Renfrewshire Council

To: Fairer Renfrewshire Sub-Committee

On: 26th October 2022

Report by: Chief Executive

Heading: Cost-of-living Update

1. Summary

1.1. At the Fairer Renfrewshire Sub-Committee meeting on 16 August 2022 an overview of key context and evidence around current pressures on household finances, both in terms of household income and expenditure was examined.

1.2. Since then, there have been a number of developments in the cost-of-living crisis, including a number of policy changes at UK and Scottish level. This paper provides an overview of those changes and provides an update on the current pressures facing households. This paper draws on research and evidence from across Scotland and the UK, and includes information local to Renfrewshire where possible.

1.3. In Renfrewshire and across the country more widely, people are making changes to their lives and lifestyles to manage the impact of the cost-of-living crisis. Although rises in the cost of living impact everyone, there will be a disproportionate impact for those with lower incomes and those who rely on social security benefits.

1.4. Since the last Fairer Renfrewshire Sub-Committee in August, key updates include:

- The cost of energy has risen due to a rise in the energy price cap on 1st October 2022, and an Energy Price Guarantee has been introduced to reduce the impact of this on households until April 2023.
- Inflation is currently 10.1% (September rate) and predicted by the Bank of England to increase to 11% in October. Interest rates have risen in response to rising inflation, and the current Bank Rate is now 2.25%, having risen 0.5 percentage points on 22nd September 2022.

- Volatility in financial markets has caused the UK mortgage market to tighten, with lenders withdrawing some mortgage products and mortgage rates rising.

1.5. It should be noted that the landscape of policy decisions is fast moving, and it is likely that there will be additional developments prior to the Fairer Renfrewshire Sub-Committee meeting, to be followed by the UK Government's medium-term fiscal plan currently being planned for 31st October 2022.

2. Recommendations

2.1 It is recommended that members of the Fairer Renfrewshire Sub-Committee:

- Note the content of the report

3. Background

3.1. At the Fairer Renfrewshire Sub-Committee meeting on 16 August 2022 an overview of key context and evidence around current pressures on household finances, both in terms of household income and expenditure was examined.

3.2. This report included key drivers of household incomes, including employment trends and recent changes relating to social security benefits. Key messages at this time included:

- Renfrewshire has shown positive recovery of employment rates following the Covid-19 pandemic, with unemployment rate now at an all-time low.
- It is important to recognise that many households in work may have low or unpredictable incomes due to insecure employment, or face income pressures due to major life events such as having children, separation or ill-health. Data indicates that there are higher rates of low-paid work and underemployment in Renfrewshire compared with Scottish rates. Work is the best route out of poverty but is certainly not a guaranteed one, as the majority of children in poverty now live in working families.
- More broadly, incomes are not able to keep pace with rising inflationary pressures – meaning household budgets are squeezed in real terms as the amount people can buy with the money they earn and/or receive through social security is limited.
- There have been a number of changes to social security benefits at a UK, Scottish and local level. Policy changes such as the Universal Credit uplift or Scottish Child Payment have a real impact on household finances, and the significance of these policy interventions is reflected within local child poverty figures. However, the impacts vary depending on household composition.

3.3. The report also outlined recent evidence around the rising cost of living, and the significant pressure this extra expenditure puts on household finances. Key messages at this time included:

- Current estimates around the rising cost of domestic energy will mean managing household finances will become increasingly challenging, within the context of a wide range of inflationary pressure on essentials.

- The impacts of inflation are felt disproportionately in low-income households, who spend a higher proportion of their income on essentials such as groceries and fuel.
- Where people do not have a financial ‘buffer’ such as savings, people need to consider if and how they might be able to increase their income, reduce spending, or seek financial support/borrow money. For many, this means facing difficult decisions about what to prioritise or give up, or mean that people need to borrow money or rely on credit.

4. Impacts of cost-of-living crisis

4.1. The Joseph Rowntree Foundation (JRF) published its annual ‘Poverty in Scotland’ report on 3rd October 2022. Focusing on the cost-of-living crisis, the report is based on JRF’s own research which is believed to be the biggest poll so far of people in Scotland’s experiences of the current cost-of-living crisis.

4.2. The report highlights that that nearly two-in-three (65%) have cut back on an essential, while one-in-four (26%) have cut back on three or more essentials like reducing spending on food, cutting down meal size and not replacing clothing that is outgrown or worn. In addition, three-in-four households have also cut back on the basics, such as numbers of showers and baths taken, reduced spending on transport and used electrical appliances less often. This research was conducted over the summer months, when weather is milder. Even then the research found that more than two-in-five (44%) households have heated their homes less than they needed to or less often, to reduce cost.

4.3. The report also highlights that many families, including one-in-five low-income cannot heat their home and have skipped or reduced the size of meals. Three-in-twenty households that had skipped meals or reduced the size of meals had also accessed a food bank.

4.4. These same issues are being reflected across Renfrewshire. The local Manager of Food Train, which provides services, including shopping, to older people surveyed his service users earlier in 2022 and found that ‘Twenty-seven percent of those questioned had started buying less food, while 25% said they would struggle to pay their bills and 60% suggested they will heat their home less often. In addition, 30% have switched to cheaper food brands and 41% are cooking more often by microwave to save using their conventional oven. Others are going out less often to save money, increasing the risk of social isolation.’

4.5. JRF also found that significant numbers of people have also accessed advice services. One-in-ten households who have cut back have used an advice service. This rises to one-in-four large families (24%) and one-in-five households with no savings (19%). This is reflected in the experience of Citizens Advice Scotland who, even in the early part of 2022, had already seen large increases in the number of people needing support for queries related to the cost-of-living crisis, such as utility and food insecurity advice.

4.6. Locally, our advice agencies have also seen increased demand, with clients in some cases having an increased wait for services.

4.7. The cost-of-living crisis is having an adverse impact on people's mental health. JRF reported that almost three-in-twenty (14%) adults who had cut back or reduced spending have accessed NHS mental health services. This increases significantly for the priority families who have cut back or reduced costs, with more than one-in-five (22%) single-parent households and the same rate for large families and around one-in-four (24%) of families where someone is disabled.

4.8. Some of the key household types that reported a negative impact on their mental health due to the cost-of-living crisis were:

- Three-in-four families with a child where someone has a disability (74%).
- Seven-in-ten single-parent families (69%).
- Four-in-five families with a baby.

4. Income

Employment and Wages

6.1. Office for National Statistics (ONS) figures show that the unemployment rate across the UK fell to 3.5% in the three months to August. This is the lowest rate since 1974. The employment rate for the same period was 75.5%. The economic inactivity rate is now 21.7%, largely driven by those aged 50 to 64 years (long-term illness) and those aged 16 to 24 years (students). The number of people not looking for work because they are suffering from a long-term illness is at a record high (2,490,000 compared to 2,262,000 at the same time last year) and it is this fall in the number looking for work has helped to push the unemployment rate to its lowest for nearly 50 years.

6.2. The ONS data showed that although wages were seeing strong rises, they were still failing to keep with rising prices. Regular pay - which excludes bonuses - grew at an annual rate of 5.4% in the June to August period. However, inflation currently stands at a near 40-year high of 9.9%. When taking the rise in prices into account, the value of regular pay fell by 2.9% in the three months to August.

National Insurance Costs

6.3. In April 2022, National Insurance rates were increased by 1.25 percentage points. From 6 November 2022, the temporary increase is being reversed for the rest of the financial year.

6.4. In July 2022, the threshold from which workers start to pay national insurance rose to £12,570 (from £9,880). As a result, 70% of those who pay NICs started paying less, while 2.2 million people were taken out of paying NICs altogether. This threshold will be maintained at its current level for the 2023-24 tax year.

Social security

6.5. The levels of social security benefits available also have a significant impact on household income. The social security landscape is a complex one, with benefits administered at a UK, Scottish and Renfrewshire levels.

6.6. At present, the UK Government is considering the benefit uprating rate in April. The uprating is usually in line with rate of inflation the preceding September.

6.7. Already, the gap between the September 2021 Consumer Price Index rate used to increase benefits, and the actual rate of inflation in April 2022, means that people who claim benefits including Universal Credit are already seeing a real-terms fall in the value of their income during 2022. The impact of continuing high inflation and rapidly rising prices will increase the gap between the rate at which benefits are paid and the cost of living.

6.8. Uprating benefits in line with average wage growth, rather than inflation, would mean increasing them by 5.5% rather than about 10%, according to the most recent official data. This level of increase would effectively leave poorer households £395 a year worse off on average. According to estimates by the Policy in Practice consultancy, households will be £32.91 a month worse off. Uprating by just 5.5% will result in a 7.7% loss in disposable income on average, as prices for energy and housing continue to rise. The cut is even larger for some groups with in-work households losing out by £458, and couples with children would be £640 worse off.

6.9. HM Treasury has confirmed that the triple lock will be reinstated for the state Retirement Pension for the 2023-24 financial year, and so pensions will increase in line with the rate of inflation (estimated 10%).

6.10. Scottish Child Payment is a weekly payment of £20 that you can get for every child you look after who's under 6 years of age. This is paid to those in receipt of certain benefits, such as Universal Credit. The Scottish Child Payment, which was introduced at £10 per week per child under 6 in February 2021 and increased to £20 per week in April 2022. For children between 6 and 16 years old, the Scottish Child Payment has been covered by the Scottish Child Bridging Payment of £130 per quarter, paid via local Councils.

6.11. In September 2022 the Scottish Government announced that from 14 November 2022, Scottish Child Payment will increase again to £25 per week, per child and the benefit will be extended to children aged between 6 and 16. This means that December's bridging payment will be the last. The Scottish Government, however has doubled this final payment, so those who are entitled will receive £260. As a Council, we are working with schools, advice agencies and e-mailing families in receipt of Free School Meals directly to inform parents/carers about the changes and encourage them to apply for Scottish Child Payment.

6.12. One-off and short-term payments have continued to be delivered by Renfrewshire Council to households to support with additional cost-of-living pressures, such as the Scottish Welfare Fund and our Financial Insecurity Winter Payment.

6.13. At Leadership Board in September it was agreed that the individual grants of £100 being made through referral for people facing financial insecurity should be increased to £150. While these payments were initially restricted to one per household, approval was also given to allowing two payments per household where there was a need. This payment can help households struggling to buy essentials, and can also support in the time between a Universal Credit application being made and benefit being received, so helping prevent ongoing deductions from Universal Credit.

6.14. Leadership Board also approved £300,000 to provide a £50 payment per child for winter clothing for children in receipt of School Clothing Grant. This will be in parent/carers' bank accounts by 5 November 2022.

5. Expenditure

Inflation

5.1. The cost of living has been increasing across the UK since early 2021. The annual rate of inflation reached 10.1% in September 2022, close to a 30 year high, affecting the affordability of goods and services for households. Consumer prices, as measured by the Consumer Prices Index (CPI), were 10.1% higher in September 2022 than a year before, up from 9.9% in August and returning to July's recent high.

5.2. Not all households are equally affected by rising prices. New ONS data for the UK released in August divides price indices, expenditure shares, and inflation by income quintile, retirement status, whether or not households have children, and residence type.

5.3. This data shows that the households that earn the least are feeling the effects of rising prices most keenly. The first quintile (the lowest-earning 20% of households) faced an effective annual inflation rate of 9.8% in June, compared to 9.0% for the middle quintile and 7.9% for the highest. By October it is estimated that households in the lowest income decile will face inflation of 15% by October, while inflation will be 11% for those in the highest decile.

5.4. The difference in price indices across the income distribution are not new, but according to the Fraser of Allander Institute, they have spiked this year. Household spending patterns drive different effective inflation rates across the income distribution. Food, fuel, and housing make up a larger proportion of spending for lower-income households than for higher-income households. Household composition may also change how households experience changes in the cost of living, also due to differences in the composition of expenditures.

5.5. This year, fuel, food, and transport comprised 64% of the expenditure of the lowest-earning quintile. The highest quintile spends 55% of expenditures on the same categories. Lower-income households are also more likely to use pre-payment meters, and cannot spread energy costs across the year. High energy prices are more likely to result in reduced consumption during the winter for these households.

Fuel

5.6. Another important driver of inflation is energy prices, with household energy tariffs and petrol costs increasing. From August 2021 to August 2022, domestic gas prices increased by 96% and domestic electricity prices by 54%. Electricity prices are linked to gas prices and have followed a similar trend.

5.7. On 8 September a new Energy Price Guarantee was announced to start on 1 October, the date the next price cap rise was due to take place. Energy bills rose on 1 October, although the increase was offset by the government cap on the cost per unit. A typical household annual bill rose from £1,971 to £2,500 - which is twice as high as last winter (although bills are not capped at £2,500 and the more you use the more you pay).

5.8. Initially, the Energy Price Guarantee was announced as a two-year guarantee, but the Chancellor has since confirmed the measure will only last in its current form until April 2023. The Energy Price Guarantee will then be reviewed and replaced with a more targeted system.

5.9. A £15 billion support package announced in May provides one-off payments of £650 to low-income households on certain types of benefits, £300 to pensioner households, and £150 to individuals on disability benefits. Although welcome, this support misses some low-income households, including those which have income just above the rate to receive benefit and in some cases, for those in Scotland on special arrangements to have the rent element of their Universal Credit paid directly to their landlord, the landlord receives the payment rather than the client.

Heating oil prices

5.10. As identified in the paper for the last sub-committee meeting, there is no price cap for heating oil and extremely large recent price rises have led to concern about the impact on households that rely on it for heating, including those in rural areas and within villages within Renfrewshire. From a low of just over 20 pence a litre in mid-May 2020, following the Russian invasion of Ukraine prices peaked at 160 pence per litre and have fallen back somewhat and were around 109 pence per litre on 19 June. At 6 October 2022 the price was little changed at 105 pence per litre.

Petrol

5.11. Prices of petrol have decreased from the high of an average of 186.9 pence per litre and diesel 194.9 pence per litre at the time of last report. According to the RAC, on 6 October, petrol cost on average £162.32 per litre and diesel £180.45.

Energy relief for businesses

Energy Bill Relief Scheme: help for businesses and other non-domestic customers

5.12. The UK Government has introduced an Energy Bill Relief Scheme to help businesses. This scheme will provide energy bill relief for non-domestic customers in Great Britain. Discounts will be applied to energy usage initially between 1 October 2022 and 31 March 2023.

5.13. The government will provide a discount on businesses gas and electricity unit prices. The estimated wholesale portion of the unit price a business would be paying this winter will be compared to a baseline ‘government supported price’ which is lower than currently expected wholesale prices this winter.

5.14. For all non-domestic energy users in Great Britain this government supported price has been set at £211 per megawatt hour (MWh) for electricity and £75 per MWh for gas. For comparison, wholesale costs in England, Scotland and Wales for this winter are currently expected to be around £600 per MWh for electricity and £180 per MWh for gas.

5.15. This support should help businesses stay open and should also help keep costs of products lower, helping prevent prices for goods and services rising more sharply as increased energy costs are passed to customers.

Food

5.16. Food costs are continuing to rise. Food and non-alcoholic beverage prices rose by 14.6% in the 12 months to September 2022, up from 13.1% in August. Rises in food and drink prices were the biggest driver in the latest cost of living increase, with the fastest annual jump in prices since April 1980 as the price of bread and cereals, meat, milk, cheese and eggs have risen.

5.17. In June, the predicted increase in average annual supermarket shop across Great Britain in 2022 was £380. In October, the prediction was increased and now stands at £643, according to research firm Kantar. That means shoppers could be paying on average an extra £12 a week for food and other groceries and takes the annual average grocery bill to £5,265, if customers continue to buy the same products.

5.18. Their survey also showed the price of a weekly shop rose 13.9% in September, compared with the year before. That marks a record high since Kantar first started tracking the sector in 2008.

5.19. Renfrewshire's local community food provision includes a number of pantries and community larders, which should support those on lower incomes shop in a dignified, stigma-free way. Organisations running these pantries are reporting an increased demand for food.

6. Housing

6.1. Since the ending of Covid lockdown measures relating to housing transactions, the property market has experienced a return to trends reflecting pre-pandemic conditions, with an increasing volume of housing transactions as well as an increase in house prices, with average house prices reaching a new high. This is highlighted in quarter four of the 2021/22, where the average house price in Renfrewshire was £162,750, an increase of 5% compared to the previous year (2020/21) and a 10% increase compared to the same quarter in 2019/20. (This compares to an average Scottish price for the same quarter of £202,068, which is an 11% increase compared to the same quarter in 2019/20.)

6.2. With this trend there is a knock on effect to housing affordability both those already in owner occupation and those households seeking to enter owner occupation, however, cannot raise the required deposit due to high house prices.

6.3. A succession of recent bank rate rises has also led to increasing mortgage interest rates, predicated to settle around 5% for a fixed term deal by the end of 2022. As interest rates on mortgages rise many households will face increasing pressures of increased mortgages payments, coupled with higher fuel bills and an overall general cost of living increases.

6.4. At the time of the previous report to the Sub-Committee, mortgage costs were expected to rise, however not as rapidly as currently predicted. After the Fiscal Statement (mini-budget) by the chancellor on 23 September, a fall in the pound fuelled forecasts of a jump in the bank of England base rate to nearly 6%. This caused banks and building societies to remove a number of fixed rate or lower rate mortgage products that they were offering.

6.5. Those with existing variable rate mortgages will see their monthly payments rise. The average rate on a new two-year fixed mortgage has risen above 6% for the first time since 2008, according to the latest data from Moneyfacts, with the average as of 14 October being 6.46%. For someone with a £100,000 mortgage, the difference between paying a 2.5% rate over 25 years and a 6% mortgage over 25 years is approximately £200 (£448 against £644). The Bank of England forecasts that about 1.7 million of the country's 11 million mortgage holders will have to refinance their loans in the coming year, moving onto much higher rates.

6.6. There is concern that increasing inability to afford housing costs, may lead to increasing levels of repossessions in the owner occupied sector and evictions in the private rented and social rented sector (once the temporary freeze on evictions is ended – see below). Impacts could be increasing levels of homelessness, which will have an impact on the demand for homeless services and increased demand for social rented housing.

6.7. Renfrewshire has in the region of 10,000 privately rented properties. The average Renfrewshire private rental sector rent has for a long time been lower than average rent levels than Scotland as a whole. Renfrewshire has typically experienced lower rent rises compared to the consumer price index. In 2020/21 the average 1 bedroom property rent was £392 compared to £546 Scottish average and for 2 bedroom property £518 compared to £693 for a 2 bedroom property.

6.8. Recently, in response the cost-of-living crisis and concern regarding the high rent increases in many parts of Scotland, emergency legislation to freeze rents and ban evictions temporarily has been passed in the Scottish Parliament. The Cost of Living (Tenant Protection) (Scotland) Act 2022 gives tenants increased protection from rent increases and evictions for six months. It sets a cap for in tenancy rent increases. The cap, which applies to in-tenancy rent increases, has initially been set at 0% from September 6 until at least March 31. Ministers have the power to vary the rent cap while it is in force, with measures able to be extended over two further six-month periods. The temporary measures also intend to:

- where possible, reduce impacts on the health and wellbeing of tenants caused by being evicted with a 6 month moratorium on evictions, with certain exceptions such as anti-social behaviour and criminality.
- reduce unlawful evictions by making it easier and more meaningful for tenants to challenge an unlawful eviction and receive appropriate damages to a maximum of 36 months' worth of rent.

6.9. The Fraser of Allander Institute have indicated that the rent freeze in particular may help some in the short-term, but is likely to reduce rental property supply and quality if not carefully implemented. This has been echoed by Renfrewshire Citizens Advice Bureau who have anecdotal evidence locally that landlords may remove their properties from the rental market.

6.10. It will remain a priority for the Council to increase the supply and availably of more affordable housing including social rent and low-cost home ownership through the Renfrewshire Strategic Housing Investment Programme, and to improve the energy efficiency of existing homes.

6.11. To inform the final new Local Housing Strategy as well as influencing local land use planning and delivery of the Affordable Housing Policy, the Council has commissioned a detailed local housing need and demand research project. The research will examine housing affordability issues, the extent and nature of housing need and the role of intermediate housing options in meeting the need for affordable housing. This research will be completed in Spring 2023 and will inform various policy streams, strategies and action plans for future homes.

7. Credit and debt

Debt

7.1. JRF research found that almost half (47%) of all households have at least one debt. In Scotland, 7% of households have three or more debts and two-in-five (41%) households with debt have more than £2,500 of debt – roughly equivalent to almost two months of take-home pay for a person working full-time at the minimum wage. In addition to this, over one-in-ten (14%) households that have some debt, have a debt that is more than five times their monthly equivalised income before they pay housing.

7.2. JRF also found that lower income households were more likely to have debt, with around half of low-income and middle-income households having at least one debt compared to just less than two-in-five high-income households. For many low-income households, having access to credit is a way for them to manage the insecurities of living on a low and often precarious income.

7.3. Spending on credit cards increased by £700m in August as households borrowed heavily to cope with the cost of living crisis. The increase pushed the annual growth rate in spending on credit cards to 12.9%, its joint highest level since 2005, according to Bank of England data.

7.4. Economists said the jump in credit card balances this year to £5.9bn showed the stress on many households as they struggled to make ends meet with it more likely households were using their cards to pay food bills and other essential items.

Lack of Affordable Credit

7.5. Many of our lower income residents do not have good credit scores, so are unable to access mainstream credit like credit cards or loans from banks. Affordable credit from community lenders such as credit unions and community development financial institutions like Scotcash is vital for these people, however these organisations carry out affordability checks, and recently have reported that they have had to turn down applications from regular borrowers as increased expenditure means repayments are no longer affordable. In the Scotcash annual report provides an example, *'Imagine a typical Scotcash applicant of December 2021, who we could serve because* *repayments were affordable. As their costs of living escalate we, and any other responsible community finance providers, will be saying "no" this December to people we were previously able to serve. What happens then? We fear a bloodbath for loan-sharks.'*

7.6. One of our local credit unions, Right Way has also reported a significant increase in credit applications – particularly for debt consolidation and urgent bills. They point out that Members who have borrowed consistently are now not meeting the threshold for affordability due to increases in costs for food and energy. They have also seen a rise in the number of loans they have had to decline. Between April and June 2022, they had to decline 25% of loans that applied due to lack of affordability.

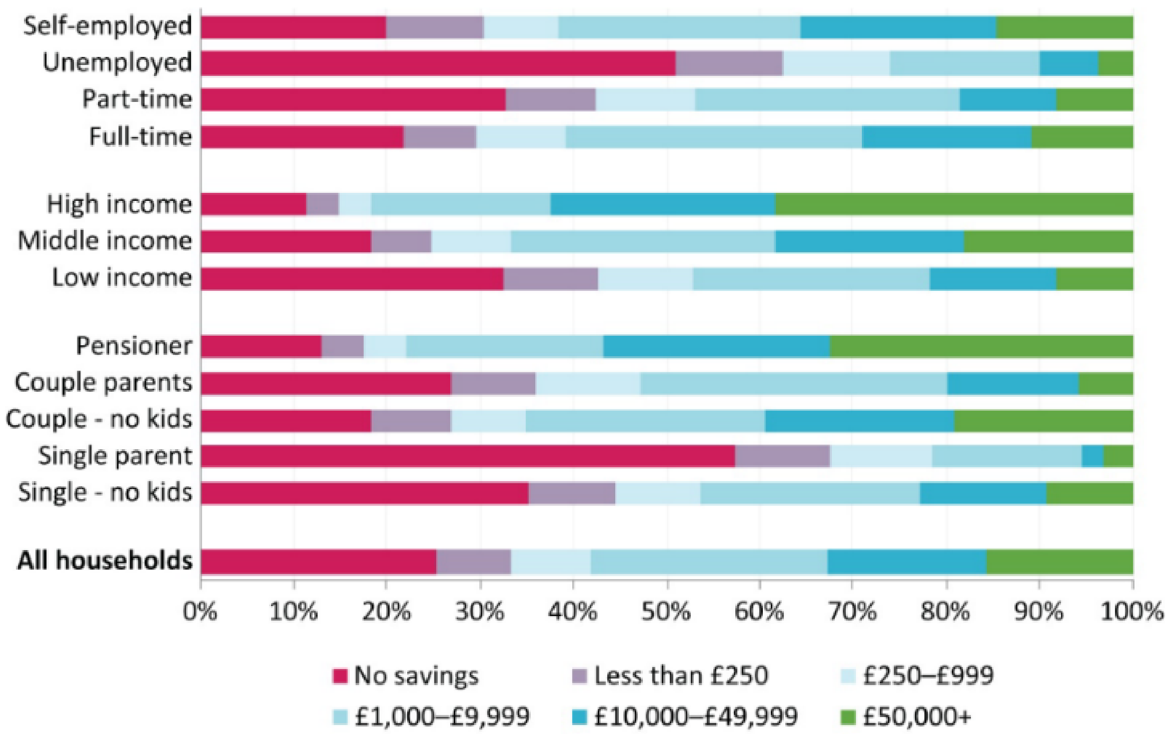
7.7. Renfrewshire's Affordable Credit Alliance managed jointly by Engage Renfrewshire and Renfrewshire Council has recently been awarded funding from Trading Standards Scotland to continue the project for a year from 1 January 2023. The Alliance will focus on Illegal Money Lending prevention through working with community groups and practitioners and promoting alternative credit where appropriate.

Savings

7.8. Many households went into the Covid crisis already struggling financially and without savings to cushion them from a fall in income. A third of households in Scotland (34%) were financially vulnerable in 2016-18, meaning that they did not have enough savings to cover basic living costs for three months. This rose to over half (55%) of households in the lowest 10% income grouping and just 12% of those in the highest income group. While some households with higher levels of income can draw on their savings to cushion shocks to their earnings, those on low incomes or with less wealth may be less resilient.

7.9. JRF research highlighted that around one-third of all people have either no savings or under £250. This rises to nearly two-thirds for households who are unemployed and 70% for single-parents. Nearly half of all households have a debt and, of those, more than one-in-ten of them (or 160,000 households) have debts of five times their equivalised monthly incomes. Almost one-in-five households are already behind with a bill (including 7% on energy bills) and one-in-twenty households are behind on rent or mortgage payments. Figure 1 illustrates savings by employment, income and family type.

Figure 1: Savings by employment, income and family type



Source: JRF analysis of JRF survey conducted by Savanta ComRes.

Deficit budget

7.10. The Citizens Advice 'in the Red Index' published in May 2022 highlighted the issue of negative budgets, where someone's monthly expenditure exceeds their income. They found that proportion of people undertaking a debt assessment who are in a negative budget has increased significantly since 2019 and climbing to its highest level in Jan-Mar 2022 at 45.8%. This is before price increases in energy and other bills, and changes to taxes and benefits came into effect on 1 April 2022.

7.11. In recent months, has been a sharp increase in the proportion of people not in receipt of benefits on negative budgets and while all groups are affected, the most significant jumps have been with black and Asian clients, self employed people and private renters. Single people are now the most likely to be in a negative budget, having overtaken single people with children as the most impacted group in late 2021.

7.12. Local advice services echo these findings. Anecdotal evidence from both Renfrewshire Citizens Advice Bureau and Advice Works indicates that more clients are coming forward, for whom no financial help can be offered. They are already in receipt of all benefits they are entitled to, and debts are being managed. They simply have less income than they need to match their outgoings.

Implications of the Report

1. **Financial** – There are no financial implications associated with this report, which provides an overview of the position and is for noting.

2. **HR & Organisational Development** – none

3. **Community/Council Planning –** This report provides a detailed summary of the current evidence relating to household income and expenditure. Wider poverty related issues are a key element of both the Council and Community Plan and the information included within this report is part of the wider Strategic Needs Assessment for these plans.

4. **Legal** - none

5. **Property/Assets** - none

6. **Information Technology** - none

7. **Equality and Human Rights –** The report provides an overview of the position around household income and expenditure, and is for noting. As such there are no impacts arising from the recommendation of this paper. It is however important to note that impacts on households explored within this paper are likely to be disproportionately felt by equality groups.

8. **Health and Safety -** none

9. **Procurement** – none

10. **Risk** – none

11. **Privacy Impact** – none

12. **COSLA Policy Position** – none

13. **Climate Risk** – none

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