for two years. The landlord says they have to pay the increase or leave.**

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<sup>6</sup> ONS Private rental market summary statistics in England ( April 22 -March 23)

<sup>7</sup> Trust for London : London rent as a percentage of gross pay ( October 2021-September 2022)

<sup>8</sup> ONS : Index of Private Housing Rental Prices, UK: August 2023

Shelter noted that the risk of homelessness is an overarching concern for many households facing unaffordable housing costs particularly in the private rented sector.

### **Social renting sector**

There are 26,544 households renting from the local authority/housing associations in Wandsworth, which has remained steady over the last 8 years. This equates to 19% of dwellings, fewer than the London average of 23%. Wandsworth Council is the largest social housing provider and the largest private registered providers in Wandsworth are Southern Housing, Peabody Trust, London & Quadrant Housing Trust, and Wandle Housing Association. An attendee at the SW15 Women's Network focus group noted that one issue was the length of time it took to re-let Council properties.

The London Tenants Federation commented that the cost increase from rent rises and food is creating a huge pressure on household budgets and that there is a need to ensure homes are well maintained and to encourage the Council and Housing Associations to do the same. They also stated that many tenants across London are in less than acceptable conditions with overcrowding, not just in the private rented sector, but also in the social rented sector.

### **3. Multiple factors have impacted on reducing supply in the Private Rented Sector, including the economic impact of Covid, the proliferation of short lets and the legislative environment.**

At the evidence gathering session in Roehampton the Commission focused on the factors impacting on supply and demand in the private rented sector in the borough. The witness from property company Samuel Estates stated that the increases in rent levels were as a result of under supply in the market, listing some of the suggested key causes:

- The introduction of additional legislation and the potential impact of new EPC regulations which deterred some landlords from remaining in the market. One solution suggested to combat this was expansion

of support and advice available to private landlords, particularly around funding support for energy efficiency measures which could avoid deterring landlords from improving their rental properties.

- The impact of significant cost increases in services charges for leaseholder landlords.
- Economic impact of the post Covid market churn.
- Issues around managing tenancies including cost and eviction issues.
- In addition, the difficulty of obtaining a mortgage for first time buyers means that many are staying longer in the private rented sector.

He also stated that as a result since 2022, 35 % of properties for sale through his organisation were private landlords selling up and moving out of the market.

This view of the multiplicity of factors impacting on the supply of properties in the private rented sector was backed up by a comment from Wandsworth Community Empowerment Network/ Mushkil Aasaan Centre focus group:

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**“You go to your landlord; they will say that the government is responsible. If you try to contact the government, they say or talk to your landlord, so it’s just a cycle”.**

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In the discussion on the private rented sector in the Putney workshop in September, participants commented that issue is predominantly around the lack of housing stock, creating supply and demand cycle of rising prices and raised the issue of the short let stays market stays taking up local housing stock and reducing supply.

## Evidence: Solutions

The following is a summary of some of the ideas and solutions that the Commission gathered through engaging with local community organisations, housing sector think tanks, professional associations and campaigning organisations.

- We heard a range of ideas from our focus groups with residents. Wandsworth Community Empowerment network and Mushkil Aasaan focus group suggested that the council needs to provide more engagement and advice. This could be done through building a more strategic relationship with private landlords in order to benefit both private and council tenants. There should be better guidance and protocols for resolving problems on maintenance and repairs. These groups and Wandsworth Older People’s Forum also suggested a one stop shop for personal contact and information, with advice and signposting to services and departments. CARAS focus group suggested having translators or information in a greater range of languages would be extremely useful. The SW15 Women’s Network focus group advocated for better information sharing, both knowledge and advice and the local Carers group highlighted the need for more effective/better consultation between Council and Wandsworth Carers.
- We also heard from both local support services and professional associations about the need for a more affordable housing supply. Wandsworth Older People’s Forum focus group suggested a national bank or insurance company to manage equity release and a vetting system for lodgers would support older people in their own homes who want to rent out a room, either for income, or at a reduced rate for some practical support and some companionship. Generation Rent, Samuel Estates and professional housing organizations suggested examining approaches to building differently/reusing existing buildings (Modular building/microhomes/building on

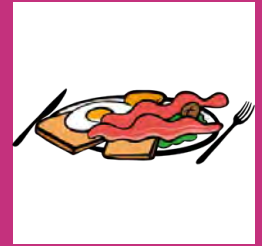
existing rooftops). Some suggested more support for owner occupiers with mortgages and looking at a tenant loans system to tackle arrears /government grants

- Citizens Advice Wandsworth provided a range of recommendations including to reinstate the tenant's champion role to liaise with private sector landlords, and reduce landlord-tenant issues and help protect tenants from poor practice
- Many witnesses highlighted the need for more cooperation and communication with the private rented sector. Samuel Estates and Generation Rent suggested improving data on local landlords in the market. They also recommended looking at either local or national landlords licencing scheme to improve regulation and enforcement of quality standards in the private sector. This could look like a national landlord database whereby all landlords are required to be registered on online system, with gas, electricity and EPC certificates and any tenant should be able to check registration and certificates. This would improve the reporting of rogue landlords, which we heard from our focus groups is a real issue.
- London Tenants Federation suggested building new housing focusing on social housing. Not only could building more social housing help, but it was also suggested in workshop sessions that the Council should focus on retrofitting all of its own stock. Stakeholders could also consider and review options for low-cost housing solutions to increase availability of social housing and review how the use of CIL funding could be beneficial.
- Both local witnesses and policy experts suggested considering options for a rent cap, which would involve working with levels of government across London to implement rent controls that would help regulate the market and avoid the sudden and significant rent increases we have seen recently.

- Citizens Advice Wandsworth, based on their many case studies from homeless residents, advocated for more support for homeless people in need. They suggested providing homelessness support to people who are experiencing severe hardship as a result of the practice of exploitative landlords and committing to only placing homeless residents in temporary accommodation that is equipped with essential items (bed, fridge, cooker etc.) where needed. They also suggested reviewing how to reduce long waiting times and to reduce hardship, look at better publicise the Discretionary Housing Payment scheme, offer extended Discretionary Housing Payment award periods, continue to strengthen and invest in the Discretionary Social Fund.



# 3.3 Food : Food Insecurity



## Introduction

The Food theme for the Commission was led by Professor Tim Lang, Emeritus Professor of Food Policy at City University. The objective of the food theme was to capture the current state of food, the impact of the cost-of-living crisis in the borough and make recommendations about what, if anything, can be done to improve the situation.

## Definitions of food insecurity

The Food Foundation model looks at food insecurity through the lens of affordability and access to food. They use three linked criteria asking the question “Have you/anyone else in your household (in the last month or six months):

- had smaller meals than usual or skipped meals because you couldn't afford or get access to food?
- ever been hungry but not eaten because you couldn't afford or get access to food?
- not eaten for a whole day because you couldn't afford or get access to food.



The internationally recognised approach developed by the US Department of Agriculture definition uses six questions and a frequency metric for each of the statements with a timeframe of the last 12 months, the questions are:

- Q1: The food that (I/we) bought just didn't last, and (I/we) didn't have money to get more.
- Q2: (I/we) couldn't afford to eat balanced meals.
- Q3: Did (you/you or other adults in your household) ever cut the size of your meals or skip meals because there wasn't enough money for food?
- Q4: How often did this happen?
- Q5: Did you ever eat less than you felt you should because there wasn't enough money for food?
- Q6: Were you ever hungry but didn't eat because there wasn't enough money for food?

The Commission have reviewed these definitions and support the underlying focus on identifying those who are struggling to access an adequate, healthy amount of food to support a good quality of life.

## Issues

The Commissions evidence gathering activities has provided a range of testimonies and research detailing the main issues facing residents in terms of accessing food during the cost-of-living crisis. We have identified the following key issues:

### **1. Food insecurity is symptom of wider problem; people do not have enough income to afford essentials and food is one of the first essential needs to be 'squeezed' when budgets are tight.**

Research from the Trussel Trust, who provided a range of data, insights and case studies to the Commission, has indicated that underneath the problem of food insecurity is the deeper issue of the UK's social security system and the inability of people's incomes to match the rising cost of



essentials, as explored earlier in this report. Recent polling of more than five million people on universal credit shows that one in three (33%) had been unable to afford adequate food: meaning they had more than one day in the last month where they didn't.<sup>1</sup> The Joseph Rowntree Foundation reported to the Commission on the Essentials Guarantee campaign, which focuses on the fact that the 'standard allowance' provided by Universal Credit is at least £35 per week beneath the amount needed to afford essentials for a single adult, and at least £66 per week below that level for a couple.<sup>2</sup>

For one of the least deprived London boroughs, Wandsworth has relatively high levels of food insecurity. An estimated 14.2% of adults experience food insecurity in Wandsworth (36,930 adults), the 12th highest ranking across London. According to a survey commissioned by the Food Foundation and conducted by YouGov in January 2021, in Wandsworth:

- 5.8% (15,130) adults suffered from hunger
- 14.2% (36,930) struggled to access food
- 14.6% (38,030) worried about not having enough food

The Commission reviewed data from the Low-Income Family Tracker, which revealed that in Wandsworth there are many households with a monthly cash shortfall, and many have arrears with the Council, which strain their spending capacity on other essentials.

The number of parcels distributed from Wandsworth Trussel Trust centres has increased by +54% in 2022/23 in comparison to pre-pandemic (2019/20). Citizen's Advice reported to the Commission that referrals to foodbanks and charitable support in Wandsworth have

increased dramatically since the beginning of the pandemic, and the cost-of-living pressures in the second half of 2022 have pushed the number of referrals to record levels. Their data shows that there has been a 488% increase in referrals to the category of 'Foodbanks, Charitable support' between Jan 2020 (pre-pandemic) and Jan 2023.

A representative from the Independent Food Aid Network told Commissioners that in Wandsworth, as in the rest of the UK, the main barriers facing people experiencing extreme hardship and food insecurity in the cost-of-living crisis are lack of income as a result of inadequate social security payments and wages which do not match unaffordable housing, fuel, and food costs. They advocated for attempts to reduce poverty to be focussed on increasing incomes rather than temporarily alleviating the problem.

Wandsworth Foodbank submitted their recent research report to the Commissions evidence base. This report showed that low income was the primary reason for referrals to Wandsworth Foodbank, accounting for 60% of all referrals. They found that benefit payments being too low to cover essential costs was by far the most common cause of low income leading to food bank referral, selected by almost 9 in 10 referrers (85%). This reflects the impact of rising essential costs on incomes from low-paid work and/or frozen benefits levels. Evidence was also provided by the Wandsworth Food Partnership and Earlsfield Food Bank on the extreme increase in the severity of people's problems, and changes in the way people are eating with clear evidence that people are not eating for several days. Many of the service users at Earlsfield foodbank, it was reported, cite the disparity between financial benefits and the costs of essentials as a reason for using the food bank. One resident was left with £4 for his family's living costs for the month. Furthermore, the Food Foundation commented on the problem of inadequate income, where their most recent survey shows that nearly half of households in receipt of Universal Credit (48.4%) reported experiencing food insecurity

1 <https://www.trusselltrust.org/wp-content/uploads/sites/2/2022/03/The-true-cost-of-living.pdf>

2 <https://www.jrf.org.uk/report/guarantee-our-essentials>

in June 2023 and households not in receipt of universal credit are also experiencing food insecurity (14.9%).

Overall, the Commission gathered evidence showing benefit levels and low wages no longer provide adequate purchasing power to residents for the recent significant increases in the cost-of-living crisis.

## **2. Food price inflation has overtaken overall price inflation with a compound impact on low-income households**

Food costs remain stubbornly high and alongside household outgoings contribute the largest cost of living pressures. Prices of food and non-alcoholic beverages rose by 13.6% in the year to August 2023, down from 14.9% in July. In March 2023, the increase was 19.2%, which was the highest rate seen for over 45 years. Nearly half (48%) of adults in the UK say they have spent more than usual to get what they normally buy when food shopping within the past two weeks.<sup>3</sup> Via our survey, the Commission heard about the behaviour changes residents were making in order to save money on food during the cost-of-living crisis. Residents reported not buying fresh fish or meat, buying the cheapest and low-quality food and avoiding buying fresh vegetables and fruit. One resident said they were shopping the “value” ranges more and cooking much less. Another respondent said they are now ‘using food banks and food vouchers, [they are] in rent arrears now and going to be made homeless as [they] can’t afford to renew the tenancy agreement’. The steep rise in food costs alongside the impact of inadequate benefit levels and wages during the cost-of-living crisis has resulted in many residents not only changing their eating habits but cutting down on food consumption all together. Food costs are particularly straining in households with children, where it was reported to the Commission that often parents will go without meals in order to feed their children. Increases in the required spending needed to buy adequate food reduces spending capacity in other areas of essential need, including

a weakened ability to pay fuel bills, council tax and housing costs. In many cases heard by the Commission, households with a low income can no longer afford all of these essentials, and often reducing food consumption is one of the first solutions.

## **3. Changing behaviours : Kantar panel findings**

National consumer evidence suggests that shoppers are changing consumption habits to cope with rising costs. Kantar, one of the world’s leading data insights company, provided the Commission with evidence based on their research of the impact of the increases in food costs on consumer behaviour in England. Their fast moving consumer goods panel (FMCG) panel consists of a sample of representative households across England who provide information on their shopping and eating trends through a regular longitudinal study approach. Kantar use three broad categories to describe the types of households; those that are struggling, managing and comfortable. The Kantar January 2023 summary provides insights of the impact of cost increases in food and fuel on consumer behaviour and mitigation strategies:

- 25% of the survey households described themselves as struggling.
  - “Just about making ends meet” and they find their incomes is “not enough to cover expenses”.
- 42% described themselves as managing.
  - “On the hole we can manage okay”.
- 33 % described themselves as comfortable.
  - “I don’t have to restrict my spending in any way”.

From the responses and feedback, Kantar have identified some of the impacts of the cost-of-living crisis for households.

<sup>3</sup> <https://www.ons.gov.uk/economy/inflationandpriceindices/articles/costoflivinginsights/food>

### **Shopping behaviours:**

- As inflation accelerates so does the propensity of consumers to trade down (most markedly from brands to own label products and cheaper alternatives)
- Those under greater financial strain are forced to focus on immediate needs (struggling households make more shopping trips and spend less than comfortable households.)
- Struggling shoppers are led by immediate need to manage budgets.

### **Eating and cooking behaviours:**

- Households are cutting down on the number of ingredients in meals, this is not just in struggling households.
- Deserts are dropping of the menu (now the lowest share of meals featuring a desert on record).
- Struggling consumers are now eating lower levels of fresh vegetables than earlier in the year.
- Meat free meals continue to rise, with 35% of evening meals now featuring no meat, fish or poultry (cost of an evening meal with meat £2.99, without meat £1.74)
- Whilst conscious health-led choices are taking more of a backseat and especially for those facing greater financial difficulty.
- Consumers have not yet turned to scratch cooking in a bid to save money, instead they are cutting back on appliances & simplifying their meal prep.
- Consumers are making gradual lifestyle changes when costs increase, from eating at home rather than eating out to simplifying meals, to making different meal choices and cooking differently and finally, having fewer meals.

### **4. The need to move away from a norm of over-reliance on foodbanks to a more sustainable local food provision system**

Food banks have slowly become established features of the UK's informal welfare system, with regular funding from the UK government as a means of crisis support. However, the Commission has heard throughout its evidence gathering activities about the inadequacy and unsustainability of this system for solving food poverty. Foodbanks were originally created as a means of short-term crisis support to those suffering from hunger and food insecurity. Now, as benefit levels and wages have become increasingly less able to provide households with enough money to buy essentials the UK relies on food banks to support citizens with food and, more recently, other crisis support services. The Trussell Trust's data for April to September 2021 shows a 75% increase in the need for food banks on the same period in 2016, as the lack of adequate financial support for those struggling forces them to turn to crisis support services.

First and foremost, the Commission heard a range of evidence from Foodbank managers and emergency aid providers themselves (local foodbanks, baby bank network, citizens advice) about how food banks should not be the answer to food insecurity, and that in one of the most developed countries in the world, it should not be accepted that 1 in 7 people are experiencing food insecurity. From our public survey, we heard directly from those with lived experience of food insecurity and reliance on food banks. 62% of respondents said they had struggled with the cost of food in the last six months to a year, with respondents referencing their use of foodbanks as a consequence of this.

In addition to the physical and mental stress of hunger and food insecurity, a large issue for those using foodbanks is the emotional shame and stigma around foodbank use. Commissioners heard from Wandsworth foodbank, Earlsfield food bank and Citizen's Advice Wandsworth who all reported a widespread feeling of embarrassment

amongst service users, which impacts the dignity of residents. A policy advisor from the Trussell Trust referred to their research which found that six in ten (60%) feel embarrassed while receiving support from the food bank. Earlsfield foodbank supported this, reflecting on how foodbank use does create a lack of choice for people, which affects their sense of dignity and that reoccurring need for use contributes to a lack of hope and negative perception of their futures.

Over the past year of evidence gathering, we have heard detailed evidence showing how foodbanks are a short-term crisis solution to food poverty in the UK but cannot and should not have to withstand the growing demand for their services or be relied on as a pillar of the social welfare system. The Commission has reviewed several main reasons why foodbanks cannot be the solution to food insecurity:

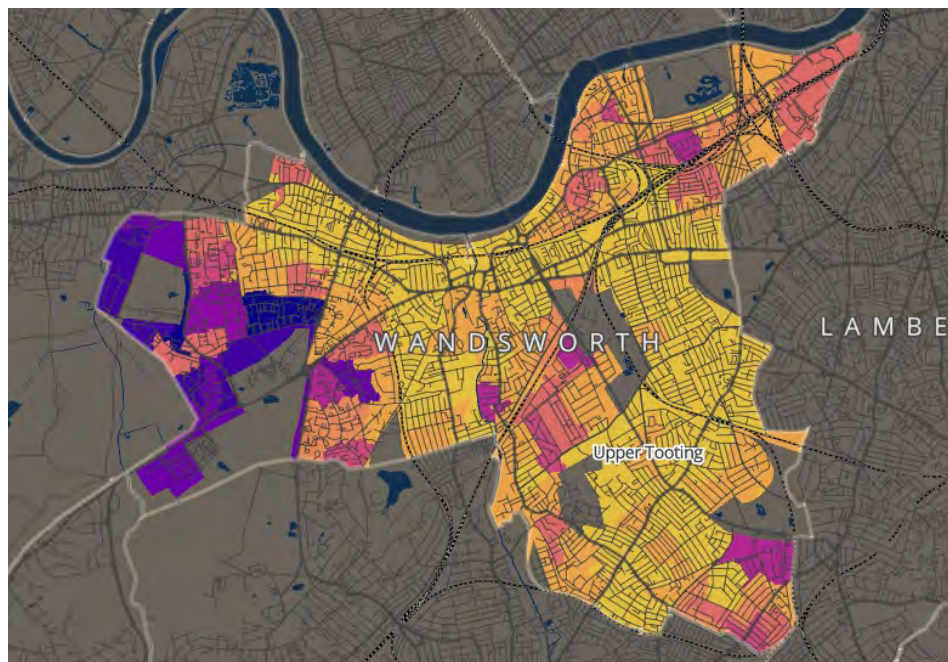
- All humans deserve the dignity of being able to choose their own food and not have to rely on charitable support. In one of the richest economies in the world, it should not be the norm for so many people to be going hungry.
- Secondly, foodbanks offer only a temporary solution to one of the many aspects of this wider problem, food insecurity. The key reason people need foodbanks is because their income is not enough to cover their essential needs. Therefore, the issue is largely income problems, which cannot be solved via foodbanks.
- Finally, foodbanks rely on a community of volunteers, the donations they receive, and adequate infrastructure to allow them to function. These are all dependent on many different aspects and can be fragile. As we saw throughout the Covid pandemic which forced people to stay at home and threatened the volunteer capacity of many charities, despite their amazing work, foodbanks cannot be relied on as a constant, robust support system due to their fragile dependencies on volunteers, donations and lack of consistent funding and infrastructure.

## **5. Food deserts: There is a lack of affordable, healthy food choices in some areas in the borough.**

A food desert is an area that has limited access to affordable and nutritious food. In many areas across the country, including Wandsworth, residents face limited access to larger supermarkets with affordable, fresh and healthy food. These areas often coincide with areas of poverty, deprivation and low economic development. In Wandsworth, it is estimated that around 35,787 people are potentially without access to cheap, healthy and sustainable sources of food. Areas most at risk of being in a food desert, across Wandsworth, were in the west of the borough – covering most of Roehampton and some areas in West Putney and West Hill. Across evidence gathering sessions, the Commission has heard consistently about the area of Roehampton suffering from a lack of accessibility to larger supermarkets where residents can access cheaper, healthier food. Rackets Cubed, a sport and educational charity, has begun a Community Box project delivering food parcels to residents across Roehampton's local primary schools. Originally organised for emergency crisis support through covid, the charity has transformed into a social supermarket model. It has seen the number of customers double recently, revealing the need for improved food provision in Roehampton. Those on low-income, the elderly and the disabled community are most affected in these areas, as they face barriers in affording to or physically being able to travel to large supermarkets with better, cheaper food availability. The Commission heard from residents, Citizens Advice, local food banks and Rackets Cubed about how residents who are unable to travel are forced to shop at more expensive options such as corner shops and smaller convenience shops, buying frozen, often less healthy meals in order to save money and make their food supply last longer.

The Priority Places for Food Index aims to identify neighbourhoods across the UK that are most vulnerable to increases in the cost-of-living through lack of accessibility to cheap, healthy, and sustainable sources

of food. It combines data on proximity and accessibility of food shops, availability of online deliveries, socio-demographic characteristics, and other factors to produce the overall index. The image below shows the neighbourhoods in Wandsworth that are most vulnerable to increases in the cost of living and which have a lack of accessibility to cheap, healthy, and sustainable sources of food, strongly identifying Roehampton as a key area of concern.



Consumer Data Research Centre E Food Desert index for Wandsworth

## 6. Food insecurity and food choices are impacting on diets and long-term health for Wandsworth communities.

The increasing cost of food is having negative impacts on people's diet and long-term health. The BBC Good Food Nation survey found that over a quarter of UK consumers (28%) reported eating less healthily due to the cost of healthier options. Three in five (60%) have made changes to their diet because of the cost of ingredients. The top three measures

they are taking are eating more ready meals and processed foods (19%), cooking less from scratch (17%) and cutting back on organic food (16%). Over a quarter (28%) of consumers have changed their supermarket to save money. Local Community Dietitians provided evidence to the Commission focusing on issues for residents accessing hot meals, with many elderly people and disabled people not receiving hot, nutritious meals as they either cannot afford these services or, often, carers do not have time to cook the meals. From their professional experiences, they have also seen a rise in malnutrition, particularly among older people caused by the increasing price of food during the cost-of-living crisis. A Roehampton University Students Union representative told the Commission that based on a recent student survey, 96% of the respondents have cut back on food, with consequent impact on mental health, and increased their use of food banks. The Commission's survey revealed that some residents have changed their behaviours significantly to try and combat food costs. Many respondents said they were trying to find cheaper options, avoiding meat or fish, cutting down on food consumption and relying on local food parcels where possible.

In terms of food-related benefits support, there are issues around uptake, provision, and those struggling but not eligible for support. For the Healthy Start scheme, supporting people to buy healthy food and milk, uptake in Wandsworth is 63%, ranking 8th out of London boroughs. There were 833 residents eligible for the scheme that were not taking vouchers between January 2023 and July 2023. 28% of pupils in Wandsworth are known to be eligible for Free School Meals (FSM), ranking 14th highest of 32 London boroughs. The proportion of residents eligible has increased from 19.6% in 2019/20 to 27.7% in 2022/23. There are approximately 2,000 pupils who are known to be eligible (registered) for FSM but not taking them. Of those that go to school in and live in the borough, there is a positive correlation between higher deprivation levels and the number of pupils registered for FSM – almost 70% in areas with higher deprivation.

Coinciding with our focus on health and wellbeing within the systemic and other issues theme, these interlinked problems of physical and mental health driven by food insecurity are common for residents in Wandsworth.

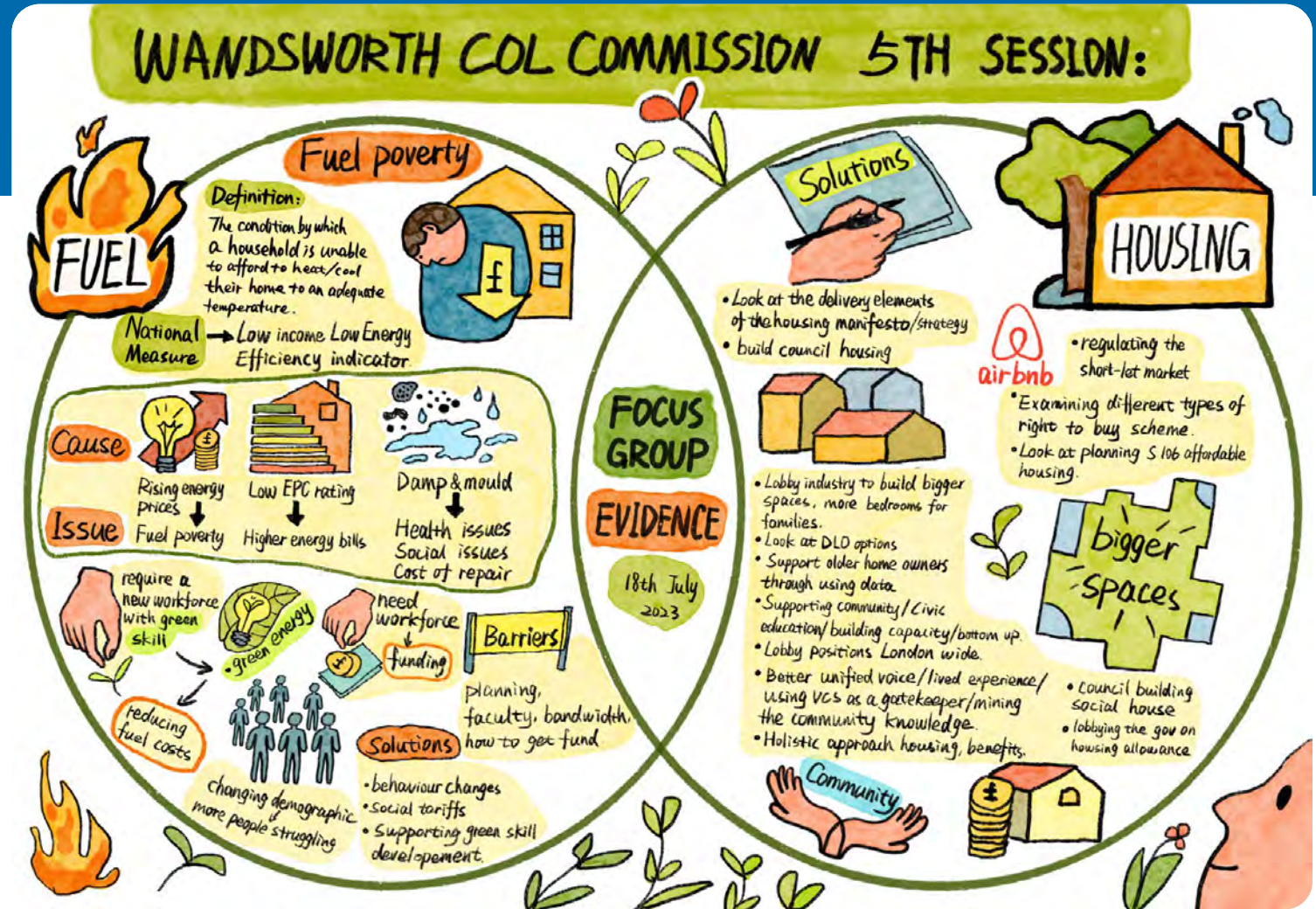
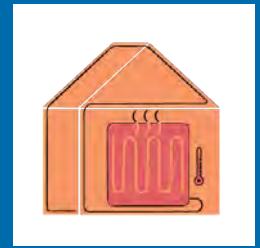
## Evidence: Solutions

Throughout our evidence gathering activities, we asked our range of witnesses for their ideas on solutions to the issues identified. Below are some of the key suggestions that we heard:

- Campaigning organisation, Sustain, provided a template for developing a Food Strategy for Wandsworth based on their Good Food for all Londoners assessment model. It provides measures against areas such as cash-first approaches to addressing food poverty, food access, children's food and food growing to help form an effective and holistic food strategy at a local level.
- The Greenwich Cooperative Development agency provided examples of their work in developing a sustainable food system in the area including growing food schemes, a healthy hospitality and retail charter and approaches to community meals.
- The Think Tank Feeding Britain provided examples of approaches for systemic change to eliminate hunger in the UK. Feeding Britain suggested that the Council could use its convening power to link up local affordable food projects with a credit union, so that residents can save up money and/or access affordable credit each time they visit a pantry/food club/social supermarket. They suggested that the coverage of affordable food provision should be mapped, and a plan developed with the Wandsworth Food Partnership for meeting any gaps in coverage which are highlighted by this exercise. It was also suggested that the Council's procurement department should explore opportunities through its social value work, to secure additional supplies of food for affordable food projects.
- Trussell Trust provided information on the work with Leeds City Council on the cash first approach, and commented on the state of hunger, emphasising that most people who go to food banks are in receipt of benefit income and therefore the deeper issue is income and availability of cash.
- Trussell Trust and Joseph Rowntree Foundation made the case to the Commission for their campaigning position for an 'Essential Guarantee' for the benefits system, using data on the cost of essentials calculated by an independent body to produce a baseline for the amount of money that should be provided to households in order for them to afford essentials, in line with inflation.
- Rackets Cubed provided a case study example of how they had developed their initial food bank model into a thriving local social supermarket in Roehampton. Little Village provided a holistic and overarching model in three locations in Wandsworth, with a hybrid offer that includes a baby bank/social supermarket augmented by a delivery service and support offer including a client liaison team who provide a signposting and guidance service. Wandsworth Food Bank (Trussell Trust) and Citizens Advice have developed a Food Bank advice project which provides help with benefits applications to customers.
- The All-party Parliamentary group on ending the need for food banks released a report looking into the benefits of both cash first approach to relieving food insecurity, and a food provision approach.<sup>4</sup> They found advantages and disadvantages to both, emphasising that often specific approaches are needed rather than a one-size fits all. They ultimately recommended; a long-term strategy for local crisis support, case first approaches as a default response whilst ensuring a range of options are available, improve data-sharing, develop strong local support systems, ensure support is accessible for all.

<sup>4</sup> [https://www.trusselltrust.org/wp-content/uploads/sites/2/2023/04/appg\\_report\\_2023\\_updated.pdf](https://www.trusselltrust.org/wp-content/uploads/sites/2/2023/04/appg_report_2023_updated.pdf)

# 3.4 Energy: Rising Energy Prices and Fuel Poverty



## Introduction

**The theme of fuel for the Wandsworth Cost of Living Commission focuses on energy costs, the fuel required for household needs and the associated issues with the increasing price of these. The fuel theme is led by Commissioner Toby Costin, Director of CREW Energy, a local not-for-profit community cooperative focusing on energy support.**

## Definitions

Fuel poverty in England is measured using the Low-Income Low Energy Efficiency (LILEE) indicator. Under this indicator, a household is considered to be fuel poor if:

- they are living in a property with a fuel poverty energy efficiency rating of band D or below

and

- when they spend the required amount to heat their home, they are left with a residual income below the official poverty line

Before this recent revision, fuel poverty was defined depending on whether a person spends over ten percent of their disposable income on energy. Alternatively, fuel poverty is defined by End Fuel Poverty Coalition as the 'condition by which a household is unable to afford to heat (or cool) their home to an adequate temperature.'

The Commission have discussed the definition of fuel poverty in depth with a range of experts and have noted the confusion and inconsistency associated with the definitions. Evidence from local residents, organisations and experts in this field has indicated that often fuel poverty can affect many different people in a range of households, as energy efficiency can be circumstantial and not reflective of the band

certificates. Often, bands are not consistent with the specification of the installation of different energy efficiency models, for example a rogue company may install double glazing to a poor standard and EPCs only identify that a property has double glazing, rather than how well it works.

The Commission, therefore, recognises these definitions and measures, however, emphasises that its own objective is focusing is on finding ways to help support all those struggling with energy bills, where the Commission is able to recognise local specific problems.

## Key Issues

Through the evidence gathering activities of the Commission, we have collated a range of testimonies and research, which have emphasised the below as the key issues of cost-of-living crisis impact on fuel and fuel poverty.

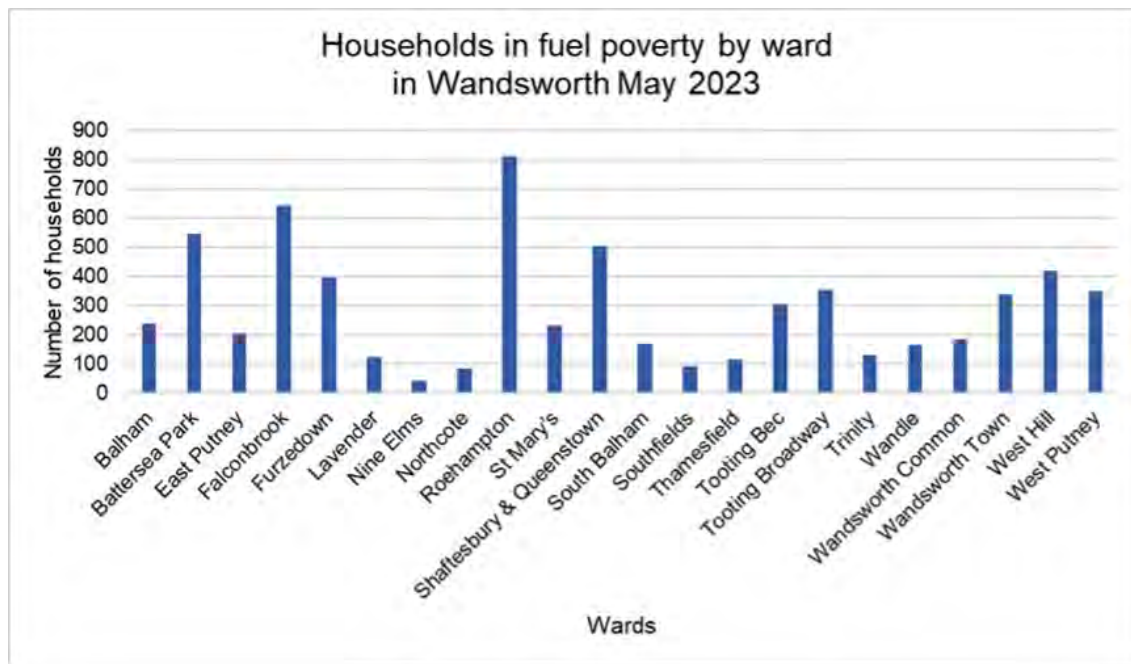
### 1. Rising energy prices causing fuel poverty

According to National Energy Action there are estimated 7.5 million households in fuel poverty across the UK.<sup>1</sup> The risk of fuel poverty is affected by three main factors: the amount of energy consumption and energy efficiency, household income and energy prices. In 2021 and throughout 2022, energy prices increased rapidly and despite initial protection by the energy price cap, this cap then increased by 54% in April 2022, exacerbating already rising costs. In May 2023, Ofgem announced that the price cap for Q3 2023 would fall to £2,074 for typical annual consumption. Despite a further expected decrease in October 2023 to £1,923, typical consumption annual bills will still be almost £800 or 69% above their summer 2021 levels.<sup>2</sup> The Office for National Statistics has reported that around half of adults are using less fuel in their homes because of cost-of-living increases and that among those

1 <https://www.nea.org.uk/wp-content/uploads/2023/07/NEA-Impact-Report-2023-FINAL-1.pdf>

2 <https://commonslibrary.parliament.uk/research-briefings/cbp-9491/>





who pay energy bills, around 4 in 10 (42%) reported they were difficult to afford. This is slightly lower than in a similar period last year (48% between 31 August and 11 September 2022).<sup>3</sup>

The table above highlights the properties in fuel poverty in Wandsworth. In LIFT (Low Income Family Tracker), households are categorised as being in fuel poverty if their income is already below the relative poverty line, or if fuel expenditure at the median UK level would bring their income below the relative poverty line. Local data shows that:

- There are 2,767 households with 3,110 children living in properties with EPC rating D, E, F, G. Roehampton (399) followed by Furzedown (328), Tooting Bec (301) and Tooting Broadway (301) has the highest number of households living in energy inefficient homes.

<sup>3</sup> <https://www.ons.gov.uk/economy/inflationandpriceindices/articles/costoflivinginsights/energy>

- There are 6,456 households with income already below the relative poverty line, or if fuel expenditure at the median UK level would bring their income below the relative poverty line.
- There are 1,470 households in EPC properties of D, E, F, and G and in relative poverty, or having fuel expenditure that would bring their income below the relative poverty line.

Citizen’s Advice Wandsworth provided first-hand testimonies of residents struggling to pay their rising energy bills (as referenced in our Interim Report). They gave both data around their client needs and lived experience case studies of client’s challenges:

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**‘We are seeing clients choosing not to heat their homes, even if they have children or are facing illness which requires heating. This choice is exacerbating disrepair – particularly damp/mould - which landlords then do not address blaming tenants for not opening windows.’**

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In our public survey, 72% of respondents said they had experienced difficulties in meeting the costs of energy in the last six months to a year. Many residents said they were limiting the amount of time they turned the heating on for.

## 2. Low EPC ratings in households across the borough which causes higher energy bills and struggling residents unable to pay

Research considered by the Commission from End Fuel Poverty showed that households living in the least energy efficient homes would pay around £916 more per year on energy bills. Energy inefficient properties require people to use more energy to adequately heat their homes, increasing their energy consumption and therefore energy costs. Improving the energy efficiency of households can bring households out of fuel poverty by reducing their energy consumption.

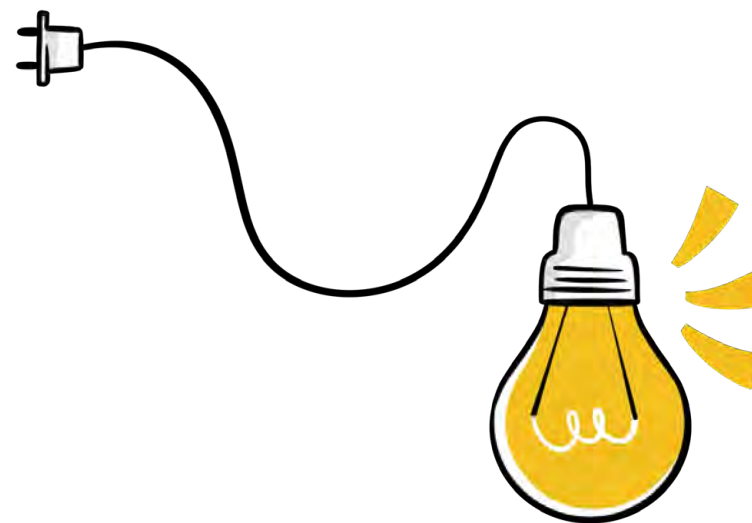
The Annual Fuel Poverty Statistics LILEE Report, based on national data, stated that the proportion of households in fuel poverty was highest for private renters at 24.1%, whilst owner occupiers (outright owners) had the lowest level of fuel poverty.<sup>4</sup> Social housing properties tend to be more energy efficient and therefore have lower levels of fuel poverty despite having the lowest median incomes, however, as explored later, this can be misleading.

The commission has heard from a range of witnesses on issues around EPC ratings and the impact on energy bills. A local qualified Domestic Energy Assessor (DEA) from Thinking Works provided views on the flaws of the EPC system from a professional perspective. He reported one example of situations where small properties often get C rated due to their small heat loss area, yet in reality, if the property has poor window glazing and lacks energy efficiency measures, it can still be very cold and hard to heat. Likewise, an EPC does not account for the quality of installation of the energy efficiency measure, or even if it works or not. For example, Giles has visited C rated properties where triple glazed window panes have been fitted so poorly that despite the high energy rating of the unit, they let in draughts and make a home hard to heat. Thus, whilst low EPC rated properties do tend to cost more to heat,

often higher rated properties can also be expensive depending on the quality of installations.

Citizen's Advice Wandsworth reported that many of their clients find energy payment meters confusing and the large range in support services are difficult to navigate. They told the Commission of the many confused clients who do not know about, or do not know how to access available support. Their clients can be confused by pre-pay and smart meters, and some do not understand how energy costs work and their eligibility for support entitlements. Feedback from the Commission's focus groups further supported these reports, where residents said that there is a need for better information and access to basic window and door insulation kits as energy efficiency issues are causing problems when heating homes and driving up costs.

Representatives stated that often, when clients come in for support who live in social housing, there is a high likelihood that damp and mould issues due to fuel prices and low energy efficiency is a secondary issue. Representatives from a resident's association in Roehampton added to



<sup>4</sup> [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/1139133/annual-fuel-poverty-statistics-lilee-report-2023-2022-data.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1139133/annual-fuel-poverty-statistics-lilee-report-2023-2022-data.pdf)

this evidence, stating that in particular, those living on housing estates are finding increasing gas and energy costs challenging.

The local Director of Samuel Estates, outlined a range of associated issues between the rising cost of fuel and housing:

- New EPC regulations discouraging landlords from staying in the sector as improvement works are expensive and often inconvenient for older houses, additionally landlords may not be aware of or want to upgrade housing stock due to timings and costs, meaning houses are not upgraded despite support being available.
- Heating costs, and their consequential reluctance to turn on heating by tenants, alongside structural issues, and inadequate ventilation, is causing significant issues with damp and mould in rental properties.

Overall, the Commission heard repeatedly that a key causal issue for those in fuel poverty and struggling to cope with rising energy bills is low energy efficiency of the housing stock (and therefore low EPC ratings) that creates need to use more energy to heat homes.

### **3. Rising energy prices causing fuel poverty, which impacts a range of correlated issues such as physical and mental health.**

From the Commission's public survey, we heard from residents about the impact of increasing energy prices. Residents reported that they were significantly reducing the amount of time the heating is on or not turning the heating on at all and trying to reduce oven use. Some respondents shared their lived experiences of living with an illness or disability and the associated challenges of rising fuel costs:

- One resident said they were limiting the length of time they put their heating on for, which after their chemotherapy treatment is very dangerous. It results in them feeling colder and as they're not entitled to any state help, they're having to use the limited savings which put aside for emergencies/pension.

- A disabled resident reported struggling as they require several aids that need electricity - stair lifts, bath hoist, nebuliser etc. With the energy prices, they are having to cut back significantly on their energy usage.

Citizen's Advice Wandsworth also reported that clients were not switching their heating on, even if they have children or are facing illness which requires heating. Furthermore, residents in our focus groups reported that damp and mould issues in private and council rented property is becoming an issue that is affecting health. Residents with acute health conditions at the focus groups shared that requiring constant heating/cooling creates increased energy costs that are difficult to afford. This hardship is then compounded by the other costs required due to specific disabilities and health issues, alongside a lack of adequate insulation and energy efficiency in many properties that adds to costs. It was reported that people with disabilities face a constant precarious state because of the electrical equipment they need to survive, especially when using key meters.

### **4. Lack of availability of adequate providers for energy efficiency installations & predicted employment gap in this sector which will not be able to supply the incoming demand**

The Commission has heard and considered evidence around the need for a larger supply of installers of energy efficiency measures and the gap in the predicted need for this industry workforce. Energy efficiency measures reduce the amount of energy needed to adequately heat homes, and therefore more energy efficient homes are cheaper to heat. However, evidence submitted to the Commission shows that there is a significant shortage of skilled workers to supply the demand needed to install these measures across Wandsworth, and the country.

On a national scale, to retrofit the UK's housing stock with energy efficiency measures and low carbon heating systems, it is estimated that 12,000 upskilled workers will be needed every year over the first four years, increasing to 30,000 per year up to ten years, culminating in an

increase in the trained workforce of 230,000 by 2030.<sup>5</sup> Insulating homes in Britain and installing heat pumps could benefit the economy by £7bn a year and create 140,000 new jobs by 2030 (Cambridge Econometrics). Additionally, housing standards, often the result of poor energy efficiency, (meaning higher energy bills and high risk of inadequately heated homes due to costs) is a significant issue within Wandsworth.

The Commission heard from Thinking Works, a local not for profit company tackling fuel poverty. From their experience supporting residents struggling with energy bills, they feel the sector needs to build a much larger supply chain to combat the daily issues of trying to support service users through grant programmes but facing barriers due to the limited number of quality installers for insulation and heating. Thinking Works said the contractors often sub-contract work which can lead to poor quality workmanship and poor customer experience. Thinking Work emphasised the need for long-term viable grant programmes that will attract the development of a quality supply chain.

The Commission also heard from Fuel Poverty Action, campaigning group tackling fuel poverty, who re-iterated the need for support in the green skills sector in order to install energy efficiency measures to support those in fuel poverty.

## Evidence: Solutions

Throughout our evidence gathering activities, we asked our range of witnesses for their ideas on solutions to the issues identified. Below are some of the key suggestions that we heard:

- Thinking Works emphasised the need for long-term viable grant programmes that will attract the development of a quality supply chain. Due to the daily issues in supporting service users through grant programmes because of the limited quality installers for insulation and heating, there is a large gap for this. Main contractors have all the correct accreditations, but then subcontract out the work which can lead to poor quality workmanship and poor customer experience. The borough can support organisations like South Thames College to give those out of work the skills they need to enter the retrofit delivery chain and this is key to providing jobs, increasing capacity, increasing quality and lowering costs. The Council should also lobby the government for increased funding in this area
- Thinking Works, and CREW, both suggested that the best long-term way to reduce fuel costs is to improve insulation in homes. ECO4 is the current scheme open to help in this area though it has flaws in terms of sustainability and suitability. Wandsworth needs to expand its retrofitting and insulation schemes, providing more support to the households most in need. This should align with better enforcement and regulation, where there should be more environmental officers that can properly check the quality of installation by providers in the supply chain.
- We also heard from End Fuel Poverty Campaign, and local energy crisis support services of the potential benefits of a Social Tariffs approach. This could be based on the National Energy Action approach, which argues for a targeted discount energy deal for qualifying low-income consumers. This would provide a safety net

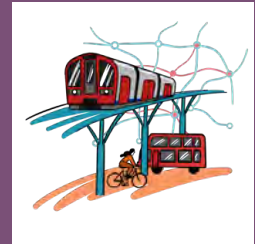
<sup>5</sup> [https://green-alliance.org.uk/wp-content/uploads/2022/01/Closing\\_the\\_UKs\\_green\\_skills\\_gap.pdf](https://green-alliance.org.uk/wp-content/uploads/2022/01/Closing_the_UKs_green_skills_gap.pdf)

for eligible households as the social tariff price would be below the price of the cheapest available energy tariff. This could be funded by either general taxation, cross-subsidy across the energy market or recouped by the government.

- From both residents, local organisations and regional and national expert organisations, we heard support for a social prescribing service that takes a holistic approach and understand the intersectional impact of energy costs and health. The service would be for those with health issues, which are linked to or exacerbated by cold homes and lack of heating, and who live in energy inefficient households (an EPC rating of D or below). For example, the scheme could fund the installation of boilers, which will increase public health through prevention and create NHS savings. This was piloted by Gentoo and Sunderland CCG with successful results. The pilot project in Sunderland was hailed a success with GP and outpatient visits reduced by a third and heating bills cut by £30 a month. Another option is to deliver financial support to pay for heating on prescription, which has been shown to increase health, reduce stress and those who require heating for their health conditions more comfortable (The Warm Homes Prescription programme<sup>6</sup>). This was piloted by Sheffield Hallam University, where emerging evidence indicated that participants were less likely to visit their GP and may need fewer prescriptions or out of hours services. This pilot study aims to determine whether it is more cost-effective overall to help pay the heating costs of vulnerable people than it is to pay for their health care if they fall ill – saving the NHS money and reducing pressure on frontline staff. This approach would need collaboration between the Council and health institutions to ensure the right households were being targeted.



# 3.5 Transport theme



JOINT CHAIRS ~ Welcome



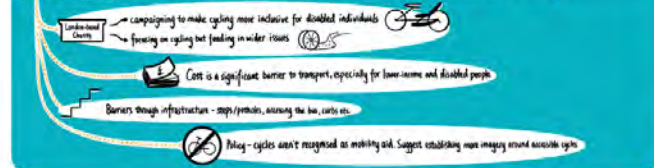
Dorian Lasham

Ian Tattum

LAUREN JAMES, COMMISSIONER ~ Introduction & Context



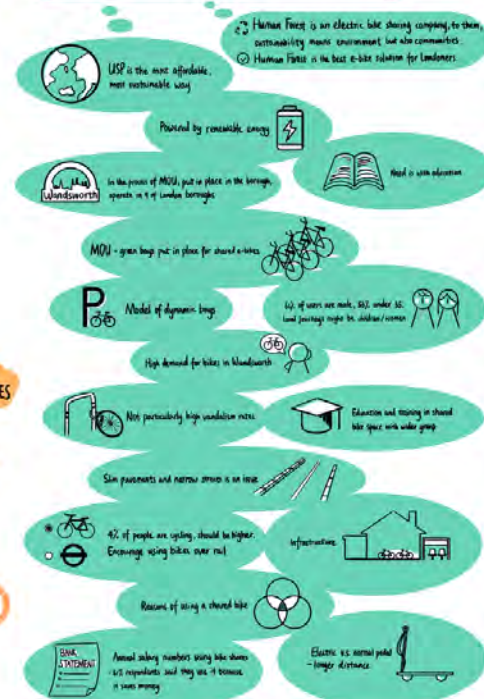
MARK BROWN, INCLUSIVE CYCLE MANAGER ~ Wheels for Wellbeing Statement (read by Lauren James)



JOSH COTTELL, CENTRE FOR LONDON ~ Research in transport accessibility, affordability & future solutions



LAURA ELMS, HUMAN FOREST ~ Sustainable Transport



MICHAEL BARRET, CONSTRUCTION ADVISORY INNOVATIONS MANAGER

~ Transport for London Statement (read by Lauren James)



4 WAYS THAT TRAVEL INCREASES COST OF LIVING



4 THINGS FOR TRANSPORT TO LOOK LIKE



## Introduction

The theme of Transport for the Wandsworth Cost of Living Commission encompasses the cost of transport, transport accessibility and the associated issues of limits to economic and social opportunities due to transport barriers. Through evidence gathering sessions, desktop research and collaborative meetings with stakeholders, the Commission has gained a picture of the transport-related cost of living issues within our communities. The lead Commissioner for this theme is Lauren James, Senior Consultant at MP Smarter Travel, sustainable transport consultancy.

## Definitions for Transport issues

With input from Commissioner, Lauren James, the Commission has developed the below definition to demonstrate who might be considered as transport poor.

Transport poor definition (at least 2 of 3):

- **Affordability:** Is the percentage of income spent on transport more than twice the national median? Is the individual particularly sensitive to price increases relating to transportation, such as fuel costs or fare increases?
- **Safety & Adequacy:** Does the individual have reliable transport options which are safe to use and are adapted to suit their needs relating to accessibility?
- **Availability & Alternatives:** Does the individual have at least one viable transport option, including active or micro-transportation as well as public transportation to meet their needs? Do these alternatives mean the individual can avoid the use of private transportation without significantly increasing their travel time?

Supported by Lauren's expertise and wider data and research, the Commission has outlined these profiles which help build a picture of who is most affected by transport issues.

### Profiles of transport poor:

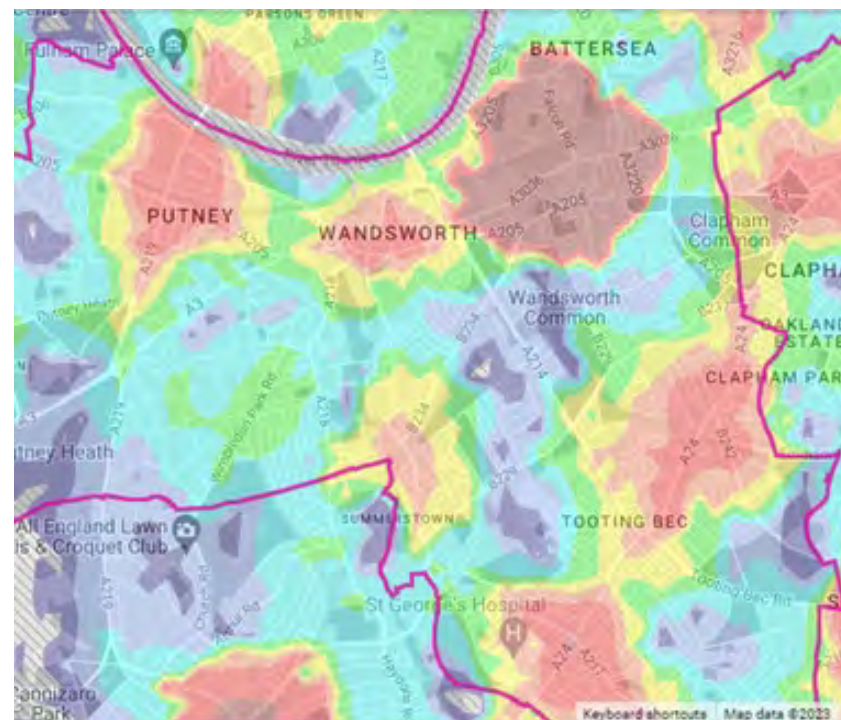
- **Profile 1:** Young people living in rural & suburban areas: Less likely to participate in educational and social activities.
- **Profile 2:** Persons with an impairment with a persistent disability: Difficulties accessing health services and basic amenities. Reduced access to social activities.
- **Profile 3:** People living in the city in a situation characterized by low income/education, reduced education, and employment opportunities. Difficulties commuting outside of peak hours due to lack of services and unsafe perceptions.
- **Profile 4:** Persons with no professional activity and no/low income, difficulties accessing and remaining in employment and education. Reduced training and employment opportunities.
- **Profile 5:** Parents with caring responsibilities and low financial means, Negative safety perceptions, reduced access to education and employment, and limited to lower paid or part-time work due to caring responsibilities.

## Key Issues

Through the evidence gathering activities of the Commission, we have collated a range of testimonies and research, which has emphasised the below as the key issues of cost-of-living crisis impact on transport and accessibility issues.

### **1. Roehampton: Low public transport accessibility levels in Roehampton, linked to high multiple of indices deprivation as limits to opportunities. This has a subsequent negative impact on opportunities for education, employment, socialising etc.**

The Commission has reviewed data around transport accessibility and heard from a range of local community organisations and residents who have shared their transport accessibility challenges in Roehampton and the compound impact this has on cost-of-living challenges in relation to opportunities for employment, education, access to essential needs and services such as supermarkets, and socialising which affects health and wellbeing. 2015 Public Transport Accessibility Levels (PTALs) place some of the more deprived areas of the borough including Roehampton, Furzedown and parts of West Hill entirely within in the least accessible half of PTAL categories. PTALs can have an impact access on employment options, essential goods and services, which can be deepened for those that can only travel via public transport. This is compounded by the fact that Roehampton is amongst the areas with the highest income deprivation in Wandsworth, which therefore limits their spending capacity on essentials such as transport. Focusing on Roehampton's poor access to public transport, Wandsworth Cycling campaign, reported to the Commission that private car ownership is high in Roehampton which would increase transport costs around this area as running and fuelling a car can be expensive, and fuel prices have increased through the cost-of-living crisis.



### **2. Increased price of bus, tube, and train - Cost of public transport affects people's ability to stretch budgets to cover essential needs as well as transport, including to and from employment. Additionally, lower income employment is often associated with unsociable hours, which means there are reduced transport options for people e.g. working night shifts, and often these options can be expensive.**

According to the Office for National Statistics, rail prices rose by 6.9% in the year to May 2023, up from 5.1% in the year to April 2023. Transport for London (TfL) fares increased in March 2023, compounding cost-of-living crisis challenges for residents. Bus fares increased by 10p to £1.75 and the daily cap on multiple bus trips increased 30p to £5.25. Underground services Zone 1-6 TfL cap for contactless increased to £14.90 per day (+80p) and £74.50 per week (+£4). Around one-third



(32%) of adults said they were cutting down on non-essential journeys because of the increased cost of living (ONS). These increases have caused residents to consider more carefully their spending on transport, meaning often they are avoiding unnecessary journeys.

Through the public survey residents fed into the Commission that they find the cost of tube & rail extremely expensive. Low income, mothers, ethnic minority groups all face specific barriers to transport, where the cost, safety and accessibility of transport options affects their ability to travel and therefore limits opportunities. Sustrans reported that 58% of those on low-incomes would like more investment into the availability and accessibility of walking as a travel option. A representative from Centre for London highlighted that low-income Londoners are far less likely to own a car, and therefore depend on public transport where costs have been rising steadily since the cost-of-living crisis began. They expanded by evidencing how financial barriers to transport due to the costs of public transport for low-income Londoners can significantly reduce their opportunities, such as for employment. Wandsworth Cycling Campaign also outlined to the Commission the barriers to lower-cost active travel options. There are significant capital costs required for purchasing and maintaining a bike and cycling and other transport options are unaffordable to many low-income residents. Laura Elms, from electric bike company Human Forest, outlined the lower cost transport options such as shared bikes schemes and stated that their surveys show that over 60% of users use the service because it saves money. The Youth Voice Representative on the Commission, Keziah Gordon, had gathered feedback from youth groups around transport, commenting that young people find both safety and cost-based barriers to cycling. They also noted the increasing cost of public transport (tubes specifically), and the reliability of buses.

### **3. Disabled people can often face barriers to transport, including extra cost due to specific needs, physical barriers to active travel etc. This can result in increased cost required to stay mobile.**

The Commission consulted a range of local and national transport organisations on the effects of transport costs in the cost-of-living crisis on people. Sustrans reported to the Commission that disabled people are often on lower incomes or unable to work and therefore the cost of transport is a significant challenge. The compound impact of lower incomes and barriers to transport in relation to disabilities means that accessing transport is made more difficult, where cheaper options such as public transport may be physically inaccessible to residents, specialised disability cycles are more expensive and private transport is too greater cost on already strained incomes. Wheels for Wellbeing, a charity aiming to make cycling more inclusive for disabled people, reported to the Commission that often policy can exclude disabled people. Cycling aids are often not recognised as mobility aid and therefore are not given to support people with transport and mobility challenges. Issues with mobility aids on shared paths such as pavements can also cause challenges and discourage disabled residents from active travel, where they are forced to spend money on public or private transport.



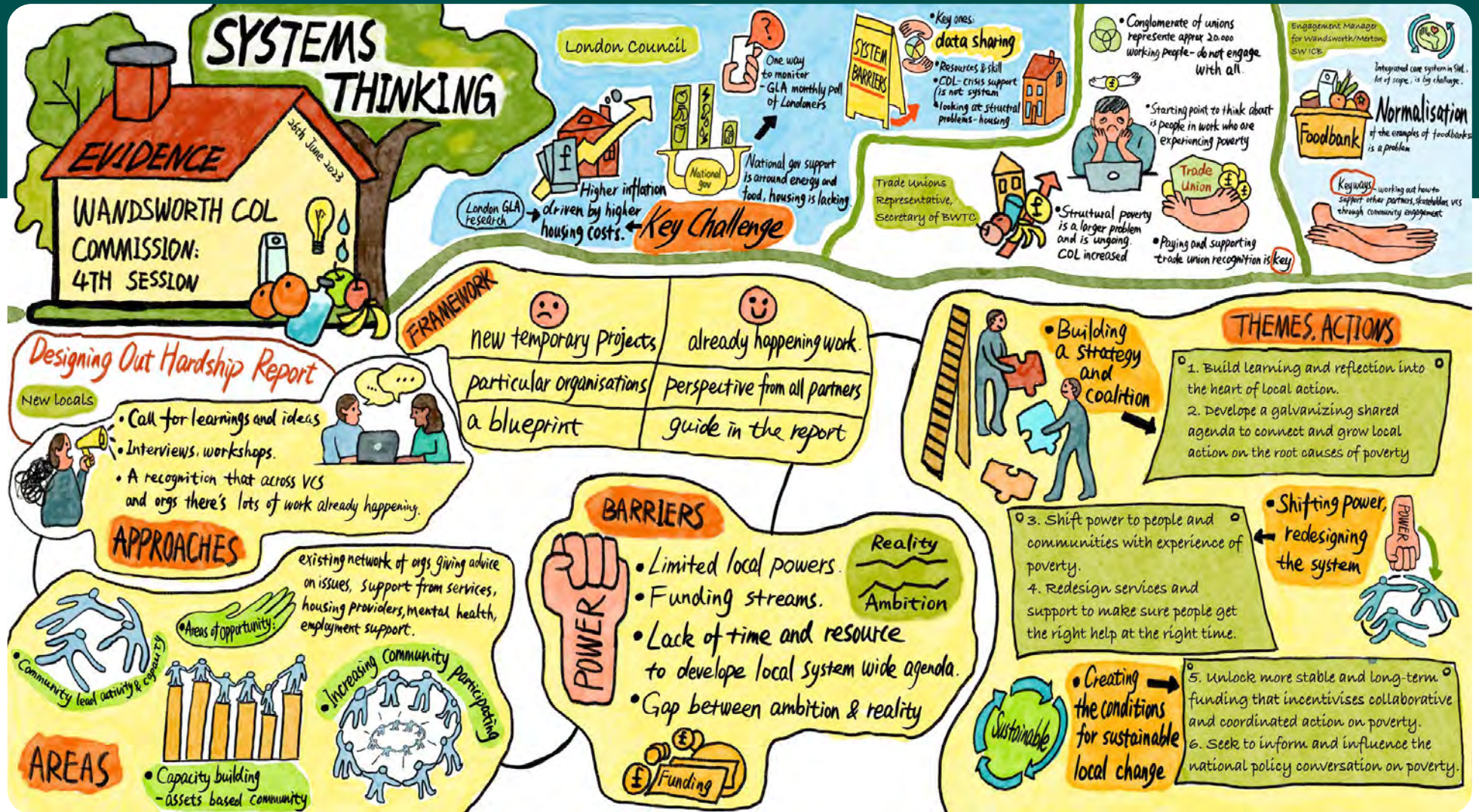
The Commission also heard from Construction Advisory & Innovations Manager at Transport for London who suggested that often infrastructure is not inclusive of people's needs and can therefore force people to use more expensive forms of transport to access essential services, which increased the cost of transport and ultimately impacts their spending capacity on other essential needs. They are a member of IDAG, Independent Disability Advisory Group, who work with TfL to comment on current infrastructure and accessibility needs in planning processes. They outlined the need for disability advisory groups in order for the considerations of the needs of disabled people to be integral to transport and planning policy, making public transport and active travel, as the cheaper options, more accessible to all residents. Representatives from Wandsworth Older Peoples Forum gave lived experience testimony of their challenges in relation to transport and the cost of living crisis. Older people often face barriers on accessing public transport, such as adequate seating and wheelchair access. This can result in older people and the disabled community paying more for transport or becoming isolated as they begin to decline socialising due to not being able to afford to travel.

## Evidence: Solutions

On the theme of transport, many witnesses submitted suggestions for solutions to the issues identified. Below are some of the key suggestions that we heard:

- Improved transport in Roehampton was a key suggestion from witnesses throughout the Commission. Local Roehampton organisations such as Roehampton Citizens Advice, Roehampton Age UK and Roehampton University Students Union all cited low transport accessibility in Roehampton as a key barrier to accessing economic opportunities such as employment, education and social networking.
- Wandsworth Cycling campaign, along with other transport campaigners, suggested to the Commission that there should be improved provision of cycling options in Wandsworth, which would support better accessibility and availability of cycling as a cheaper method of transport. This could be done through financial support schemes and loans to buy bikes and kit for identified households, through increased availability of safety training, targeted support to schools to encourage cycling.
- Wandsworth Older Peoples Forum, Sustrans, Wheels for Wellbeing and representative from TfL all agreed on the need for a platform to ensure disabled voices and perspectives are being heard in transport and planning processes. This has been exemplified by TfL's Independent Disability Advisory group, which guides policy-makers on the inclusivity of disability considerations across projects.
- The Commission heard from residents, cycling campaigners, young people from youth groups around the borough and policy organisations on the benefits of means-tested discretionary fares for transport. This could be for low-income households with the need to travel to access services such as school and employment.

# 4 To conclude, a call for action...



**We see this report and its recommendations as an opportunity for the Council and its partners to deliver positive change in the borough. The recommendations strive to respond directly to the systemic challenges faced by Wandsworth residents which have contributed to, and often worsened, their experiences of the cost-of-living crisis.**

We commend the single conversation approach to public, voluntary and community, and private sector organisations in the borough. This approach could be a catalyst for developing new localised approaches, building a Wandsworth system that is resident and community focused. Expanding on the existing social and structural partnerships, the Wandsworth system has the power to create a culture of collaboration, partnership and information-sharing which involves all of Wandsworth; its local authority, health institutions, education providers, voluntary and community sector, private and business sector, and its residents.

Our recommendations allow space to build on existing programmes of work, create new initiatives for change and join up our available resources and expertise across the system to deliver shared outcomes for Wandsworth.



We as the Commissioners of the Wandsworth Cost of Living Commission, are passionate about developing the legacy from this work, building on the evidence we have gathered and the relationships and connections made across Wandsworth, London and with national organisations local government and campaigning organisations.

Finally, we hope to see Wandsworth flourish in delivering on the recommendations to deliver positive change for its residents.

# 5 Recommendations



The following list outlines the key action from each recommendation, categorised by their theme, and who they are aimed at, provided here to give an overview of the Commission's final recommendations. However, for more detail and specific actions for implementation for each recommendation, please see the full list of recommendations at the end of each themed chapter.

We acknowledge the good work already in progress throughout Wandsworth, and some of our recommendations aim to build on this work, whilst some suggest new areas of action.

## System and cross-cutting issues

### Wandsworth Council

- 1 Build a Single Conversation approach to improve partnership working across Wandsworth
- 2 Maximise income in Wandsworth
- 3 Use commissioning and procurement as a lever to build wealth
- 4 Create a London Living Wage Borough across Wandsworth
- 5 Take action to support those facing debt issues
- 6 Increase availability of affordable childcare
- 7 Deliver joined up action for the development of Roehampton

### Wandsworth System

- 8 Build a Single Conversation approach to improve partnership working across Wandsworth
- 9 Deliver joined up action for the development of Roehampton
- 10 Communication: take a whole system approach to sharing support available (both council and local support)
- 11 Data sharing: Improve data sharing between local organisations and the council
- 12 Build a joined-up response with all Wandsworth partners to solving the issues facing those in poverty and struggling with the Cost of Living crisis: housing and benefits, health, employment

### Regional and central government

- 13 Lobby Central Government to improve its data-sharing
- 14 Lobby Central Government to review Benefits legislation with the aim of maximising household income

## Housing

### Wandsworth Council

- 15 Wandsworth Council must be ambitious on Housing, to deliver more alternative forms of affordable housing and ensure decent housing in all tenures
- 16 Increase local housing supply
- 17 Improve conditions for those in temporary accommodation and experiencing homelessness

## Wandsworth System

- 18 More collaborative working with Housing Associations and with private sector landlords and developers to deliver affordable and good quality housing

### Regional and central government

- 19 Lobby for an increase in supply of genuinely affordable housing
- 20 Resolve the key issues facing those in the Private Rented Sector
- 21 Lobby for smart regulation of the short let market to increase housing supply
- 22 Lobby for the unfreezing of Local Housing Allowance rates
- 23 Seek options for implementing targeted rent controls to deal with excessive rent rises across London

## Food

### Wandsworth Council

- 24 Tackle child food poverty through targeted campaigns in relation to school food

### Wandsworth System

- 25 Build an effective and sustainable Wandsworth Food System

### Regional and central government

- 26 Tackle food deserts

## Energy

### Wandsworth Council

- 27 Deliver Improved enforcement and regulation in the social housing & private sector

### Wandsworth System

- 28 Encourage and facilitate learning for green skills
- 29 Deliver effective social prescribing

### Regional and central government

- 30 Lobby Central Government to develop a Green Skills strategy
- 31 Lobby Government to deliver a social tariff for energy bills for low-income households

## Transport

### Wandsworth Council

- 32 Consider delivering financial support for travel to those most in need
- 33 Deliver action to facilitate walking and cycling in Wandsworth

### Wandsworth System

- 34 Establish a Disability Working Group on Transport and Infrastructure

### Regional and central government

- 35 Lobby for means-tested discretionary fares

# System and cross cutting issues theme

## Recommendations

To address these issues of household income, liveability, and failings in the Wandsworth system we recommend the following:

The theme of building a Single Conversation runs throughout many of the Commission's recommendations as an over-arching theme. The aim of these recommendations is to create positive steps towards improved partnership, collaboration, and joint working in Wandsworth, to help realise the potential of communities and build resilience against system shocks, and to positively transform the lives of Wandsworth residents.

## Wandsworth Council

The Commission recognises that some of the specific recommendations below represent work that is already underway as part of the council's Cost of Living Programme and associated council and partner initiatives, however, we note that these programmes may need additional resources and collaborative working to achieve the Commission's end goals.

### 1 Build a Single Conversation approach to improve partnership working across Wandsworth

- With the council as a convenor, work with local partners using a single conversation approach to reduce silos and improve coordination across systems through creating a multi-faceted partnership, sharing resources, and developing mutual objectives and approaches with those involved. The key partners are council

teams, the local voluntary and community sector, businesses, educational providers, the NHS, the police, transport providers.

- Identify the most impacted areas in Wandsworth and develop a pilot project, which is community led, looking at the utilisation of public and private sector spaces in the area to build on the Family Hubs (Community Hubs) approach, with the aim of empowering the local community and bringing together a range of partners in one stop shops.

### 2 Maximise income in Wandsworth

The council should implement auto-enrolment where legal and possible as a system solution at the local level, making it easier for Wandsworth residents to receive the support they are entitled to.

- This would involve piloting a range of auto-enrol options to ensure that Wandsworth citizens are all receiving the full range of benefits and support that they are entitled to. Options include benefits, water, free school meals, healthy start vouchers, pension credits, disability benefits and support packages.

### 3 Use commissioning and procurement as a lever to build wealth

Building on the current work of Supply Wandsworth, delivered by Wandsworth Economic Development Office, Wandsworth Council should prioritise locally focused procurement practices, embracing the social value in every process possible.

This could include:

- Creating a local stakeholder partnership with Wandsworth public and private sector organisations focused on supporting them through procurement processes, strong information sharing and support to enhance local supply chains, thus building local wealth and maximising income.



- Acting as a change leader, ensuring that strategic policies, practices, and procedures relating to localised procurement and social value are embedded, managed, and monitored.

#### 4 **Create a London Living Wage Borough across Wandsworth**

Building on the current Living Wage commitments, work with employers around wages and encourage employer support for employees in relation to travel costs and childcare (i.e., flexible working patterns and provision of affordable/co-operative childcare settings).

#### 5 **Take action to support those facing debt issues**

Look into the feasibility of working with organisations such as Fair4All Finance, piloting a fair finance product to provide (underwritten) credit for citizens who are not able to access low-cost finance in the market.

#### 6 **Increase availability of affordable childcare**

Examine approaches to piloting new affordable community based childcare settings in areas of the borough where the greatest need exists, based on an audit of the childcare provision in the borough.



#### 7 **Deliver joined up action for the development of Roehampton**

In line with the single conversation theme, key stakeholders from Roehampton and wider Wandsworth should collaborate to develop a joined-up strategy for improving access to essential services, support, and the overall development of the Roehampton area.

- Access to support, services, and improved social infrastructure:
  - As part of the Family Hubs approach (recommendation 1), focus on Roehampton as a particularly impacted area in Wandsworth to deliver one stop shop models providing holistic support around access to eligible benefits, housing support, childcare support, wellbeing support and assistance to our refugee and asylum-seeking communities.
  - Flourishing/liveable communities- Looking longer term the council should incorporate considerations of liveable local areas into its planning and infrastructure policy and plans associated with Roehampton. This should include considering what type of infrastructure and social provision the area would need to reduce the demand on residents to travel further distances and spend more to access essentials. Other infrastructure could be open workspaces, designated childcare facilities, and economic development strategies to attract businesses to the area.
  - The council and its partners should look to maximise the use of assets to support social infrastructure and civic capacity initiatives.

- Access to affordable and healthy food:
  - Within the development of the Food Strategy (recommendation 32), include a focus on improving food availability in Roehampton. This could be done through piloting pop-up food markets and community-led food provision models, possibly through council-funded grants to local organisations.
  - Review the tools available to influence planning processes to encourage increased provision of affordable food in Roehampton. For example, this could involve a strategy to support the development of a budget-friendly large supermarket in an accessible area of Roehampton to reduce the need for residents to travel further for food or purchase from more expensive options such as corner shops and higher-end supermarkets.
- Access to Transport:
  - The council should work with partners to increase the reliability, frequency, and safety of the bus routes in and out of Roehampton. In addition, whilst the closure of Hammersmith bridge is also affecting transport routes in Roehampton, the council should consider ways to provide an additional transport service to Roehampton, either through a bus route or via community travel options.

## The Wandsworth System

### 8 Build a Single Conversation approach to improve partnership working across Wandsworth

The Wandsworth system, including anchor institutions, the voluntary and community sector, local businesses, and residents, should be a key part of this conversation (see recommendation 1), and work with the council as equal, strategic partners to deliver on the areas referenced in recommendation 1.

### 9 Deliver joined up action for the development of Roehampton

In line with the single conversation theme, key stakeholders from Roehampton and wider Wandsworth should collaborate to develop a joined-up strategy for improving access to essential services, support, and the overall development of the Roehampton area, as referenced in recommendation 7.

### 10 Communication: take a whole system approach to sharing support available (both council and local support)

- Design a centralised information hub to increase awareness of available support and benefits, equipping local organisations with knowledge of the support available and citizens with knowledge of what they are eligible for.
- This will contribute to a 'make every contact count' approach whereby everyone who interacts with residents, starting with front line council staff, is provided with the knowledge on support available to take a holistic approach to supporting residents.
- This involves improving the accessibility of information, both internally across staff channels and externally through websites and networks for external partners (taking into consideration digital exclusion and non-digital methods of information-sharing).

## **11 Data sharing: Improve data sharing between local organisations and the council**

- Expand reciprocal data-sharing partnerships between the council and local partners to better enable all partners to deliver more specialised services. This could for example be done through new data-sharing pilot projects that evaluate and tackle the health and life expectancy impacts of the Cost of Living within the borough.
- Using the available data to create a narrative shift which focuses more on identifying the most vulnerable residents within the borough and communicates to relevant stakeholders which areas are most at risk of crisis, and target services and support (building on the Low Income Family Tracker (LIFT) approach).

## **12 Build a joined-up response with all Wandsworth partners to solving the issues facing those in poverty and struggling with the Cost of Living crisis: housing and benefits, health, employment**

- Carry out a short and quick feasibility study into potential models and approaches that could be adopted and trialled, such as the Foundational Liveability model or Hilary Cottam collaborative practice model. This would be delivered with the aim of safeguarding against poverty and focusing on liveability, with the ambition of supporting and encouraging flourishing communities in all areas and communities in Wandsworth.
- Examine the opportunity to work with organisations associated with these models to develop and pilot new approaches to supporting communities and those most impacted by the Cost of Living in Wandsworth.

## **Regional and Central Government**

### **13 Lobby Central Government to improve its data-sharing**

Lobby the government on improved approaches to data-sharing, including the Department for Work and Pensions around data on benefits uptake and auto-enrolment. Additionally, Wandsworth Council should offer themselves for a pilot scheme to implement this data-sharing.

### **14 Lobby Central Government to review benefits legislation with the aim of maximising household income**

Work with other London councils to develop a lobby position to central government on:

- A benefits offer which advocates for a minimum income guarantee model and a floor mechanism for Universal Credit (drawing from the Essentials Guarantee policy position developed by the Joseph Rowntree Foundation and Trussell Trust).
- The minimum income guarantee could have an examination of sustainable diet rather than the bare minimum diet, so that families in poverty are able to afford fresh fruit and veg, rather than cheaper poorer quality food.
- An examination of the criteria for deductions from benefits for people suffering hardship (i.e., previous overpayments, and arrears).
- Auto-enrolment of all forms of benefits support.

# Housing theme

## Housing Recommendations

Based on these key issues, we recommend

### Wandsworth Council

#### **15 Wandsworth Council must be ambitious on Housing to deliver more alternative forms of affordable housing and ensure decent housing in all tenures**

It is vital that the council shows ambition in relation to housing. In particular:

- The Commission supports the council's commitment to seeking social rent tenures on future planning applications where possible. The Commission also support the council's commitment to using policies and practices to improve conditions for tenants in the private rented sector.
- The council should actively explore innovative ways to increase the social housing supply in Wandsworth to support resident's needs. Ideas that could be explored are:
  - Consider acquisition as an alternative and additional fast way to increase social housing supply.
  - Using affordable housing grants working with major property portfolio holders (purchasing property portfolios which may have significant retrofitting requirements in the future, providing additional stock in the next 3/5 years).
  - Consider running behavioural campaigns, giving people the opportunity to downsize, allied to a review to speed up and simplify current approaches to managing under occupation.

#### **16 Increase local housing supply:**

Look into creative solutions for increasing supply in different tenures and demographics across Wandsworth communities.

#### **17 Improve conditions for those in temporary accommodation and experiencing homelessness:**

Develop innovative approaches to reducing the number of households in temporary accommodation and provide homelessness support to people who are experiencing severe hardship. This could include:

- Examine options for increasing the supply of temporary accommodation in the area which could be through more council owned locations.
- Review the eligibility criteria and simplify the process of applying for support for people moving into settled accommodation settings.
- Commit to only placing homeless residents in temporary accommodation that is equipped with essential items.
- Provide more support to clients who are not likely to obtain social housing with other housing options such as mutual exchange and mobility schemes.

### Wandsworth System

#### **18 More collaborative working with Housing Associations with private sector landlords and developers to deliver affordable and good quality housing**

Develop collaborative relationships with local Housing Associations to create and implement programmes and initiatives to support tenants. Within this, build a coalition for Wandsworth of tenants, the council as landlord, Housing Associations and Homes England to provide a strong lobby voice for Wandsworth.

## Regional and central government

### 19 Lobby for an increase in supply of affordable housing

Develop a lobby/campaign position to encourage the government to invest in increasing the supply of truly affordable homes to rent and buy. Lobby the government to cease the right to buy schemes for local authorities and housing associations until a longer-term solution for the housing crisis in London has been developed.

### 20 Resolve the key issues facing those in the Private Rented Sector

Work with the GLA, LGA and London councils to review the systemic issues in the London housing market which are impacting on the private rented sector and use the findings to lobby government for legislative and regulatory changes to address these challenges.

### 21 Lobby for regulation of the short-let market to increase housing supply

Lobby the government to consider and review options for regulating the short-let market with the aim of increasing supply locally in the PRS.

### 22 Lobby for the unfreezing of Local Housing Allowance rates:

Lobby to ensure households are receiving adequate income to afford increasing housing costs.

### 23 Seek options for implementing targeted rent controls to deal with excessive rent rises across London

Work with the Mayor of London to develop a regulatory model which would aim to cap the rate for rents in the PRS and lobby for a development of the emerging provisions in the Renters Reform Bill.



## Food theme

### Food recommendations

Based on these issues, we recommend

#### Wandsworth Council

### 24 Tackle child food poverty through targeted campaigns in relation to school food

Develop options and pilot projects to test the impact and value of approaches to providing additional ongoing support for low-income families in relation to school food. (i.e., expanding FSM or additional cash payments to low-income secondary parents/pre and post school food clubs etc).

#### Wandsworth System

### 25 Build an effective and sustainable Wandsworth Food System

Develop the emerging Wandsworth Food Strategy with Wandsworth communities and organisations to create a whole system strategy using the sustainable food places or a similar model. The aim being to create a sustainable food system in Wandsworth.

- To support this work, pilot the establishment of governance models including a food committee or food council to provide a focus on longer term objectives and effective mechanisms to objectively assess the impact of specific projects and initiatives.
- Within the emerging Food Strategy for Wandsworth include a clear ambition to support the transformation of local food banks into more sustainable and equitable food provision services, such as

Affordable Food Clubs. This could range from social supermarkets and pantries to food buses and larders, and local food cooperatives with a focus on providing a range of specialist financial advice and guidance in addition to the food offer.

- Support local community food initiatives, such as facilitating community growing sites, supporting local sustainable food entrepreneurs and food waste use initiatives.

## Regional and central government

### 26 Tackle food deserts

Work with London partners (GLA/London Councils, the Centre for London) and the Consumer Data Research Centre at UCL to develop a model for mapping the affordability and availability of food in the area which could be piloted in Wandsworth ( linking to recommendation 7, Roehampton is a potential area meeting this criteria ). Use the data and insights to direct action on pilot options for sustainable food provision considering the locations, clients, targeted need, and the differing socio-cultural demographic profiles and employing the council planning system tools to influence provision where possible.

# Energy theme

## Energy recommendations

Based on these issues, we recommend

### Wandsworth Council

#### 27 Deliver improved enforcement and regulation in the social housing & private sector

- The council are recommended to deliver more stringent and thorough enforcement of the Domestic Minimum Energy Efficiency Standard (MEES) Regulations and quality checking on the installation of energy efficiency measures in the area. This should include thorough quality checking on the procurement process and delivery of these contracts, and the recruitment of more Environmental Health officers to enforce minimum standards.
- Secondly, the council in partnership with the Borough's private rented sector should deliver a dedicated engagement strategy with the Borough's private landlords which provides detailed information and support on how the private sector can implement energy efficiency tools in housing using schemes available and ensuring this is done to a good standard. This could involve projects such as producing a retrofit toolkit for private rented sector landlords and opening up the tool Supply Wandsworth for better procurement processes.
- To look at ways of reducing bureaucracy and simplifying processes for delivering green solutions to mitigate the impact of the increased cost of household energy.

## Wandsworth System

### 28 Encourage and facilitate learning for green skills

Work with education providers, particularly South Thames College and Roehampton University on creating attractive routes into green skills, such as via funding of apprenticeships. Deliver this alongside a targeted campaign via social media to raise awareness of green skills opportunities locally.

### 29 Deliver effective social prescribing

The council are recommended to build a partnership with local health organisations to deliver a social prescribing service for those with health issues, which are linked to or exacerbated by cold homes and lack of heating, and who live in energy inefficient households (an EPC rating of D or below). This requires collaborative working between anchor institutions in order to support residents, including effective cooperation between local government departments such as public health, adult social care, housing teams, local community support organisations, GPs, and local hospitals to ensure those suffering health problems as a result of fuel poverty are supported in a holistic way. For example, through:

- A scheme to fund the installation of boilers and/or heat pumps which will increase public health through prevention and create NHS savings.
- Deliver financial support to pay for heating on prescription, which has been shown to increase health, reduce stress and limit demand on health services.

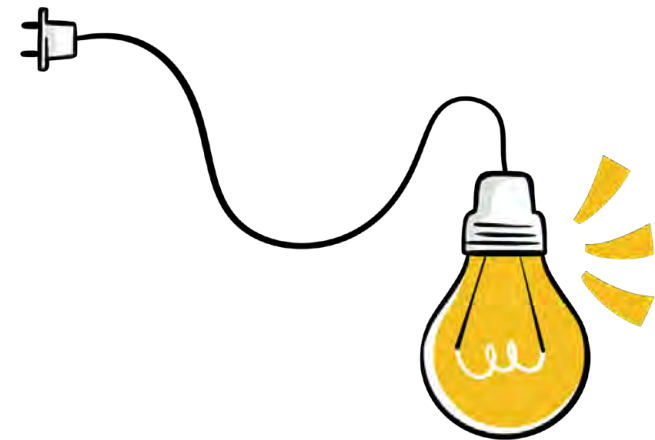
## Regional and central government

### 30 Lobby Government to develop a Green Skills strategy

The council should develop a lobbying position that advocates for a central government led strategy on preparation for the increase in green skills which are predicted to be required in coming years. This includes lobbying for more funding for green skills which is then linked to government funded employment schemes such as apprenticeships associated with delivering schemes like the Green Homes Grant, providing clear pathways for young people in this sector.

### 31 Lobby Government to deliver a social tariff for energy bills for low-income households

The council are recommended to lobby the government to introduce a new social tariff to lower the cost of bills for lower income households. It would be a government mandated, targeted 50% discount for qualifying consumers, which would provide more targeted support which could be evidenced to be more progressive and more cost-effective in the longer term.



## Transport recommendations

Based on these issues, we recommend

### Wandsworth Council

#### 32 Consider delivering financial support for travel to those most in need

- Review the feasibility of delivering support schemes for travel to those in low-income households.

#### 33 Deliver action to facilitate walking and cycling in Wandsworth:

- Deliver a project to facilitate community cycle hubs, providing community bikes/discounted bikes and cycle training in identified areas of need. This could be piloted initially in Roehampton.
- Consider tariffs for bike hangars in identified areas of low Public Transport Accessibility Levels (PTALs) in Wandsworth and invest into the delivery of more bike hangars in the borough to allow space for this more affordable travel option.
- Invest into wider provision of cargo bikes to become more available in the borough.
- Implement infrastructure improvements as outlined in the new Wandsworth walking & cycling strategy with associated public realm improvements in line with healthy streets indicators to encourage walking a natural, cheaper, and inclusive choice.



## Wandsworth System

#### 34 Establish a Disability Working Group on Transport and Infrastructure

To ensure the continued inclusion of disability consideration in all policy, the council should work in partnership with local communities to support the establishment of a Disability Working Group which reviews and advises on the design and planning process of new infrastructure within the borough.

- This group should be independent from the council, however work closely with relevant officers to ensure those with disabilities and different needs are considered in transport and planning policy. This will have many positive impacts, including the long-term effect of making Wandsworth more easily accessible to walk and wheel by those with disabilities, meaning our residents can reduce spending on public transport due to more accessible active travel options. The group may look to support interventions to make walking and wheeling easier and other cycling interventions.

## Regional and central government

#### 35 Lobby for means-tested discretionary fares

- Develop a lobby position on changes to discretionary fares which uses benefits data to automatically passport households into receiving a discretionary fare. This should include a question around if services, and discretionary fares, are meeting the needs of people who need them most.



# 6 Appendices

## WANDSWORTH COST OF LIVING COMMISSION

WANDSWORTH TOWN HALL 23 AUGUST 2023

## DEVELOPING OPTIONS FOR THE FOOD THEME

### UNDERSTANDING THE WANDSWORTH SYSTEM & HOW IT IMPACTS ON COL SOLUTIONS

ILLUSTRATED BY JIAZHEN CAI

### WANDSWORTH SYSTEM

**When nothing works**  
From Govt of Wands. for Communities

**A FOUNDATIONAL APPROACH THE POLITICS OF IMPROVEMENT**

**MAKING THINGS WORK AT LOCAL LEVEL: THE PUZZLE OF WHAT TO DO AND HOW TO DO IT**

**FOUNDATIONAL LIVEABILITY AND ITS OVERLAP WITH INTERIM REPORT**

**COMMISSION INTERIM REPORT**

THE FOCUS ON HOUSING, FOOD, ENERGY, TRANSPORT, ESSENTIAL COSTS IS AN EFFECTIVE WAY OF FOCUSING ACTIONS. HOWEVER, THE FOUNDATIONAL LIVEABILITY APPROACH ADDS PILLARS OF PUBLIC SERVICES AND SOCIAL INFRASTRUCTURE.

### POVERTY & HEALTH IMPACTS OF COL

**UNDER SEVERE PRESSURE EVERYDAY**

**INCREASED LONG-TERM ILLNESSES, EXAGGERATED BY COST ISSUES**

**INCREASED LEVELS OF MENTAL ILLNESS, CORRELATION OR CAUSALITY ON PAYING BILLS**

**POTENTIAL SOLUTIONS**

- UTILISING STRATEGIC ROLE OF HEALTH AS ANCHOR INSTITUTION
- PREPARE FOR WINTER + COMMUNICATIONS
- STAFF AS A HUGE RESOURCE

**FOUNDATIONAL LIVEABILITY FOCUSES ON HOUSEHOLDS AS A PRACTICAL MEASURE**

LIVEABILITY DEPENDS ON 3 THINGS WITHIN A HOUSEHOLD

- RESIDUAL INCOME
- ESSENTIAL SERVICES
- SOCIAL INFRASTRUCTURE, PLACES & ACTIVITIES

**DISCUSSION POINTS**

- IDENTIFY LOCAL ISSUES & BUILD STRONG PARTNERSHIPS
- CONSIDER ISSUE OF LACK OF RESIDUAL INCOME AND TIME
- BUILD THE ROAD AS WE GO ALONG
- ISSUE OF GENERATIONAL EFFECTS OF TIME & MONEY CONSTRAINTS
- STATE TOP-DOWN CONSTRAINTS WHEN NEEDED

**SYSTEM**

WANDSWORTH WORKS WELL AS SYSTEM IN PARTNER AGENCIES. AND WANDSWORTH DOES HAVE COALITION OF THE WILLING

**STRATEGY**

- TANGIBLE ACTION
- LOOK AFTER OWN WELL-BEING
- DEFINE THE SYSTEM
- EXAMPLE: PENSION CREDIT CAMPAIGN
- PLAY OUR STRENGTHS IN THE SYSTEM
- CREATE DATA DASHBOARD

**CHALLENGES TO COL**

- ACROSS CHANNELS
- HOUSING IN LONDON
- CRISIS AS THE NEW NORMAL
- PUBLIC SPENDING
- LONDON COUNCILS
- INFLUENCE ON CHANGE

### HOW CAN WANDSWORTH GET MORE LOCAL SOCIAL INNOVATION?

**BRING SENIOR COUNCIL OFFICERS & INTERMEDIARY REPS TO BUILD SHARED UNDERSTANDING OF LIVEABILITY OBJECTIVES**

**WANDSWORTH HAS THE OPPORTUNITY TO BECOME THE CONVENER OF LOCAL SOCIAL INNOVATION AND MANY KINDS OF ORGANISATIONS CAN ACT AS CONVENER**

**SHORT RUN PROJECTS WITH POWER MANAGEMENT AND FINANCE**

**DIRECTION OF DEVELOPMENT OF NHS AND MECHANISMS**

**THE MOST RESONANT TASK IS DEVELOPING A FRAMEWORK TO RESPOND TO COMPOUND IMPACT OF COST OF LIVING CRISIS**

**COMMISSIONING CYCLE**

**CONSIDER UNMET NEEDS IN THE COMMUNITY**

**! BUREAUCRACY**

SHORT-TERM COMMUNITY BASED PROJECTS - SMALL CHANGES WITH ALTERNATIVE 1% IMPROVEMENTS

**FINANCIAL HARDSHIP**

PAN LONDON PERSISTENT ON COL AND WORK GOING INTO WINTER

LONDONERS ARE FINANCIALLY STRUGGLING

BILLS UNCLAIMED SOCIAL WELFARE

PERSONAL DEBT PROBLEM & POVERTY

**SHOPPING LIST FOR FOOD PARTNERSHIP**

**FOOD PARTNERSHIP & NETWORK**

NEW NETWORK BASED ON SUSTAIN MODEL

THE VALUE OF PARTNERSHIP WORKING AND FOOD PARTNERSHIPS

**MORE FINANCIALLY SUSTAINABLE MODELS**

- FOOD CO-OPS BRIDGE THE GAP
- LONDON FOOD LINK - COMMUNITY FOOD ENTERPRISES
- MOVE AWAY FROM RELIANCE ON SURPLUS FOOD AND INCREASE BUYING POWER
- IMPROVE DEVELOPING WRAP AROUND SUPPORT AND CASH FIRST APPROACHES - FIT IN EMERGENCIES
- SCHOOL MEALS

**BUDGET IS DIRT**

**BUILD GRASSROOTS COMMUNITY**

**FOOD WHISTLE**

IT IS HAPPENING NEARBY IN WANDSWORTH

**AFFORDABLE MEANS AND OFFERS FOR SPECIAL AND RELIGIOUS DIETARY CHOICES**

**GROW EDIBLE GREEN THINGS IN GARDENS**

**FOOD SUB-COMMITTEE**

SET UP A COMPREHENSIVE LIST OF PROVISION OF FOOD SPACE AND SCHEDULES IN THE SAME AREA

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# The Commission

## Commissioner Profiles

### Meet the Cost of Living Commissioners:

#### **Ian Tattum, Joint chair**

Ian is the Vicar of St Barnabas Church in Southfields and Chair of Governors at Riversdale Primary School. He has recently stepped down as Area Dean of Wandsworth, gaining extensive knowledge of and building strong networks within the community in Wandsworth.

#### **Dorian Leatham, Joint chair**

Dorian is a people-orientated senior executive leader with extensive experience in the local government sector, working to address some of the most fundamental issues such as diversity, equality and housing provision.

#### **Councillor Kemi Akinola, Vice chair**

Kemi Akinola is Deputy leader of Wandsworth Council and cabinet member for the Voluntary Sector, Business and Culture. She is the founder of the charity Be Enriched and a Director of Brixton People's Kitchen.

#### **Dame Cathy Warwick**

Cathy has lived in Wandsworth for forty-three years. She was Chief Executive of the Royal College of Midwives, has recently ended her term as Non-Executive Director on the Board of Kingston Hospital and is the Chair of the British Pregnancy Advisory Service.

#### **Gillian Norton**

After an executive career in local government, Gillian was appointed Chairman of St Georges University Hospital in April 2017. She is also a Member of the Government Commission on COVID Commemoration.

#### **Tylor-Maria Johnson**

Tylor-Maria is a Senior Policy and Data Analyst at Policy in Practice. She is leading Policy in Practice's current analysis of how the Cost of Living crisis is affecting low income households across the UK and has published three blogs featuring her work.

#### **Lauren James**

Lauren is a Senior Consultant at MP Smarter Travel, a sustainable transport consultancy based in London. Lauren has a particular interest in working with disadvantaged groups within communities, or those that are often under-represented in active travel.

#### **Toby Costin**

Toby is one of the Directors at Crew Energy, a local community benefit society which has been running energy advice and fuel poverty assistance services since 2017.

#### **Alex Colás**

Alex is a Professor of International Relations at the Department of Politics in Birkbeck College, University of London where he directs the M Sc in Food, Politics and Society and the MSc in International Security and Global Governance.

#### **Arshad Daud**

Arshad is Chair of Balham Mosque & Tooting Islamic Centre, Chair of Balham and Tooting Community Association and Trustee at Al Risalah Education Trust. He is a Community Leader & Board level professional based in South London.

#### **Tim Lang**

Tim Lang has been Professor of Food Policy at City University's Centre for Food Policy since 2002. He has extensive experience as an advisor to various bodies, including the World Health Organisation, four House of Commons Select Committee inquiries, and the Mayor of London.

### **Youth Council Representatives & Keziah Gordon**

Keziah Gordon is the Childrens Services Participation Lead & Wandsworth Youth Council Facilitator at Wandsworth Council. Keziah has regularly discussed the cost-of-living crisis with local youth groups and shared their views through feedback to the Commission. The Commission has also worked directly with Wandsworth Youth Council, a group of 30 young people who work together to ensure young people's voices are heard by politicians and decision makers.

### **Kath McDonnell**

As an employee of Battersea and Wandsworth Trades Union Council, Kath represents around 25,000 trade union members who live and work within the borough. One of their aims is to improve generally the economic and social conditions of all working people.

### **Beverley Corson**

Beverley is the CEO of Wandsworth Chamber of Commerce alongside running her own business. Having lived in Wandsworth most of her life, she is passionate about the Borough and works to help SME business leaders to maximise their potential, achieve business growth and fulfil their ambitions

### **Liz Moreton**

Liz was a Commissioner from November 2022 to April 2023. She was the Director of Creativity and Social Change, Battersea Arts Centre and delivered an extensive range of arts and cultural projects, including projects supporting young people across Wandsworth.

## Terms of Reference

### Context

In response to the current cost of living crisis the Council has made a public commitment to supporting residents who are impacted by the cost-of-living crisis and immediate action is being taken. This will be followed up with further support throughout 2022, with the Council creating a Cost-of-Living Crisis Reserve Fund of £5m to underpin further work in conjunction with partners, to support residents and businesses through the crisis.

However, the Council is clear that it does not have all the answers and that long term change and action is required to support residents with this and any future crisis. Therefore, the Council has decided to hold an independent Cost of Living Commission, which will listen to residents and local organisations as well as looking at all available data and research, in order to identify potential actions that the Council its partners, the wider community and regional and national government may be able to take.

### Core task

To determine what actions Wandsworth can take to mitigate the cost-of-living crisis for borough residents.

#### Objectives

1. To examine and define the multiple factors which are driving the cost-of-living crisis in Wandsworth.
2. To review a national and local evidence base of literature, studies and Commissions looking at the causes and impacts of the cost-of-living crisis.
3. To engage with local Wandsworth communities using a Place based approach to gather views, information, and solutions at a community level.

4. To consider the whole system drivers and impacts and develop system-based solution.
5. To develop a series of long- and medium-term recommendations which can be used to inform systemic changes in Wandsworth.
6. Where appropriate, to use these recommendations as the basis for representations to regional and national government policy and civil society measures and interventions which would support Wandsworth citizens impacted by the cost-of-living crisis.

### Scope

- a) The Commission will focus on the four key elements of the cost-of-living crisis:
  - Food
  - Housing
  - Fuel
  - Transport
- b) The Commission will not look at specifically levels of income as this aspect falls outside the area of influence for the Council, however the Commission will consider the impact of work and worklessness on the overall programme of work.
- c) The Commission will focus on medium to longer term solutions and interventions as immediate action is being taken by the Council and partner organisations to support Wandsworth communities.
- d) The work of the Commission will be grounded in the Wandsworth community using a Place Based approach to target the specific circumstances in Wandsworth, to engage the community and a broad range of local organisations from different sectors as active participants.

## Method of working

There will be an initial meeting of the Commission which will review the evidence and data held by the Council and partner organisations to inform the development of the scope and the programme of work. This session will cover the Terms of Reference for the Commission, and review of evidence and data and use this as the basis for setting and approving the programme of work.

The Commission will meet regularly holding a number of evidence gathering sessions in community venues across the borough, these sessions will have a thematic and/or geographic focus. At each of the sessions the Commission will gather evidence from witnesses and review the area under consideration. This evidence will then be collated and analysed and will then inform the development of recommendations made by the Commission.

Through basing recommendations on the evidence heard and reviewed by the Commission, the Commission will be able to propose solutions that are specifically aligned to the intricate issues facing all our residents.

The Commission will follow consensus based decision-making approach, allowing the group to find and propose solutions which Commissioners actively support. This ensures that all opinions, ideas and concerns are considered when developing recommendations.

The meetings will be held in public, and the detail of discussions and the lived experience examples along with the findings will be documented by the Commission. The Commissioners will then review and consider the evidence collected and use it to inform their findings, reports, and the recommendations from the Commission.

As part of the Place Based approach, the Commission will also develop a consultation and engagement approach that will enable it to seek the views of the community on key elements of the Commissions programme. This may include independently facilitated

and commissioned focus groups held in community venues across the borough. In addition, the Commission can run an online survey alongside the independently facilitated focus groups to widen the net and add robustness and scale of the views collected.

Gathering the views of the community is extremely important in order for the Commission to propose recommendations that are both realistic in terms of achievement by the Council, its partners and our residents and reflective of the specific challenges faced by our community. To further support this aim, the Commission will seek to bring the community into the conversation at each stage and will set out a sense-checking process which will be overseen by community stakeholders to ensure the work of the Commission and its recommendations are appropriate.

## Outputs

The Commission will provide an interim report early in the lifecycle of the programme which highlights the key findings from the research and engagement and the emerging findings in terms of actions, interventions, and initiatives to address the issue.

The development of the final report will be led by the independent Co-Chairs and will be independently authored and agreed by the members of the Commission, it could focus on whole system aspects of the cost-of-living crisis with recommendations which address issues in Wandsworth and if appropriate at a regional and national government level.

## Timescale

The Commission will last for one year, concluding its work by Winter 2023.

## Workplan

The Commission will agree a workplan, a schedule of evidence gathering sessions and associated meetings to cover the key elements of the scope.

## Membership

The independent Cost of Living Commission will consist of both experts in particular elements of the work and those who live and work in the borough, this will ensure that they are able to contribute local context, knowledge and understanding to the work and findings of the Commission. The Commission will include the following members.

Name	Organisation
Rev Ian Tattum - Joint Chair	Reverend of St Barnabas, Southfields
Dorian Leatham - Joint Chair	Independent Consultant & Ex-Senior Director, Local Government
Councillor Kemi Akinola - Vice Chair	Deputy Leader of Wandsworth Council, Lead on voluntary sector, business engagement and culture.
Professor Tim Lang	Professor of Food Policy, City, University of London
Professor Alex Colas	Professor of International Relations, Birkbeck, University of London
Lauren James	Senior Consultant, Smarter Travel Consultancy
Kath McDonnell	Officer, Battersea and Wandsworth Trade Union Council
Arshad Daud	Community Leader, Balham and Tooting Mosque

Cathy Warwick	Non-Executive Director, Kingston Hospital NHS Foundation Trust
Gillian Norton	Chair of St George's University Hospital, NHS Foundation Trust.
A young person who is a member of the Youth	Wandsworth Youth Council
Tylor Maria Johnson	Senior Policy and Data Analyst, Policy in Practice
Beverly Corson	CEO, Wandsworth Chamber of Commerce
Toby Costin	Director, Crewe Energy
Liz Moreton	Senior Producer, Battersea Arts Centre

## Observers

Invitations to observe will be offered to representatives from London Councils and the Local Government Association to ensure that the wider London and national perspective is considered from their ongoing work on cost-of-living interventions along with a representative for the Wandsworth Integrated Care System.

The Commissioners may also consider representations from other organisations or individuals who wish to observe Commission meetings.

## Secretariat

The Council's Policy and Review Team will provide the secretariat and support function for the Commission collaborating with other council teams. The Commission can also make use of the Council's Insight and Analytics team's capabilities throughout the process. This is most likely to be used during the evidence stage of proceedings where they could

use their skills to assimilate various data sources to create a single picture of life in the borough for each subject matter.

## Data Handling and GDPR

The secretariat will take a number of steps to ensure responsible handling and storage of any data provided for the Commission. In particular, as Council officers, the staff of the secretariat will abide by the Council's policies and procedures in relation to Data Protection and Records Management more details on which can be found on the Council's website at Wandsworth Council privacy notice - Wandsworth Borough Council.

## The themes

The Commission also developed separate Terms of reference for each of the key areas of focus (Housing, Food, Energy and Transport).

### Food theme

**Objective:** To capture the current state of food and the impact of the cost-of-living crisis in the borough and make recommendations about what, if anything, can be done to improve the situation.

### Key lines of enquiry

1. Having a clear and measurable definition of Food Poverty
2. Examining the causes of household food insecurity.
3. Measuring the impact of food insecurity in Wandsworth
4. Determining what the impact of COL crisis has been on food insecurity.
5. Exploring Community based solutions to improve the situation in Wandsworth.

6. Capturing the lived experience in Wandsworth (What are people doing, are they changing habits, how are people dealing with the COL impacts, including health and wellbeing).
7. The health impact of the COL crisis, immediate impact on diet and longer-term health implications.
8. Mapping food provision in the retail /wholesale/manufacturing system in Wandsworth.
9. What recommendations would make a difference and what could the Council do (using the levers and powers they have Public Health / Planning)?
10. Who are the other players in the system, what additional powers and resources are required, what type of system change is required to make big shifts for Wandsworth communities?

## Housing

**Objective:** Identifying potential longer term systemic solutions for people in different tenures and circumstances.

### Key lines of enquiry

1. Defining the problem- Definition of Housing Poverty (Housing cost induced poverty)
2. Who is impacted (key groups /types of tenure)?
3. Gathering the lived experience examples of the impact of the COL crisis on housing costs and the actions that people have taken to mitigate this impact.
4. Reviewing Private Rented Sector affordability and supply in Wandsworth.
5. Reviewing the social housing market in Wandsworth.



6. Reviewing the situation with Wandsworth Council Leaseholders (COL impacts).
7. Considering the impact of the changes in the mortgage market (Wandsworth owners with a mortgage)
8. Reviewing the impact of COL crisis on homelessness in Wandsworth.
9. Looking at the impact of overcrowding /under occupation issues.
10. To develop a range of community-based solutions focusing on the national, regional, and local aspects

## Energy

**Objective:** To develop a range of local ideas which will provide longer term solutions to the tackling fuel poverty for communities and businesses in Wandsworth.

### Key lines of enquiry

1. Develop a clear and measurable definition what is fuel poverty
2. What are the elements of Fuel poverty (fuel poverty gap) + household income / energy requirements /fuel prices)
3. Who is impacted, how are they impacted and what are the subsidiary impacts (Working with key groups in stakeholder mapping)?
4. Who might fall into fuel poverty in the future /look at future proofing scenarios/ heat pump etc.
5. What are the systemic issues, nationally, regionally and locally?
6. Identify potential barriers (ie decreasing energy usage /retrofit / massive capital funding requirement, social housing /issue tenancy makeup)

7. What are the key barriers, who are the associated stakeholders?
8. How does this link to other elements of the Commissions work?

## Transport

**Objective:** To review the transport system in Wandsworth and identify systemic solutions to Improve access to transport issues in a sustainable way for all Wandsworth citizens.

Focus on groups with disproportionate access to transport, which is caused by costs, but also disproportionate access which increases the impact of the cost-of-living crisis. E.g.

- people that can no longer travel due to cost-of-living issues, or.
- people that are isolated and cannot get to work which emphasises cost-of-living impacts.

### Key lines of enquiry

1. Identify the issues, who suffers from access issues to transport.
2. Who is transport poor / agree clear definition?
3. Consider how accessible is the transport system in Wandsworth.
4. Review of sustainable transport options for Wandsworth.
5. Review of why people use transport in Wandsworth (impact on employment /leisure).
6. A focus on the young people, education, and training perspective.
7. Examine Transport solutions and opportunities (I.e., mitigating gendered disadvantage)
8. Transport policy cannot work in isolation, determine linking factors.
9. Consider the Impact of national and regional transport policies .

# Place Based Approach

## Schedule of Meetings and focus groups

Meetings	Date	Venue
Launch Event	22 November 2022	Wandsworth Town Hall
Evidence gathering session 1	15 December 2022	St Peters Hall, Battersea
Commission Meeting	19 January	Wandsworth Town Hall
Evidence gathering session 2	28 February	Alton Community Centre, Roehampton
Commission Meeting	21 March	Wandsworth Town Hall
Evidence gathering session 3	27 April	Tooting Leisure Centre, Tooting
Commission Meeting	9 May	Wandsworth Town Hall
Evidence gathering session 4	26 June	Earlsfield Library, Earlsfield
Evidence gathering session 5	18 July	Balham Library, Balham
Commission meeting	23 August	Wandsworth Town Hall
Evidence gathering session 6	7 September	Putney Library, Putney
Commission Meeting	26 September	Wandsworth Town Hall

## Schedule of Focus Groups:

Focus Group	Where	Date
SW15 Women's Network	Roehampton	10 May 2023
Youth Forum members and individual young adults	Battersea	2 June 2023
Wandsworth Carers Centre	Balham	15 June 2023
Wandsworth Older People's Forum	Earlsfield	26 June 2023
Community Action for Refugees and Asylum Seekers (CARAS)	Tooting	20 August 2023
Wandsworth Community Empowerment Network (WCEN)	Mushkil Aasaan Centre, Tooting	31 August 2023

## Witnesses to the Wandsworth Cost of Living Commission & Evidence Sources

### Government Organisations and Anchor Institutions

Local Government Association (LGA)  
London Councils  
Greater London Authority (GLA)  
Integrated Care System Engagement (Wandsworth)  
Southwest London Integrated Care Board  
Battersea and Wandsworth Trade Union Council  
Wandsworth Council

### Policy, Research and Think Tank Organisations

Joseph Rowntree Foundation  
Centre for London  
Foundational Economy Research Ltd  
Policy in Practice  
New Local  
Poverty Strategy Commission  
Poverty Truth Network  
Wandsworth Data & Analytics team

### Housing

Generation Rent  
London Tenants Federation  
National Residential Landlord Association  
Shelter  
Centrepont  
Samuel Estates  
Cadnam Point Residents Association  
Wandsworth Council Housing Department  
Private Sector Housing Lead Officer: Regulatory Services Partnership

### Food

Trussell Trust  
Feeding Britain  
Food Foundation  
Sustain  
London Food Board  
Independent Food Aid Network  
Sustainable Food Places Network  
Kantar (Data insights company)  
Wandsworth Food Bank

Community Dieticians St Georges / Queen Marys Hospitals  
Wandsworth Food Partnership  
Earlsfield Foodbank  
Wandsworth Older People Forum  
The Wonki Collective  
Waste not Want not  
Home Community Café  
Wandsworth Public Health

### Energy

Fuel Poverty Action  
End Fuel Poverty  
National Energy Action  
Association of Local Energy Officers  
Wandsworth Climate Change Team  
Thinking Works  
CREW  
London Rebuilding Society  
Wandsworth Climate Change  
**Transport**  
Transport for London  
TfL Independent Disability Advisory Group  
Centre for London – Transport Policy  
Human Forest  
Wandsworth Cycle Campaign

Wheels for Wellbeing  
Sustrans  
Wandsworth Community Transport  
Wandsworth Transport Strategy

### Additional Voluntary and Community Sector

Citizens Advice Wandsworth  
Wandsworth Youth Groups  
Wandsworth Youth Council  
Katherine Low Settlement  
Home Community Cafe  
Wandsworth Older Peoples Forum  
Bounce Theatre  
Wandsworth Care Alliance  
Roehampton University Students Union  
Community Box, Rackets Cubed  
Little Village  
Battersea Alliance  
Community Action for Refugees and Asylum Seekers  
SW15 Women's Group  
Roehampton  
Wandsworth Carers  
Mushkil Aasaan Centre  
Healthwatch Wandsworth  
Wandsworth Community Empowerment Network

# The Evidence - Summaries

## Wandsworth Cost of Living Commission Survey Results

The survey was used to collect resident responses around a set of questions, looking at both the impact of the cost-of-living crisis and peoples thoughts and insights on solutions that the council and partners could consider. The survey ran from March to April 2023. There were 56 responses in total to the consultation. The following provides a summary of the responses.

### Q3: Have you experienced difficulties in meeting the cost of the following?



### Q4: What are you now doing differently as a result of these difficulties?

Respondents gave a range of answers to this question. The below is a summary of the most common responses, which focus on the behavioural changes made by residents struggling with costs:

#### Fuel:

- Reducing the amount of time the heating is on or not turning in heating, and trying to reduce oven use
- Limiting time the heating is on, despite having serious health treatment, where the side-effects made them feel cold, and because they are not entitled to any state help, they were using limited savings.
- Switching off heating and electricity outlets, avoiding cooking and showering no more than once or twice a week
- Some respondents cited the increased energy needed for heating and aids that they require for support due to disabilities. With rising energy prices, one resident said they were not having baths, and cutting down on the use of these aids, which affects their quality of life.

#### Food:

- Cutting down on food, finding cheaper, low-quality food options, looking around different supermarkets for the cheapest options, not buying fresh fish or meat.
- Not celebrating holidays. One respondent said they were relying on the Roehampton food box even more than ever.
- One resident said they were using food banks and food vouchers, and that they are in rent arrears now and about to be made homeless as they can't afford to renew their tenancy agreement (reflecting the compound impact of rising costs).

### **Transport:**

- Respondents found that the cost of tube & rail is expensive
- Walking several bus stops, travelling hours on the bus so avoid the tube and train. Not going anywhere. Not going even to the free museums due to the traveling costs.

### **Other changes people were making include:**

- Picking up more work
- Not seeing friends and family, not travelling/participating in social, leisure or sport.
- Taking less medicine so we don't have to buy it that often and splitting paracetamol in half when in pain. Having only one warm drink a day and eating only before bed, so there is more food for children.
- Not putting the heating unless children are at home off school.

### **Q5: What solutions or changes do you think could address these difficulties?**

Outlined below are the suggestions for solutions we heard from respondents to the survey:

#### **Fuel:**

- Continue Government support for energy bills for low income/disabled households.
- Implement rules to stop energy companies raising prices while making unprecedented profits and tax their profits appropriately.
- People should be made aware on how to save energy - small changes that could make a difference to the bill.

### **Housing:**

- Implement caps on private rents in the sector
- Force developers to build more low-cost housing
- Provide more and better housing, directly supporting residents most in need
- Hold private landlords to account on their rent increases.
- Increase Local Housing Allowance in line with the inflation

### **Food:**

- Caps on food inflation
- Increased direct support to low-income families for food vouchers/cash approach

### **Transport:**

- Help with public transport costs.

### **General:**

- More help for people living on their own or suffering long term health issues
- Higher wages - For all workers to be on the London living wage in Wandsworth
- More money put into public services to help education, social and health care be better supported and improved.
- Government action to implement laws against rising prices

### **Q6: What other comments do you have about the cost-of-living crisis?**

- The Council needs to use the information it has better – for example, access the different demographic makeup of the Borough and use this to improve direct support from Adult Social Services. There is

a need for more local support services than ever and for them to coordinate with each other.

- Emphasis on physical and mental health support
- Support for those on low-income but not eligible for benefits



This photo is from a local youth group session discussing the Cost of Living crisis with the Commission.

## Call for Evidence Summary

The Commission also carried out two calls for evidence, circulating a range of specific questions and an open comment format to different organisations from local community groups to policy experts, think tanks, and regional and central government peers. Listed below are summaries of the responses we received, which have been considered by the Commission and informed the development of their recommendations.

### What are the main barriers people are facing?

- The cost-of-living crisis has hit 3 key areas for Thinking Works service users -
  1. Increased housing costs, rents etc
  2. Increased cost of energy and household bills
  3. Increased cost of food and essentials. Service users predominantly have low incomes and/or receive means tested benefits and wage / benefit increases / housing allowances / have not kept pace with the increased costs in the 3 key areas.
- For young people, finding somewhere safe, secure and affordable to stay is challenging due to the lack or any affordable housing as well as being able to afford the rental costs and associated bills – undoubtedly leading to stress and poor mental health.
- For older people it is choosing between heating and food during the winter months and the unaffordability of eating healthily, leading to poorer physical and mental health.
- For disadvantaged families it is extremely stressful to find enough work/money to be able to support children (paying bills, school clothing and putting food on the table) putting mental strain on families as parents are stressed and often children can also feel this stress within the household.

- Electric, Gas, food prices, low wages and benefit caps also affect people's spending capacity.

**In your view, what are the top three priority actions that would make a difference in the long term to address the causes of the Cost of Living crisis? These could relate to the Commission's four themes.**

#### **Food:**

1. Lobby government to make recommended changes to improve uptake and awareness of the Healthy Start voucher scheme as proposed by Sustain (food advocacy organisation)
2. Work with local government using the Priority Places for Food Index to develop support packages for areas in their constituency that need support accessing food. The Priority Places for Food Index will enable policy makers to better understand the bespoke needs of their community.
3. Work with the food industry to ensure that healthy food at a lower price is available within communities most in need.
4. The borough needs genuine cooperative shops where basics can be bought in bulk and locals have ownership and control. This would ensure the lowest possible prices for basics.

#### **Fuel:**

1. Bring forward winter fuel payments and increase them, cap the utility companies to prevent significant profits.
2. The best long-term way to reduce fuel costs is to improve insulation in homes.
  - ECO4 is the current scheme open to help in this area though it is flawed. A key factor is the continuing lack of supply chain.

- Support organisations like South Thames College to give those out of work the skills they need to enter the retrofit delivery chain, and this is key to providing jobs, increasing capacity, increasing quality and lowering costs.
- Lobby the government for increased funding in this area.

#### **Housing**

1. In Wandsworth, there is not enough Council housing.
2. Look at innovative ways to affordably increase council housing stock, this could be through building on existing buildings, raising capital funds in different ways.
3. More affordable housing for everyone incorporating rent caps, especially in the private sector. Most private sector rental agreements are only for one year at a time giving them the ability to raise rents by as much as they want every year. Longer term agreements should be available, and the annual increases capped. Government help on bills and food provision. Making activities and facilities which improve physical and mental health affordable for everyone.

#### **Roehampton**

1. A discount supermarket should be explored in Roehampton, enabling residents to shop locally, buy fresh ingredients at a decent price, and drive money into the community through wages. It could act as an anchor tenant to improve the retail offer here.

#### **General**

1. More allotments, access to funding for non-profits and charity's

# Report on Focus Group research with members and service users from Wandsworth voluntary sector organisations

May - September 2023

## Introduction

The focus group discussions formed part of the Commission's call for evidence on its key areas of focus, the impact of the rising cost of food, housing, fuel, and transport. Members and service users of six Wandsworth community groups and organisations were invited to take part in a 2.5-hour workshop. These were run between June and September 2023 each consisted of 12-15 people who were invited to talk about their own experiences and/or those of people that they know and to consider possible solutions for the Council, working in partnership with public sector partners, community, cultural and faith groups.

The six groups were selected and contacted by the Commission. There was a focus on identifying under-represented voices and the people most vulnerable during the cost of living crisis. This approach complemented the Commission's approaches to evidence gathering including the community based evidence gathering sessions, Commission meetings the citizen survey and formal calls for evidence.

## The six groups were

- SW15 Women's Network, in Roehampton
- Youth Forum members and individual young adults in Battersea
- Wandsworth Carers Centre, in Balham
- Wandsworth Older People's Forum in Earlsfield
- Wandsworth Community Empowerment Network (WCEN) at the Mushkil Aasaan Centre, Tooting
- Community Action for Refugees and Asylum Seekers (CARAS) in Tooting

84 members/service users contributed and six staff members, with an age range from 16-25 for the Youth group to 70+ for the Older People's forum, the groups were facilitated by a locally based independent and experienced facilitator Elizabeth Lynch.

## Summary of Findings

The Cost-of-Living crisis has exacerbated existing hardship. People who are experienced at living on a small income are now constantly re-budgeting. The precarity of their financial situation is having an impact on many people's mental health, causing depression and panic attacks not previously experienced. Any small financial cushion has been stripped away.

Across all the groups people indicated eliminating treats and eating out with family, reduced support for adult children and grandchildren and a limiting impact on their social lives. People's income is mostly going on rent and bills and so food and transport costs are where they cut back. Organisations and their people want to work with the Council to address changes in communication, how information is shared and to



collaborate on solutions. They also would like to support the Council to lobby and advocate for solutions that need to be delivered by central government, businesses and national agencies. The summary of the key issues, suggestions and insights are listed below.

## Key issues

### Food

- Increased cost of food, especially essentials- pasta, rice, lentils
- Extra difficulties for people with specific dietary requirements with the increased in price, food banks often do not have specific food.
- Healthy food is more expensive than high calorie, heavily processed (fast) food
- Women feeling domestic violence are housed in unsuitable accommodation with dirty kitchens

### Impacts and adapting

- Increased use of yellow label foods in supermarkets
- Using food banks and where possible lunch clubs
- Going without meals (especially people living alone or elders in multi-generational households)
- Harsh impact on single parent families with growing teenagers
- Forced to find various hacks to keep food fresh, bulk cooking and freezing, switching off the freezer, not using ovens.
- Anonymity needed for Free School Meal pupils- shame and stigma at point of access in some schools

### Housing and Energy

- Issues with the need for repairs in housing
- Overcrowding
- Damp and mould issues in housing of all tenures which leads to financial and health issues
- Nowhere to dry clothes in flats and inability to afford the heating needed to do so, compounds damp, increase heating bills
- Need info and access to basic window and door insulation kits
- No joined-up communications between council departments – housing, repairs, health
- People with acute health conditions requiring constant heating/cooling - hardship compounded by having to use a pay as you go card and lack of insulation
- Taking away the energy rebate has had a huge negative impact on low income and vulnerable households
- People with disabilities in a constant precarious state because of the electrical equipment they need to survive
- Need for more regulation in private rented sector.

### Transport

- Roehampton is underserved by public transport. Impacts on young people arriving late for school (and getting detention), people arriving late for work, people on night shifts.
- Bikes are not an option for many because no balcony or garage, because they have a disability or are fearful of the traffic.
- Travel discounts for young people are multiple and confusing
- Freedom passes are greatly appreciated but do not suit older people with mobility issues.

- **Freedom passes for carers:** Example where carers' learning disabled children qualify for a Freedom Pass, but they must buy an Oyster card for their one to one carer. If their disabilities were physical, they could travel alone but they are in effect being discriminated against
- There is a cost on people's mental health because of the prohibitive cost of transport to refugees and asylum seekers.
- Several people without access to concessions reported that the overall increase in fares added to their anxiety when they had to go on hospital and doctor's appointments.
- Transport costs deter people from moving to cheaper locations if they need to travel into town for study or work.

## Suggestions and insights

### Food theme

1. **Food banks.** Could the Council work strategically with food banks and the people who use them to improve the quality of the offer, monitor the geographic spread and reflect dietary needs and cultural preferences? Could the Council look at approaches to address the stigma attached to having a referral to a food bank, by working with Wandsworth Carers on this issue?
2. **Food waste:** Could the Council work with supermarket chains on a strategic approach to minimize food waste? And work with supermarkets and voluntary sector agencies to collate what is happening and coordinate distribution of unsold food that is discarded daily?
3. **Collective buying schemes:** Support community organisations to bulk buy food and other essentials from wholesalers and producers to sell at low cost; support an informal coop, or a neighbour shop.

4. **Free School meals:** the Council should use its influence to end discriminatory practices around FSM. The council should advocate for FSM for all secondary school pupils.
5. **Breakfast clubs:** the Council could work with businesses and schools to make sure all schools have a breakfast club.
6. Lunch clubs for older people should be in every neighbourhood. They address access to a hot meal, staying warm and loneliness. Small charities are reliant on fundraising, but this puts a huge strain on them. How could the council work more strategically with the voluntary and business sector to bring food and resources to support lunch clubs? Central government lobbying is critical.
7. **Meals on wheels:** Use Council influence to ensure an affordable service for housebound elderly/disabled people.
8. Growing food. Support allotments and community growing spaces, gardening clubs.
9. A weekly fruit and vegetable stall for Roehampton. NB. There are no shops selling fresh fruit and veg in Roehampton, only ASDA.
10. Advocate for price-capping supermarket prices for basic food items and eliminating price wars for these items.
11. Advocate for Refugee and Asylum Seekers to be able to work as the majority of people CARAS know really want to work and have skills and experience.

### Housing and Fuel themes

1. Council needs to have a joined-up approach to energy conservation/ climate emergency and maintenance of housing stock.
2. Basic insulation kits for doors and windows (e.g., tapes and other draft excluders) provided by the council or other agency and

distributed at food banks and other centres. Also curtain and bedding banks alongside food banks were suggested.

3. Routine insulation checks to make sure basic insulation is installed correctly as not all individuals are able to do it themselves.
4. The Council invests in social housing, existing stock and new homes.
5. Downsizing from council accommodation, a better speedier system.
6. **Private rented sector.** The Council needs to have a more strategic relationship with private landlords in order to benefit both private and council tenants.
7. A vetting system for lodgers would support older people in their own homes who want to rent out a room, either for income, or at a reduced rate for some practical support. .
8. **Better communication:** A Council 'one stop shop' with a person to speak to for information, advice and signposting to services and departments. When you are sitting.
9. **Information:** Share information about insulation techniques and support bedding and curtain banks. Young people emerging into adulthood need better signposting to council and voluntary sector support, via youth clubs, GP surgeries.
10. **Warm hubs:** These respond to some people's needs and are seen as a good thing, friendly and welcoming.
11. Vulnerable and disabled people and carers. The Council should
  - a) have a proper consultation with carers and plan with them, not pre-judge the ability to work of those cared for;
  - b) build on the data captured during Covid and work in partnership with voluntary sector and communicate with them:
12. Advocate for unpaid caregivers and their economic value. Organising, solidarity, advocacy and campaigning can make a difference. Advocacy and giving profile to this 'forgotten army' and

the work they do would be something that a Council could shine a light on. The council can support strategic initiatives to support carers and their organisations.

13. Advocate for better pay for professional carer workforce with voluntary sector partners. Carers need to be paid properly; they are leaving the workforce to be better paid as cleaners etc.
14. Advocate for a national bank or insurance company to manage equity release with ethical guidelines.
15. Lobby central government to increase the State Pension as it is inadequate.
16. Lobby for a cap on energy price.

### Transport theme

1. Make London Transport free for 25 year olds and under. This would support the economy by putting more spend in young people's pockets to socialise.
2. More buses at peak times when 100s of pupils are leaving school.
3. Can the government get TFL and National Rail to agree a flat rate fare for school children? Buses are free for school children but not the train.
4. Improve training for bus drivers so young people are not penalised for travelling without their bus pass.
5. Carers need transport support themselves –a Carers' Passport that would enable carers to have access to discounts etc. 1-1 Carers need free or discounted travel. Physically disabled can travel alone for free but many with some Learning or neuro- Disabilities are effectively discriminated against.

6. A better functioning taxi service for people who are registered with limited mobility that will get them to hospital appointments or a train station on time.
7. Free travel for everyone seeking asylum. CARAS spend a huge proportion of their budget, which is limited, covering travel costs to carry out activities. The staff said that if asylum seekers had free travel into central London, they could access for example the free public galleries and museums, and this would help to improve their quality of life. Free transport would also enable students to travel just that bit further for their courses and training.
8. **Better use of data:** The council could sort out a Freedom Pass for carers. They have a record of carers who are on carer's allowance and so can use their data to allocate parking permits and Freedom Passes. How can they work with Social Services to optimise their data to support carers with the increases in cost of living?
9. Access to leisure facilities for learning disabled people 26 years plus, not just young people
10. WCEN are working on connecting more strategically with national charities who work with older people to address challenges around access to food and transport.
11. Advocate neighbourliness.

## Wandsworth Cost of Living Commission: Reading list

<b>Title and publication date</b>	<b>Authors</b>	<b>Organisation</b>
Destitution in the UK 2023 (October 2023)	Suzanne Fitzpatrick, Glen Bramley, Morag Treanor, Janice Blenkinsopp, Jill McIntyre, Sarah Johnsen, Lynne McMordie.	Joseph Rowntree Foundation, Herriot Watt university and I sphere
Supply of Private Rented Sector Accommodation in London(July 2023)	Christine Whitehead, Kath Scanlon and Ellie Benton (LSE); and Abigail Davies, Jacqui Daly, Will Holford and Lucy Brown (Savills).	LSE consulting and Savills for London Councils
Policy priorities for transport in London (September 2023)	Klara Blazek, Josh Cottell, Millie Mitchell, Oriane Nermond, Claire Harding	Centre for London
Homes fit for Londoners: London's homes today (August 2023)	Claire Harding, Josh Cottell, Jon Tabbush, Zarin Mahmud	Centre for London
Licence to let: How property licencing could better protect private renters (May 2023)	Zarin Mahmud, Jon Tabbush	Centre for London
A new Framework for tackling poverty (September 2023)	Chaired by Baroness Philippa Stroud	The interim report of the Poverty Strategy Commission
UK Residential Market Survey (September 2023)		Royal Institute of Chartered Surveyors
Unlocking the potential of Big Local partnerships	Julian Dobson, Tony Gore, Kim Graham and Kate Swade	Sheffield Hallam University /Centre for Regional Economic and Social research
The Plan (July 2021)	Chaired by Henry Dimbleby	National Food Strategy
Designing out the most severe forms of hardship in local areas	Grace Pollard and Imran Hashmi	New Local and Joseph Rowntree Foundation
Co-creating Urban Transformation		Agirre Lehendakaria Centrer for social and political studies
Food insecurity in London (April 2023)	Chair Hina Bakhari AM	Economy committee London Assembly
Housing in London 2022 (October 2022)		GLA Housing and land

Unable to escape persistent hardship: JRF's Cost of Living tracker, Summer 2023	Rachelle Earwaker, Senior Economist Maudie Johnson-Hunter, Economist	Joseph Rowntree Foundation
Fifty years of benefit uprating, JRF	Peter Matejic, Deputy Director of Evidence and Impact	Joseph Rowntree Foundation
A minimum income standard for London 2022 (July 2023)	Matt Padley, Abigail Davis, Chloe Blackwell, Claire Shepherd and Juliet Stone	Centre for Research in Social Policy, Loughborough university
Improving the health of people living in Temporary Accommodation in London (September 2023)		A Groundswell project funded by Trust for London
Breaking Point : The Cost of Living crisis in London and what can be done about it October 2023	Tianne Haggar, Kirstie Hewlett, Suzanne Hall, Hannah Piggott, Zara Regan, Rachel Hesketh, Marta Wojciechowska and Rod Dacombe	The Policy Institute at Kings College London
The Mayor of London Food Strategy for London 2018		GLA
Rising Cost of Living in the UK September 2022	Brigid Francis-Devine, Paul Bolton, Matthew Keep, Daniel Harari	House of Commons library
Not Heating, eating or meeting bills: managing the cost-of-living crisis on a low income	Katie Schmuecker Principal Policy Adviser Rachelle Earwaker Senior Economist	Joseph Rowntree Foundation
Hard Up: How rising cost are hitting different places, and how they can respond September 2022		Centre for Progressive Policy
Cost of Living: Impact of rising costs on disabled people	Thomas Weston	House of Lords Library
Trust for London: Various articles Cost of Living Tracker London rent as a percentage of gross pay		Trust for London
The true Cost of Living	Rory Weal, Senior Policy and Public Affairs Manager, the Trussell Trust	Trussell Trust
Green Alliance, Closing the UK's green skills gap	Sam Alvis, James Fotherby, Helena Bennett, Zoe Avison and Joseph Evans	Green Alliance
When nothing works: From Cost of Living to foundational liveability, 2023	Luca Calafati, Julie Froud, Colin Haslam, Sukhdev Johal and Karel Williams	Foundational Liveability Research Ltd
Radical Help, 2018	Hilary Cottam	

## **Specific evidence submitted to the Commission**

Action on Empty Homes- Wandsworth Housing Vacancies Report

Consumer Data Centre: Data sets on food insecurity and food deserts

Cost of Living research ( February and October 2023 ) Healthwatch  
Wandsworth

# Wandsworth Cost of Living Commission

Final Report - Expanded version  
November 2023