

# Merton Council

## Cost of Living

### Strategy & Action Plan

#### 2023-2025

A cross-council boroughwide  
approach  
to supporting people living in  
Merton

## **Foreword**

As costs and bills continue to soar along with inflation, many of our residents face difficult choices in affording life's essentials such as food, housing, and energy. More people are struggling to make ends meet as the cost-of-living goes up, while others are being pushed into debt and crisis.

As an urgent priority, the London Borough of Merton was one of the first councils in the country to declare a cost-of-living emergency, and we remain committed to doing what we can to support residents now, and in the future as this situation deepens.

Our specially created £2 million Cost-of-Living Fund is already making a difference in our community through measures including food banks and parcels; direct payments to those on the lowest incomes; free activities and holiday food vouchers for pupils who receive free school meals; an expanded debt advice service; and energy efficiency audits for eligible residents.

This work is complemented by other programs such as Warm Spaces in Merton venues including all seven libraries, which provide a place of warmth and peace during cold weather, as well as a series of cost-of-living events providing free in-person advice and support on a range of topics.

This action plan builds on our support to date and sets out further measures to assist those most impacted by the cost-of-living emergency. We are doing this both directly and through our network of trusted local partners with advice and practical support. By funding organisations in the community and voluntary sectors, residents can access specialist support more readily.

This action plan focuses on five themes to meet short to long-term needs. From food insecurity, energy efficiency and homes, and finance, benefits and debt to jobs and skills, and the next generation, its approach aims to have currency as long as the cost-of-living emergency continues.

Activities outlined in this plan will be guided by principles to ensure that we're providing the most appropriate support to people, we can be flexible in our approach based on community needs and we are working in a joined-up across the Council and with our partners to provide the right advice and support to residents in need.

**Councillor Billy Christie, Cabinet Member for Finance and Corporate Services**

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## Introduction

The cost of living has become a national crisis affecting millions, with low-income families some of the hardest hit as food and energy bills rise.

The rise in the cost of living is combining with existing disadvantage and vulnerability in our communities, inequalities which already existed and had recently been exacerbated by the pandemic. Many households are now at greater risk of immediate hardship and of reduced opportunity and wellbeing.

The council is uniquely placed to work with partners to identify needs and deliver services and support to protect people against higher costs, targeting help at those facing the most complex challenges. By maximising partnership working and establishing systems to provide targeted support, we can implement a targeted approach. In addition to measures that prevent crisis, the council must co-ordinate government support to ensure it reaches those people who need it. Recent engagement work has been carried out to inform a transformation in the approach to how we work with communities. This new approach is embedded in this strategy and action plan.

In providing support for residents out in Merton's communities, due consideration is given to the council's policies as laid out in the Equality, Diversity and Inclusion Strategy. Equality and inclusion are at the heart of everything the council does, and an equity of support across the borough based on evidence of need informs the actions below.

The council's work in supporting residents through this crisis cuts across all departments. It is only with joined up working that the council can most effectively and efficiently address the many elements impacted in the rise in the cost of living. There are areas in which joined-up working can be improved to maximise the impact of this work, notably in data collection and analysis. It is hoped that the scope and intentions of this Action Plan will lay the groundwork for implementing further cross-council working.

As the cost-of-living crisis progresses, the number of people affected grow, the patterns shift and priorities change. It has become clear, however, that there is a need to plan and build for the next two years, so while this Strategy and Action Plan sets out the landscape and actions as far as we can see, it is a fluid document with actions to be added that respond to the crisis as different priorities emerge.

The Strategy sets out the work so far carried out by the council and its partners in tackling the cost-of-living crisis. It is through the work carried out to date that we have been able to build an informed picture of the areas of need and the work still to be done.

# The Council Plan, Building a Better Merton Together,

## Council Plan Priorities

The new Council Plan sets out our key priorities, actions and how we will measure progress. It is based on extensive engagement with residents, voluntary groups and businesses, and explains the principles and values that describe how we will work to achieve our ambition, in particular the importance of developing partnerships and alliances to achieve our common goals.

It describes a new relationship with our residents, where we work better with communities to identify what needs to change and how we can work collaboratively with them to improve their neighbourhoods. The Council Plan informs all of our strategic delivery plans and explains how we will turn priorities into delivery on the ground and the differences residents will see.

- **Merton will be a thriving place of voluntary and community organisations where giving back is valued and encourages**
  - Delivery of a major Civic Pride Fund to support neighbourhoods and local groups in Merton
  - Deliver a new volunteering portal through Merton Connected and target key groups for recruitment
  - Increase the number of young volunteers working in community programmes through the Children's Trust Board
  
- **Fantastic Educational provision and support will give children the best start and equip residents of all ages with the skills and qualifications to succeed**
  - Enhance support for families through Children's centres and family hubs
  - Deliver new health and wellbeing zones to support digital skills and resident wellbeing
  - Develop our Adult Education commissioning offer to support learning and skills for the future, targeting the east of the borough.
  - Improve pathways to employment through our Adult Education programme
  - Deliver new courses in numeracy, literacy and English for Speakers of Other Languages-through Adult Education
  
- **New developments with design excellence will deliver more affordable housing**
  - Work in partnership with registered providers to encourage greater provision of affordable housing and work with private developers on large sites to meet the Council's affordable housing target
  - Deliver 400 new affordable homes on Council land over the next four years
  
- **Residents will live in good quality housing in the borough**
  - Introduce an Empty Home Strategy to make empty properties suitable for accommodation
  - Develop a Registered Provider Charter and make the Tenants Champion a permanent position
  - Introduce Art 4 and a Selective Licensing Scheme to improve standards in multiple-occupancy home in key wards

- Strengthen housing enforcement with an emphasis on standards and safety in privately rented accommodation.
- Establish a new Registered Provider/Developer Forum to strengthen working relationships with key partners in the housing sector
  
- **More residents will be able to access secure and well-paid employment in a local economy that is fairer and more inclusive**
  - Taking steps to ensure that all our new contracts include a commitment to the London Living Wage
  - Seek accreditation as a Council for London Living Wage status and work with care homes and other employers on the journey towards becoming a London Living Wage borough
  - Develop our apprenticeship scheme to increase opportunities with a focus on disadvantaged young people
  
- **Residents across Merton will be supported through the cost-of-living emergency**
  - Develop a coordinated cross-council response to the cost-of-living crisis through the Merton Partnership
  - Deliver a £2 million cost-of-living emergency fund to ensure support gets to those who need it most

# The Cost of Living for Merton's Residents: Principles and Themes

Through work already undertaken, including community outreach, the Council and its partners have identified five priority themes in which to consider actions that will best tackle the cost-of-living crisis, how it is affecting residents and how best to equip people for future challenges.

- Food Insecurity
- Energy Efficiency and Homes
- Finance, Benefits and Debt
- Jobs and Skills
- The Next Generation

These themes have two overarching aims:

- Meeting immediate needs
- Building resilience for the future

And are underpinned by three guiding principles:

- Reaching People

Striving to ensure the appropriate support and advice is getting to the right people in Merton underpins all the actions in this strategy. As well as making sure actions and policies cover all parts of the borough and throughout its communities, this also includes recognising the stigma attached to experiencing financial difficulties, considering people who may fall through the gaps between different levels of need, and the need for greater digital inclusion.

- Understanding Changing Need

The demand for an up-to-date picture of how the cost of living and any countermeasures introduced are impacting our residents, requires a co-ordinated approach to the collection and analysis of data. It also means having a clear understanding that the cost-of-living crisis is affecting residents and communities across the borough, and any work carried out must be with a boroughwide frame of mind with the ability to refine it around varying levels of need. This also includes finding ways of empowering people to help themselves.

- Joining Up Working

The cross-cutting nature of the impact on residents by the rise in the cost of living necessitates a joined-up cross-council way of working to ensure that people's wide range of needs are being met and all resources being fully harnessed. We will look at ways of ensuring all possible related funding is being accessed without being duplicated, and that communication between directorates and with partners is flowing and clear.

## Groups involved in the Cost-of-Living Support

### Cost-of-Living Working Group

Council - Setting the strategic direction on Cost-of-Living Work

Community Response Steering Group	Merton Partnership Communications Group	Economy and Business Sub Group
<p data-bbox="96 699 136 863" style="writing-mode: vertical-rl; transform: rotate(180deg);">Page 68</p> <p data-bbox="129 603 719 735">Council and partners; sharing ideas and best practice, determining volunteering and neighbourhood support, oversight of local demand and emerging themes</p> <ul data-bbox="107 778 674 1401" style="list-style-type: none"> <li>Merton Connected</li> <li>Wimbledon Guild</li> <li>Age UK Merton</li> <li>Commonside Community Development Trust</li> <li>Friends in St Helier</li> <li>Merton and Morden Guild</li> <li>Citizens Advice Merton and Lambeth</li> <li>Springfield Law Centre</li> <li>South West London Law Centres</li> <li>Polish Family Association</li> <li>BAME Voice</li> <li>Carers Support Merton</li> <li>Merton Mencap</li> <li>MertonVision</li> <li>Merton Community Transport</li> <li>Merton Centre for Independent Living</li> </ul>	<p data-bbox="920 603 1196 635">Council and partners</p> <ul data-bbox="763 667 1323 1230" style="list-style-type: none"> <li>Wimbledon Guild</li> <li>Age UK Merton</li> <li>Sustainable Merton</li> <li>Merton Community Hub</li> <li>Citizens Advice Merton and Lambeth</li> <li>Polish Family Association</li> <li>CroydonPlus Credit Union</li> <li>Merton Connected</li> <li>Merton Chamber of Commerce</li> <li>Home-Start Merton</li> <li>NHS SW London</li> <li>Thinking Works</li> <li>Commonside Community Development Trust</li> <li>South West London Law Centres</li> <li>Springfield Advice and Law Centre</li> </ul>	<p data-bbox="1442 603 1973 699">Council partners, skills and employment opportunities, reporting to Sustainable Communities and Transport Partnership:</p> <ul data-bbox="1379 746 2011 1417" style="list-style-type: none"> <li>Commonside Community Development Trust</li> <li>Love Wimbledon BID</li> <li>Merton Chamber of Commerce</li> <li>Sustainable Merton</li> <li>South Thames College</li> <li>Orchard Hill College</li> <li>Merton Connected</li> <li>Clarion Housing Group</li> <li>Evolve Housing</li> <li>Moat Housing</li> <li>Wandle Housing</li> <li>DWP</li> <li>South London Partnership</li> <li>Tooting and Mitcham Football Club</li> <li>Polish Family Association</li> <li>Merton Centre for Independent Living</li> <li>Wandsworth Training Hub</li> <li>Global Solutions Services</li> <li>MI Skills Development Centre</li> </ul>

<ul style="list-style-type: none"> <li>• Wimbledon Foodbank</li> <li>• Merton Mutual Aid</li> <li>• Sustainable Merton</li> <li>• Dons Local Action Group</li> <li>• Officers from Merton Health and Care Together, Adult Social Care, Policy, Strategy and Partnerships Team, Public Health team</li> </ul>		<ul style="list-style-type: none"> <li>• Reed in Partnership</li> <li>• Need to Succeed</li> <li>• London Learning Consortium</li> <li>• Off The Record (Merton) Youth Counselling</li> <li>• Officers from Merton Public Health, Adult Education, Children Schools and Families, Housing Strategy, HR Apprenticeships</li> </ul>
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<p><b>Fuel Poverty Sub Group</b></p> <p>Council and partners - reports to Community Response Steering Group</p> <p>Page 69</p>	<p><b>Food Response Network (FRN)</b></p> <p>Council and partners - reports to Community Response Steering Group.</p> <p>The FRN has 24 member organisations from across the borough including the Community Fridge Network (CFN). The CFN members are: Sustainable Merton, Commonsense Community Development Trust, Polish Family Association and Merton Community Transport</p>
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## The Cost of Living – A Look Back

With evidence of the growing hardship faced by many of its residents, Merton Council was one of the first local authorities in London to declare a Cost-of-Living Emergency at a meeting of its Full Council on 6<sup>th</sup> July 2022.

A Merton Council Cost of Living Support Fund of £2million was pledged in September 2022, with allocations for the first £1 million focusing on crisis support and addressing immediate challenges. Details of this funding are shown in the table below.

1 <sup>st</sup> tranche allocations				
Item/project	Funding Allocation	Spend 22/23 (P1 - P9)	Project Forecast Spend	Budget Remaining
£60 Post Office vouchers for Council Tax Support claimants	200,000	29,900	70,000	170,100
Funding Thinking Works to provide fuel vouchers and to help people reduce their heating costs	400,000	0	400,000	400,000
Emergency Assistance Fund to support arrangements in the voluntary and community sector	100,000	75,686	75,686	24,314
Funding for Citizens Advice to extend their debt advice provision for two years	200,000	50,000	200,000	150,000
Funding for Community Fridge (Sustainable Merton) to coordinate food provision	100,000	103,500	100,000	-3,500
£160 payments to care leavers, special guardians and in-house foster carers			68,000	
Topping up the initial funding of £400,000 to Thinking Works with a further 300 vouchers			18,429	
Topping up Discretionary Housing Payments fund			40,000	
Miscellaneous Spend (Cost of Living events)	0	4,584	0	-4,584

The council has so far run six Cost-of-Living events in the borough's libraries in conjunction with its voluntary partners. Open to all residents, in total approximately 1200 people attended the six events. A range of voluntary partners were present, offering advice on a range of issues from reducing fuel costs to ensuring all available financial support is being accessed.

The 2022 Merton Partnership Summit was themed on *The Cost of Living – Meeting Needs and Building Resilience* and brought together more than 80 delegates from across the council and the voluntary and community sector. In a keynote speech from the CEO of Citizens Advice Merton and Lambeth, it was noted that the Cost-of-Living emergency is not just “a winter issue” and that “Merton is one of the most proactive and collaborative boroughs”. Workshops were held on each of the five emerging priorities, and the findings form the basis of this Strategy.

All of Merton's libraries have been set up as warm spaces and are available to all residents. They are continuing to increase their events offer and linking in with partners to deliver cost of living themed events. Libraries have also recently expanded their Health & Wellbeing offer with new Health and Wellbeing Zones set up and more health-related activities being delivered including exercise classes, yoga and medical checks delivered by partners.

A cost-of-living webpage has been set up at [www.merton.gov.uk/costofliving](http://www.merton.gov.uk/costofliving), providing up to date information and advice for residents, including details of forthcoming events. It is widely shared by partners and regularly updated. In addition to this, the council's communications team has worked with partners to develop a new combined Merton 2023 cost-of-living campaign called 'Cost-of-Living Action'.

The campaign brings together information about the advice and support available in one creative brand identity, with key messages and images to help residents navigate to trusted sources via the council and its partners.

The campaign is focused on promoting support under the priority themes of this plan. In line with the guiding principles, it is focused on reaching people with targeted information, adapting it as required to best meet the needs of residents, and working with our partners in a joined-up way to share practical and current information.

The elements of the campaign include regular promotion on Merton Council's channels including our e-newsletter, social media, printed magazine and signage as well as in mail outs to residents for example, the Council Tax letters.

By sharing campaign resources and information through the Merton Partnership, whose members provide direct support, the campaign aims to amplify the campaign through local friends and networks. As part of the campaign, the work and faces in our partner organisations are being spotlighted, and they are encouraged to share content from campaign on their channels.

The campaign aims to engage communities impacted by barriers to communications for example, those who are not online, don't speak English as second language, or don't engage with existing council communications channels.

A component of the campaign includes advertising in out of home (streetside and public transport) locations including tram stops, phone kiosks and interiors of bus panels and on digital radio, to reach residents who are not online and digitally excluded or those who don't subscribe to council communications. The first phase of advertising is underway in 2023, with further phases planned.

The Merton Community Hub, set up during the COVID-19 pandemic by the council working in partnership with Age UK Merton, Wimbledon Guild and Merton Connected, has pivoted to providing assistance and support to residents in response to the cost-of-living emergency. Residents can get in touch either online, or, crucially, by phone.

All printed information or advertising includes the Merton Hub phone number as well as the website address to reach those who are not online and digitally excluded, or those who might require a translation service.

The council is also looking at more targeted communications to these communities, including in-language videos to support residents from diverse cultural or linguistic backgrounds.

Phasing of the campaign means that Merton can be responsive to the changing needs to best support residents with the right information as we move through the cost-of-living emergency, and to consider seasonal changes and shifting priorities around fuel and energy use. We are also working with our partners to understand priority issues and adapt the communications focus as needed.

The communications team will carry out ongoing evaluation of the campaign by looking at visits to the webpage, including customised website campaign links from different sources, visitor numbers to events, and calls into the Hub number about the cost of living.

Updates on the cost-of-living work being undertaken by the council and its partners have been given to the Faith and Belief Forum, the Community Champions, and the Joint Consultative Committee with Ethnic Minority Organisations. These also proved invaluable in terms of hearing first-hand how the crisis is affecting the communities they represent.

Merton Council has become a Living Wage accredited employer. This means that as well as paying all our employees and agency workers at least the London Living Wage (LLW) – something we've been doing since 2013 – we've put a plan in place to ensure all our contractors are also paid at least the LLW or the Real Living Wage (RLW) if the work is carried out outside of London.

The LLW, which currently stands at £11.95 per hour, is independently set by the Resolution Foundation, who have their work overseen by the Living Wage Commission. To ensure our contractors are paying the LLW, or the RLW where appropriate, we've set aside £7.2 million over the next five years to update our contracts when they come up for renewal.

In the coming months, we will reach out to local businesses to encourage them to join us in becoming a Living Wage accredited employer. The current cost-of-living emergency has made it clearer than ever that employees in Merton – especially the lowest paid – need their wages to keep up with the rising costs in their lives. That's why we are working on some incentives to help local companies to do the right thing.

A cross-council Cost-of-Living Working Group was set up in November to draw together and build on the various strands of work being undertaken to address the cost-of-living crisis by sharing knowledge on the changing scale and nature of residents' cost of living needs, both short and long term. There are strong mechanisms in place for engaging with voluntary sector and other key partners, including the Community Response Steering Group and its Fuel Poverty Subgroup, plus the Food Response Network. These provide an opportunity for discussions on key issues affecting residents (see table on p8).

## **Emerging Priorities and Future Focus:**

The work that the Council has already undertaken to help support people with the cost of living has helped to build a picture of where action can now be applied to help not only meet immediate and ongoing short-term needs, but also to build longer term sustainability for Merton's residents.

Below, each priority theme is set out along with an explanation of the areas of work that have been identified. There then follows a set of actions for each theme. These actions will be monitored by the council's Cost-of-Living Working Group, which sets the strategic direction for the borough's cost-of living-work.

### **1. Food Insecurity**

Food insecurity (sometimes referred to as food poverty) describes the situation in which an individual or household has difficulties accessing sufficient, safe, culturally appropriate and nutritious food to meet dietary requirements and preferences for a healthy life due to both the affordability of food and its accessibility within local communities.

Household food insecurity has been significantly affected by the cost-of-living crisis. The Food Foundation's national September survey showed that 26% of households with children had experienced food insecurity within the last month which is the highest level since measurements began at the start of the COVID-19 pandemic. Foodbanks and Community Fridges have continued to become an important resource for many residents in Merton.

Merton Council's Public Health team undertook workshops to develop the Food Poverty Action Plan 2018-2020. This was refreshed in 2021 to help streamline the plan and focus on key areas following the pressures of the COVID-19 pandemic. The plan is currently under refreshment which we anticipate will take us to 2025. The Food Insecurity theme of the Cost-of-Living Action Plan looks to support the development and progression of this plan.

The pre-existing Food Poverty Action Plan themes identified in the 2018-2020 remain relevant to this most recent refreshment of the food poverty action plan and form the basis for the activities under the food insecurity of the cost-of-living action plan:

- 1. A consistent, joined-up and co-ordinated strategic approach across partners to tackling food poverty;
- 2. Make better use of surplus food across Merton and tackle the causes of food waste;
- 3. Strengthen, support and raise awareness of initiatives and volunteering opportunities in Merton working to tackle food poverty).

The actions corresponding to these themes have been developed in light of feedback from the Food Response Network and the Merton Partnership Cost of Living Summit. Details of this actions can be found in the upcoming Food Poverty Action Plan refresh.

### **2. Energy Efficiency and Homes**

A household is said to be fuel poor if it has above-average energy costs, and if paying those costs would push it below the poverty line as far as its remaining income was concerned. The poverty

fuel gap is the difference between a fuel-poor household's energy bill and the size of bill it would need to have in order not to be classified as fuel poor.

Homes need to be retrofitted to reduce energy demand and make homes more energy efficient. This is also linked to tackling the Climate emergency, decarbonising heat and maximising renewable energy generation. As set out in [Merton's Climate Strategy & Action Plan](#) (2020) and Merton's [Climate Delivery Plan for Year 3](#) (Cabinet 20<sup>th</sup> February), this requires joined-up working across the Council, including the Public Health, Housing Enforcement and Climate Change teams, , and Housing Associations, as well as engagement with the private rental sector and owner occupiers as part of the wider retrofitting conversation. Merton recently recruited two new Community Retrofit Officers who will be leading on Merton's strategy for borough-wide retrofit, which includes engagement on retrofit, and maximising access to national retrofit funding in Merton.

In order to help tackle fuel poverty and minimise Merton's future retrofit burden, there is also a need for any new homes to be energy-efficient as set out in [Merton's Draft Local Plan](#).

Residents in the private rental sector are struggling to meet rising rents in Merton. Local authorities have no power to impose caps on rental increases, however they can introduce measures to ensure people have safe and secure private rental accommodation. Climate change funding has been secured for the recruitment of additional capacity within the Housing Enforcement team to lead on the enforcement of the Minimum Energy Efficiency Standards in the private rental sector; recruitment is due to commence in early 2023. There has been a marked increase in the number of people seeking advice on how to manage being in rent arrears.

Home visits made for fixing repairs should be combined with advice on energy-saving measures. Buildings and Energy Subgroup in January.

Working with Health Partners for those with additional health needs as well as the effects on physical and mental health from inadequate heating.

### **3. Finance, Benefits and Debt**

Increasing numbers of people in rising levels of debt or are going into debt for the first time. Figures on new numbers of benefits claimants. People using pay day lenders and loan sharks.

20% of Londoners are currently unable to afford energy bills, even if they cut back/fall behind on other essentials; this jumps to 33% after the energy price cap 1st April, and only 8% think that the energy rebate will help them (ICM survey for Citizens Advice)

From April, nearly half (47%) of people on low incomes predict that they will either have to fall behind on essential bills, or have to cut back on essential spending. (ICM survey for Citizens Advice) 24% of Londoners reported that their household could not afford an unexpected expense. (ONS Opinions and Lifestyle Survey)

Inflation 10.1% in Sept 22. BOE forecast to peak at 13% in 23Q1. Other forecasts significantly higher, including Resolution Foundation at over 18%. Inflation not expected to return to target before 2025.

Communications can ensure we are encouraging residents to seek help, and crucially for the longer-term, to seek help at an earlier stage thereby avoiding more complex problems. Improve residents' awareness of what is available to them or what they are entitled to is key, as is ensuring that people who work directly with residents are fully informed about what is available so that they are equipped to advise.

- Webinars and digital assets available to residents and advisors
- Engage with low wage employers to target their work force – budgeting advice
- Improve younger generation financial skills & budgeting
- Merton Partners could look at contributing to the wider lobbying voice via associations we are member of to raise the local HB threshold.

#### **4. Jobs and Skills**

Any resilience for the future in facing the Cost-of-Living must include a strategic approach to improving people's employment and training prospects. This stretches from furnishing people with IT and money management skills through to growing apprenticeship opportunities, having recruiting practices that ensure Merton residents are aware of the jobs that are on their doorstep, and putting an emphasis on meaningful long-term employment. It also means enabling business and voluntary organisations to become accredited London Living Wage employers by the council acting as a London Living Wage Champion.

December 2022 NOMIS report states that 83.4% of Merton residents are economically active. Unemployment is currently at 3.5% compared to London's unemployment rate of 4.5%. Whilst encouraging, it should also be noted that 5580 residents (4.1%) are claiming benefits which is higher than the national rate of 3.7% (4.7% for London). It is crucial to longer term financial good health for the Council and its partners find ways to improve people's access to good jobs and meaningful employment.

Merton has an exceptional volunteering network. How can we ensure that as many people in Merton as possible are taking up volunteering opportunities thereby not only helping their local communities, but diversifying and enriching their own work experience?

Merton also has a high-quality Adult Learning offer. It is vital that the courses are seen as opportunities for everyone, and to have an ambition of making sure all courses run are fully subscribed. Cabinet recently approved the new Merton Adult Learning Strategy that will increase investment in priority areas of the borough and focus on moving more residents into 'good work', developing a new green skills offer and ensuring that provision is available for all residents to help them improve their social, health and economic outcomes.

#### **5. Next Generation**

What children and young people have told us about their concerns before the cost-of-living crisis. This is what we learned: They were worried about being behind in education; how children from poorer families struggled to access online learning; their mental health had got worse; access to things to do (young people with a disability in particular) and Stop and Search leading to a decline in trust in the police.

1 in 3 children in the UK were already living in poverty prior to the crisis. Poverty impacts significantly on children's health and well-being. Poverty is a major factor towards child abuse and

neglect. Six in ten teachers responding to an NASUWT survey of more than 6,500 teachers said that by the end of the last academic year more pupils were coming to school hungry and nearly seven in ten said more of their pupils were lacking in energy and concentration. 58% of teachers said they had given food or clothing to their pupils and 60% said they had made referrals to outside agencies, with 35% saying they had helped a pupil's family get access to a foodbank

We want to identify ways to help minimise the fear around finances and money for young people, so that the cost-of-living does not define their futures. There is an urgency to ensure our young people are being made financially aware, given the skills to budget, and are encouraged to save from a young age.

## Draft Action Plan

Key activity	Performance Measure	Key strategy/Plan	Department/Division	Activity End Date
<b>OBJECTIVE 1: Continuing cross-cutting work</b>				
Undertake a project to scope the development of a Cost-of-Living data set that enables household and population analysis (linked to Insight to Intervention)	Ensuring funding is targeted to maximise benefit for our residents by growing our capacity to analyse complex data from multiple sources	Cost-of-Living Action Plan	Innovation and Change	2023/2024
Schedule a series of Cost-of-Living events for residents of Merton	Improved signposting for residents via information-giving embedded in communities	Cost-of-Living Action Plan	Communications, Innovation and Change	2023/2024
Reaching into communities to guide residents to support and services available	Tailored communications for different levels of need	Cost-of-living Communications Plan	Communications	November 2023
Supporting the Community Hub and maximising its use by people accessing all available financial support	Maximising the Hub's use as a first point of contact for people accessing services and support	Cost-of-Living Action Plan	Community and Housing, Policy and Partnerships	May 2025

Key activity	Performance Measure	Key strategy/Plan	Department/Division	Activity End Date
<b>OBJECTIVE 2: Tackling Food Insecurity and Food Poverty</b>				
A consistent, joined-up and coordinated strategic approach across partners to tackling food poverty.	6 corresponding actions in the Food Poverty Action Plan with individual measures	Food Poverty Action Plan (2022-25) (link will be included when available)	LBM Public Health	March 2025
Make better use of surplus food across Merton and tackle the causes of food waste.	2 corresponding actions in the Food Poverty Action Plan with individual measures	Food Poverty Action Plan (2022-25) (link will be included when available)	LBM Public Health	March 2025
Strengthening support and raising awareness of initiatives and volunteering opportunities in Merton working to tackle food poverty.	2 corresponding actions in the Food Poverty Action Plan with individual measures	Food Poverty Action Plan (2022-25) (link will be included when available)	LBM Public Health	March 2025

Key activity	Performance Measure	Key strategy/Plan	Department/Division	Activity End Date
<b>OBJECTIVE 3: Improving Energy Efficiency and Homes</b>				
Lobby central Government to address the gap in funding and skills for retrofit	Existing action in Merton's Climate Delivery Plan Year 3	<a href="#">Climate Delivery Plan Year 3</a>	LBM Future Merton	December 2023

Key activity	Performance Measure	Key strategy/Plan	Department/Division	Activity End Date
Develop and deliver a retrofit engagement plan to encourage home and business owners, landlords and tenants to retrofit their properties	Existing action in Merton's Climate Delivery Plan Year 3	<a href="#">Climate Delivery Plan Year 3</a>	LBM Future Merton	December 2023
Explore options to overcome high up-front costs of low carbon measures on homes	Existing action in Merton's Climate Delivery Plan Year 3	<a href="#">Climate Delivery Plan Year 3</a>	LBM Future Merton	December 2023
Support community action looking to drive retrofit	Existing action in Merton's Climate Delivery Plan Year 3	<a href="#">Climate Delivery Plan Year 3</a>	LBM Future Merton	December 2023
Support fuel poor households in accessing national funding	Existing action in Merton's Climate Delivery Plan Year 3	<a href="#">Climate Delivery Plan Year 3</a>	LBM Future Merton LBM Public Health LBM Adult Social Care	December 2023
Engage with social housing providers to drive domestic retrofit	Existing action in Merton's Climate Delivery Plan Year 3	<a href="#">Climate Delivery Plan Year 3</a>	LBM Future Merton	December 2023
Recruit additional capacity to lead on the enforcement of Minimum Energy Efficiency Standards in Merton's Private Rental Sector	Existing action in Merton's Climate Delivery Plan Year 3	<a href="#">Climate Delivery Plan Year 3</a>	LBM Housing Strategy	December 2023
Develop a strategy to retrofit housing and non-domestic buildings in Merton	Existing action in Merton's Climate Delivery Plan Year 3	<a href="#">Climate Delivery Plan Year 3</a>	LBM Future Merton	December 2023

Key activity	Performance Measure	Key strategy/Plan	Department/Division	Activity End Date
Warm and Well Programme	400 Energy Efficiency Assessments completed	To increase capacity with Thinking Works and other partners to promote energy efficiency assessments	Adult Social Care, Integrated Care and Public Health	March 2024
Warm and Well Programme	700 fuel vouchers distributed for residents on pre-payment meters	To develop efficiencies in current processes to ensure more people can access fuel vouchers to the value of £49	Adult Social Care, Integrated Care and Public Health	Sept 2023
Warm and Well Programme	400 residents to benefit from minor installations to support stay warm and well	Using increased capacity within handy person service to install minor products (such as radiator deflectors) to promote energy efficiency	Adult Social Care, Integrated Care and Public Health	March 2024
Warm and Well Programme	50 awareness sessions with Community groups	Develop programme of awareness raising events (such as faith groups, family hubs, community groups) to promote Warm and Well programme	Adult Social Care, Integrated Care and Public Health	March 2024
Warm and Well Programme	Recruit and train 10 community champions to promote Warm and Well	To increase capacity, develop training and mentoring programme with community champions supported by Thinking Works	Adult Social Care, Integrated Care and Public Health	Oct 2023

Key activity	Performance Measure	Key strategy/Plan	Department/Division	Activity End Date
Warm and Well Programme	100 residents to receive support with heating checks	To provide a new function within Thinking Works and partners to support with heating checks and repairs	Adult Social Care, Integrated Care and Public Health	March 2024

Key activity	Performance Measure	Key strategy/Plan	Department/Division	Activity End Date
<b>OBJECTIVE 4: Helping people to manage their finances</b>				
Supporting and maximising take up of Money Management Training courses run by Adult Learning	Increased take up of courses, and scope for growing the number available	Cost-of-Living Action Plan	Merton Adult Learning, Communications	2025
Increase financial Inclusion <ul style="list-style-type: none"> <li>- Continue to offer a wide selection of payment methods including</li> <li>- cash</li> <li>- Direct debit</li> <li>- Credit/debit card</li> <li>- BACS</li> </ul>	Continue to provide the Council Tax Support scheme  Take up of Local Welfare Support scheme and Discretionary Housing Payments	Cost-of-Living Action Plan	Finance and Digital/Revenue and Benefits	2025

Key activity	Performance Measure	Key strategy/Plan	Department/Division	Activity End Date
<ul style="list-style-type: none"> <li>- Post office</li> <li>- Cash or Pay point</li> <li>- Cheque</li> </ul>				
<p>Ensure clear signposting and accessibility of our offer a range of schemes to assist those in need: Council tax support scheme; Local Welfare Support Scheme – cash support for financial hardship and also purchase kitchen appliances and other household items; Discretionary Housing Payment – where housing benefit of universal credit doesn't cover housing costs for exceptional circumstances</p>	<p>Data showing increased numbers of people accessing services via council website and Community Hub, also linked to Cost-of-Living Events</p>	<p>Cost-of-Living Action Plan</p>	<p>Finance, Revenue and Benefits, Communications</p>	<p>2025</p>
<p>Offer extended payment arrangements for council tax or other payments due to the council –</p>	<p>Referrals made from the above</p>	<p>Cost-of-Living Action Plan</p>	<p>Finance, Revenue and Benefits</p>	<p>2025</p>

Key activity	Performance Measure	Key strategy/Plan	Department/Division	Activity End Date
important to make sure not just deferring				

Key activity	Performance Measure	Key strategy/Plan	Department/Division	Activity End Date
<b>OBJECTIVE 5: Improving people's access to good jobs and skills</b>				
Implement the Action Plan developed as part of the new Merton Adult Learning Strategy.	Various measures included within the action plan.	Merton Adult Learning Strategy 2022 – 2026	Community & Housing/Merton Adult Learning	Summer 2026
Further develop partnership and collaboration agreements with key partners	Improved pathways into employment and better signposting/referrals onto other services	Merton Adult Learning Strategy 2022 – 2026	Merton Adult Learning	Summer 2026
Improve relationships with further and higher education organisations to improve progression routes	Improved pathways into employment and better signposting/referrals onto other services	Merton Adult Learning Strategy 2022 – 2026	Merton Adult Learning	Summer 2026
Commission new contracts to focus on key	Improved pathways into employment and better	Merton Adult Learning Strategy 2022 – 2026	Merton Adult Learning	Summer 2026

Key activity	Performance Measure	Key strategy/Plan	Department/Division	Activity End Date
skills delivery in the east of the borough.	signposting/referrals onto other services			
<p>Employment Support Initiatives:</p> <p>The delivery of these programmes is across 5 South London boroughs including Merton by the South London Partnership:</p> <ol style="list-style-type: none"> <li>1. Work &amp; Health Programme</li> <li>2. SLP Integration Hub</li> <li>3. SLP Careers Hub</li> <li>4. SLP Constructing Careers Programme</li> <li>5. Restart</li> <li>6. South London Green Skills Academy</li> <li>7. JETS Programme</li> <li>8. Business, Innovation &amp; Growth (BIG) Programme</li> <li>9.</li> </ol>	<p>Various measures including resident engagement, business/school engagement and job outcome targets.</p>	<p>South London Partnership Skills Action Plan</p> <p>GLA's No Wrong Door Initiative</p> <p>Local Skills Improvement Plan (LSIP)</p>	<p>Environment &amp; Regeneration &amp; South London Partnership</p>	<p>Programmes end at various times between March 2023 – March 2025.</p>

Key activity	Performance Measure	Key strategy/Plan	Department/Division	Activity End Date
Refresh the Voluntary Sector and Volunteering Strategy with an emphasis on skills	Work with partners to look at ways of increasing volunteering opportunities	Voluntary Sector and Volunteering Strategy	Policy and Partnerships, and Merton Partnership	January 2024
Seek accreditation as a Council for London Living Wage status and work with care homes and other employers towards becoming a London Living Wage borough	In line with procuring contractors that pay London Living Wage	London Living Wage Accreditation	Policy and Partnership, Future Merton	2025

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Key activity	Performance Measure	Key strategy/Plan	Department/Division	Activity End Date
<b>OBJECTIVE 6: Empowering the next generation</b>				
Working with the CroydonPlus Credit Union to encourage saving for young people	Increased numbers of young people actively saving in the borough	Cost of Living Strategy	Policy and Partnerships	2023-2024
Working in collaboration with the Local Maths Hubs, develop support for teachers regarding	Take up of training	School Improvement Strategy	Children Lifelong Learning and Families/Education & Early Help	2024

Key activity	Performance Measure	Key strategy/Plan	Department/Division	Activity End Date
financial literacy curriculum				
Work with Young Inspectors/young people to inform cost of living work in the future	Feedback received and informing delivery plans	CLLF Service Plan	Children Lifelong Learning and Families/Education & Early Help	2024
Increase the take-up of 2-year-old funding for childcare	To achieve pre-Covid take-up levels by 2024	Childcare Sufficiency Assessment Early Help Strategy/Family Hub Development Programme	Children Lifelong Learning and Families/Education & Early Help	2024
Targeted work to support four care experienced young people with cost of living	Care experienced young people in receipt of cost-of-living payments  Access to the food pantry & support hub	Corporate Parenting Strategy	Children Lifelong Learning and Families/Children Social Care & Youth Inclusion	2024
Deliver the Holiday Activity and Food (HAF) programme	Increased Volume of children on Free School Meals accessing the programme over time	HAF delivery steering group plan	Children Lifelong Learning and Families/Education & Early Help	2024
Explore funding an additional HAF programme over half terms	Increased Volume of children on Free School Meals accessing the programme over time	HAF delivery steering group plan	Children Lifelong Learning and Families/Education & Early Help	2024

Key activity	Performance Measure	Key strategy/Plan	Department/Division	Activity End Date
Promotion of government grants and financial support available for families through Family Hubs	Information available in all Family Hubs about FSMs, childcare choices (tax-free childcare), Health Start, vitamins and vouchers	Early Help Strategy/Family Hub Development Programme	Children Lifelong Learning and Families/Education & Early Help	2024
Improve access to early help services so families are supported to take these up as appropriate	Improved co-location and access to early help services for families through Family Hubs	Early Help Strategy/Family Hub Development Programme	Children Lifelong Learning and Families/Education & Early Help	2024
Supporting Families programme focus on employability	More families supported into employment	Early Help Strategy	Children Lifelong Learning and Families/Education & Early Help	2024

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