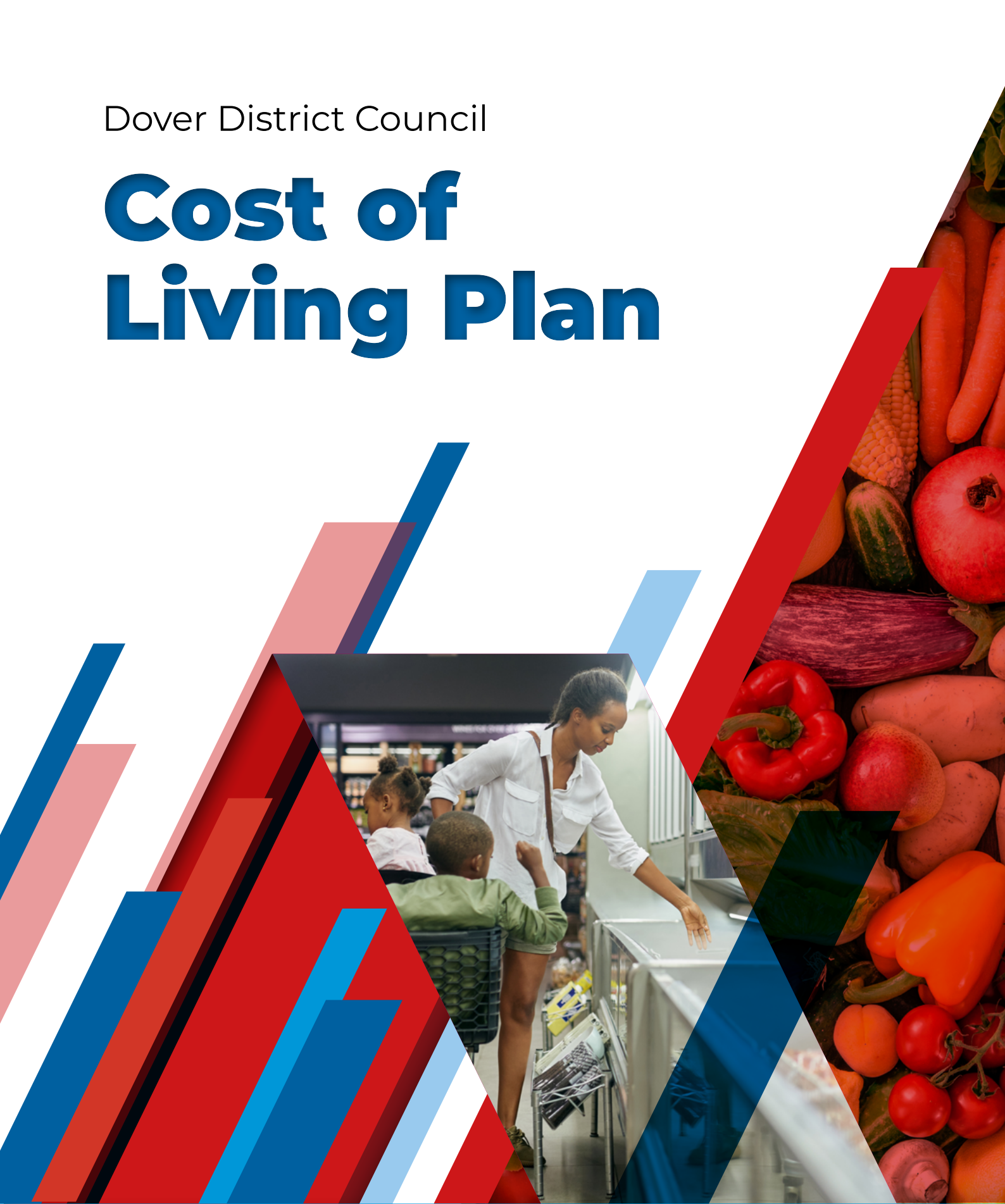


Dover District Council

Cost of Living Plan



2023



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What will be included in this plan.

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Foreword

Over the last few years, the nation has been tested like never before. However, it has been incredibly humbling to see how our communities have rallied together, to support those residents most in need. With inflation rising to the highest levels since the 1980s, our communities are continuing to face challenges.

While households across the district will be significantly impacted by the general rise in the cost of living, once again the poorest and most marginalised will be disproportionately impacted. As winter approaches, our communities, partners and businesses will have to navigate another economically challenging period.

Going forward, we can continue to support our residents through this crisis and work collectively to build longer-term resilience. As one community, we can provide practical support to one another just as we did through the COVID-19 pandemic.

We would personally like to thank all of our residents, volunteers and partners, who collectively, will join us in supporting those in most need.



Cllr Kevin Mills
Leader Dover District Council



Nadeem Aziz
Chief Executive Dover District Council

Introduction

Our Cost-of-Living approach builds on Dover District's collaborative response to COVID-19 pandemic, and what we learned from it. The COVID-19 community response in Dover District was led by the Dover District Community Hub, who provided vital help and support to families and individuals across the district, as well as a range of community partners who worked closely together to support people during unprecedented times.

The hub was set up to prioritise help to the most vulnerable, and make sure people who were not receiving support could get urgent help during the coronavirus outbreak - coordinating a range of collaborative support alongside a variety of other community partners. During March & April 2020, Dover District Council redeployed over 100 staff to support the hub and signed up over 200 volunteers! The hub was successfully delivering help to the community with:



Since late 2021, the UK has been experiencing an expanding cost of living impact on our communities. The impact of the COVID-19 pandemic on global supply chains, and the depletion of gas supplies as a result of Russia's invasion of Ukraine, have significantly contributed to increasing energy prices and inflation. Many households, businesses, community and voluntary organisations, public services, hospitals and schools will be spending a significant proportion of their income on energy bills, as well as other essentials.

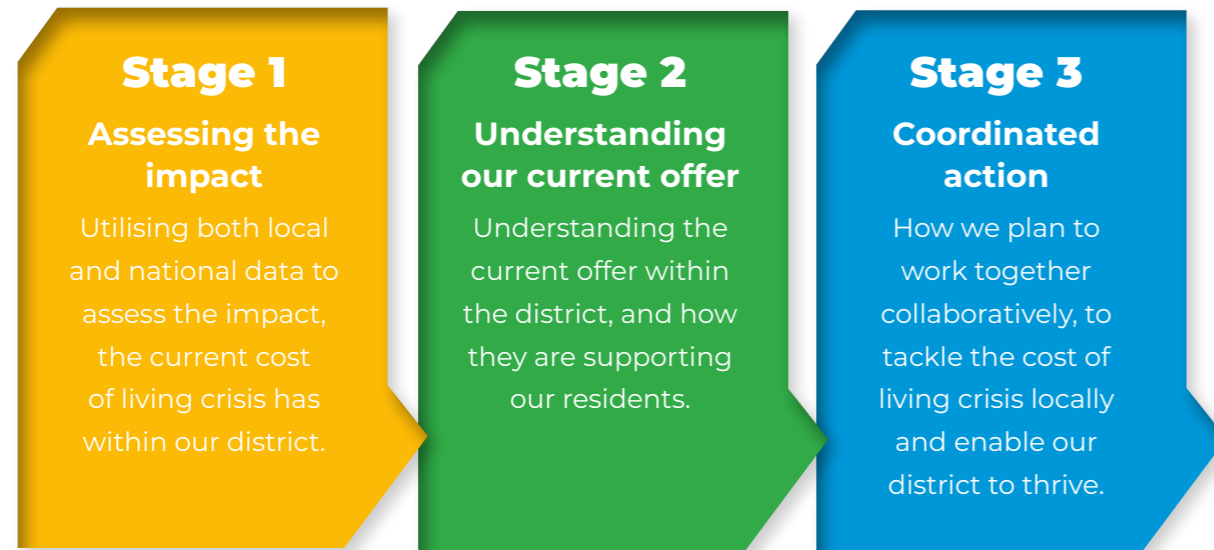
While the cost of living will impact most households, the impact will be greatest on those already living in poverty, and those on low incomes. While many households will be significantly impacted by the general rise in the cost of living, it is the poorest who will be most unfairly impacted. Some residents in our district have already lived in a cost-of-living crisis for decades, and this winter will come in the wake of other economic challenges which have already hit hard.

Source
[1 Dover District Council - Community Hub Press Release](#)

We look forward to building on the fantastic work with public, private and voluntary sector organisations within the district, through varying funding opportunities, our established food and fuel poverty group, and diverse community development projects.

Under a newly established cost of living action group, we plan to develop a coordinated and targeted plan of action. This plan sets out how we are working together as a district to support our communities most impacted by the rise in the cost of living. It builds on the extensive number of voluntary services and community activities that support our residents day in and day out.

This cost-of-living plan consists of three stages:



Our current strategic priorities as set out within our Dover District Council Corporate Plan².

“Our Corporate Plan is designed to encourage, facilitate and deliver a stronger local economy with opportunities for everyone to reach their ambitions”.

- Priority 1 - Regeneration, Tourism & Inward Investment.
- Priority 2 - Housing & Community.
- Priority 3 - A cleaner sustainable environment.
- Priority 4 - Working smartly & delivering services.

Source
² [Dover District Council - Corporate Plan 2020-2024](#)

Stage 1

Assessing the impact

According to the Office of National Statistics, 95% of adults in Great Britain reported an increase in their cost of living in May 2023³. The annual rate of inflation reached 11.1% in October 2022, a 41-year high. Although inflation has started to ease over subsequent months, currently sitting at 8.7% in April 2023⁴, residents across our diverse communities will continue to face challenges.

The rising cost of living is not impacting on everyone equally. People who are already experiencing inequity and poverty will be disproportionately impacted.

- **People on the lowest incomes** - will have less available income, but also pay more for the same services. For example, people unable to pay their bills by Direct Debit and those borrowing money are subject to higher costs and interest rates. According to the ‘poverty premium’ conducted by Fair By Design, 25% of households experience a type of poverty premium in the constituency of Dover, totaling an additional average of £436.00⁵. According to the Low Income Family Tracker snapshot in June 2023, within the Dover District, a total of 9,074 households are on low incomes, including 5,319 children, with a total of £1,592,371.00 CT/ Rent arrears.



- **Households with pre-payment energy meters** - often pay above-average costs for their fuel. There are now around 4.5 million homes with a prepayment meter in the UK. This is increasing by around 10,000 a month as the cost-of-living crisis deepens and suppliers install prepayment meters to mitigate any debt risk. People with prepayment meters are more at risk in the winter months because, unlike direct debit customers, they cannot spread the cost across the whole year⁶. According to the Department for Business, Energy & Industrial Strategy⁷, 554 electric prepayment meters were in place within the Dover District, with sales in excess of £20million recorded.

Source
³ [Office of National Statistics - Public opinions and social trends 17 to 29 May 2023](#)
⁴ [House of Commons Library - Rising cost of living in the UK](#)
⁵ [Fair by design - poverty premium](#)
⁶ [Fuel Bank Foundation - Fuel Crisis Report 2023](#)
⁷ [Department for Business, Energy & Industrial Strategy - electric prepayment meter statistics](#)

- **Parents and young families** – are more likely to seek credit and alternative support as they are less able, on average, to afford an unexpected expense. New analysis using household spending data from April 2020 to March 2021, prior to the cost-of-living increases seen over recent months, shows households with children spent £7,430.80 more per year than those without⁸. In Kent, 21% of children receive free school meals⁹. Within the Dover District, as of October 2022, a total of 16,424 pupils (30%) receive free school meals, which is 9 percentage points over the current Kent average. The huge increase in food prices will also dramatically affect a large majority of families, across our diverse community.

- **Unemployed and universal credit claimants** – will have less available income. According to the latest cost of living tracker by the Joseph Rowntree Foundation (JRF)¹⁰ around nine in ten low-income households on UC are reporting going without essentials for the third survey in a row, and over half (54%) of all low-income households on UC reporting going without three or more types of essentials. According to Office for National Statistics¹¹, in 2022, 26% of Dover District residents (excluding Sandwich Town) were registered unemployed, well over the 19.3% south east average, and 21.5% UK average.

- **People in rented accommodation** – it is estimated that 69% of low-income private renters in England will be forced to go without food and heating at least one day per week to meet rising housing and living cost¹². Within the Dover District, 33% of residents are in some form of private or socially rented accommodation¹³.

Average monthly rents for new lets*¹⁴

| Area | Growth in past year | 2020 | 2021 | 2022 | 2023 |
|----------------|---------------------|------|------|------|------|
| Dover District | 7.4% | £740 | £775 | £860 | £924 |

* Figures for January each year

- **Underserved populations** - it is likely that populations within the Dover District, that are not typically well represented in data and research are likely to also face increased risk from rising cost of living. For example, in June 2023 Dover District Council cabinet approved a report to accept 15 MOD properties located in Guston for a period of three-years to house 15 families (minimum circa 60 plus individuals) as part of the Afghan Relocations and Assistance Policy (ARAP) scheme.

Source

⁸ Office for National Statistics - Increases in cost of living

⁹ Kent County Council - Free School Meals

¹⁰ Joseph Rowntree Foundation - cost of living tracker - summer 2023

¹¹ Office of National Statistics - Labour Market Profile - Dover

¹² Crisis - Families at risk of eviction as cost-of-living crisis escalates

¹³ Office for National Statistics - Housing

¹⁴ Rent prices: How much have they gone up in your area? - BBC News

Impact on our neighbourhoods

The Centre for Progressive Policy produced a Cost-of-Living Vulnerability Index in April 2022, to measure which areas of England are most at risk to the impacts of the cost-of-living crisis¹⁵.

This is based on two main drivers of risk:

- People on low incomes will be proportionally more affected.
- Evidence of pre-existing impacts of poverty and other forms of systemic inequity that will be made worse by this crisis.

Their index is comprised of six indicators: fuel poverty, food insecurity, child poverty, claimant count, economic inactivity and low pay.

The lower authority rating or score rank below highlights the increased impact on the cost of living. It can be seen from the below that Dover is more adversely effected than the Kent average.

| Area | Total Local Authority Ranking | Poverty-Based Vulnerability Rank | Work-Based Vulnerability Rank |
|----------------|-------------------------------|----------------------------------|-------------------------------|
| Dover District | 79 | 61 | 123 |
| Kent Average | 168 | 169 | 164 |

Figure 1: National cost of living rank of Dover, and neighbouring districts.

All local authorities are ranked 1-307 on each indicator. There are 307 local authorities in the entire dataset.

This analysis shows that Dover District is currently ranked well under the Kent average across poverty and work-based vulnerabilities. Dover District is currently ranked lower than the neighbouring districts (excluding Thanet).

| Area | Food Insecurity (% of all adults) | Fuel Poverty (% of households) | Child Poverty (% of children) |
|----------------|-----------------------------------|--------------------------------|-------------------------------|
| Dover District | 11.8% | 9.9% | 31.4% |
| Kent Average | 11% | 8% | 25% |

Figure 2: Percentage of Food, Fuel and Child Poverty of Dover.

This analysis shows that Dover District currently has a higher percentage of food insecurity, fuel poverty and child poverty, slightly above the Kent average.

Source

¹⁵ Centre for progressive policy - Vulnerability Index

Stage 2

Understanding our current offer

Within the Dover District, there are a number of voluntary sector organisations that support residents through a variety of cost-of-living services. These include local foodbanks, social supermarkets, and community centres. The below list includes local charities who have supported households that would otherwise struggle to buy food, pay essential utility bills, or meet other essential living costs. Through the Household Support Fund¹⁶, over £1million of support has been administered to families and individuals through the below local providers:

- Dover, Deal and District Citizens Advice
- Deal Foodbank
- Dover Foodbank
- Sandwich Age Concern
- Deal Age UK
- Dover Riverside Centre
- Dover Outreach Centre

Other local providers that support residents with food provision, advice and guidance include:

- Sandwich Social Supermarket
- Aylesham Pantry (Social Supermarket)
- Dover Pantry (Social Supermarket)

Ongoing preparatory work for a Deal Social Supermarket is currently underway.

A selection of these organisations, alongside partners come together to form the food & fuel poverty action group, who meet on a regular basis to strategically deliver supportive services to those in most need.

There are a number of funding opportunities to support the cost of living within the Dover District. Alongside the Household Support Fund, Dover District Council also facilitates both the Community Grant Scheme¹⁷ and Dover District Lotto¹⁸, two funding opportunities for local good causes including cost of living related charities as referenced above, administrating over a million pound over the last 8 years.

Source

- [16 Dover District Council - Household Support Fund](#)
- [17 Dover District Council - Community Grant Scheme](#)
- [18 Dover District Council - Dover District Lotto](#)

Alongside funding opportunities, Dover District Council also facilitates a number of family intervention schemes, supporting families facing challenges outside of their control. The Inspire Fund¹⁹ provides young people with the opportunity to play a wide range of sports, helping create new friendships, introducing them to healthy lifestyles through sport, and open new doors into work with opportunities to learn new skills. Off the back of Inspire, Inspire Families allowed families to join their young people in activities, as well as Inspire to Change which supported young people succumbing to the criminal justice system.



Our relationship with Kent County Council has also allowed us to provide a direct input into various schemes such as the previously mentioned Household Support Fund. On top of this, we've also supported in the facilitation of the Holiday Activities and Food (HAF) Programme²⁰, currently facilitated by the Education People on behalf of Kent County Council, the scheme focuses on children's physical health and wellbeing, by providing healthy food and exciting activities for children and young people during the school holidays.

Finally, Dover District Council has continued to support homes through both internal and external funded schemes²¹:

- **Energy Efficiency Grant Schemes** support homes with inadequate heating or lacking insulation, focusing on helping residents on a low income with a vulnerability to living in a cold home due to age/health conditions or in receipt of certain benefits.
- **Winter Warmth Grants** are available to reduce the number of cold homes occupied by older people with long-term health conditions. It will pay for heating or insulation (normally replacement boilers) where the applicant is over 60 and has a long-term illness.
- **Boiler Upgrade Scheme** is a government funded scheme that will provide grants to encourage property owners to install low carbon heating systems such as heat pumps. These grants will help overcome the upfront cost of low carbon heating technologies.

Source

- [19 Dover District Council - Inspire Fund](#)
- [20 Education People - Holiday Activity & Food Programme](#)
- [21 Dover District Council - Discount and Energy Efficiency Grant Schemes](#)

- **Winter fuel payments** support residents born on or before 25 September 1956. The amount they can receive includes 'pensioner cost of living payments'. This is between £150 and £300, and is in addition to any cost-of-living payments received.
- **The Warm Home Discount Scheme** provides a one-off discount of £150 on electricity bill (usually between October and March).
- **Cold Weather Payments** are also available to residents claiming certain benefits. Payments are made when local temperatures are either recorded as, or forecast to be, an average of zero degrees Celsius or below, over 7 consecutive days.

Collective Energy Switching Scheme is a partnership between Dover District Council and iChoosr to help residents save money on their energy bills by using combined buying power to access highly competitive tariffs.

Due to the Energy crisis and the Price Caps the switching market in its entirety has been at a standstill, however iChoosr have continued to monitor the situation and talked with suppliers to stay aware of any price/market changes.

iChoosr now believe the time is right to offer the option of the Big Community Switch again and are offering the opportunity for residents to register online to help residents save money on their energy bills by using combined buying power to access highly competitive tariffs. This means residents can benefit from the bargaining power of a large group.

Support with energy cost arrears is also available from some utility companies, offering help to customers who are struggling to pay their energy bills. See if your energy provider can offer you some help:

- The British Gas Energy Trust
- EDF Energy Customer Support Fund
- Eon Energy Fund
- Scottish Power Hardship Fund
- Southern Water Hardship Fund
- Affinity Water



Stage 3

Coordinated action

Collectively, these will deliver on the four key areas of work:

1. Cost of Living - strategic & operational group

Widening the existing 'Food & Fuel Poverty Group' to other organisations, enhancing collaborative partnership working and data sharing. Strategically delivering analytical driven support advice and guidance, across the district.

This membership will include:

Strategic group:

- Leader of Dover District Council
- Deputy Leader of Dover District Council
- DDC Portfolio holder for Community
- DDC Community Services
- Department of Work & Pensions
- KCC Health representative
- VCS representative

Operational group:

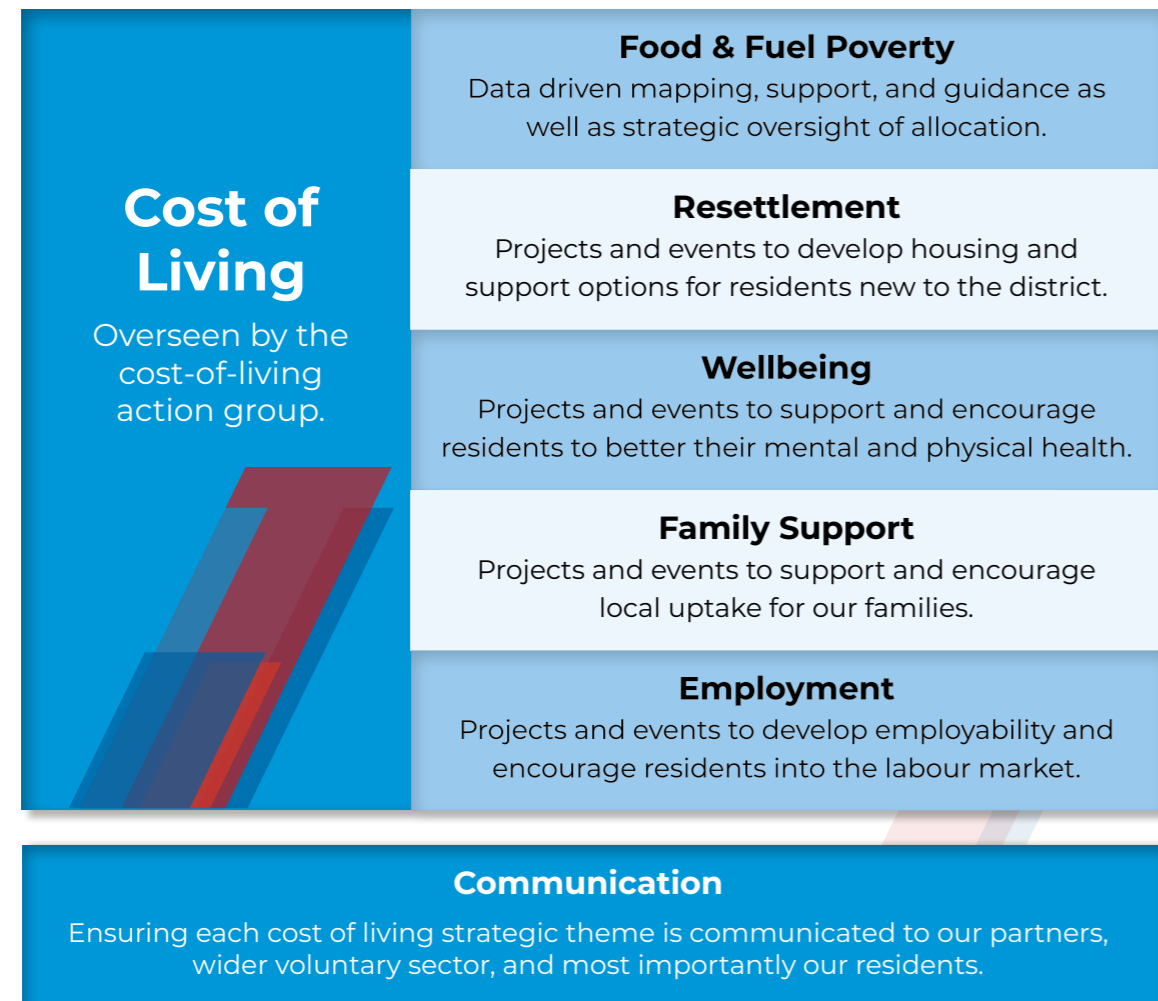
- DDC Community Services
- DDC Benefit Advisers
- Department of Work & Pensions
- Dover, Deal and District Citizens Advice
- Deal Foodbank
- Dover Foodbank
- Sandwich Age Concern
- Age UK South Kent Coast
- Dover Riverside Centre
- Dover Outreach Centre
- Dover District Disability Forum
- Homestart
- Bechange



Cost of Living Action Group acting as a centralized point for information.

2. Targeted outreach and support

Continue to facilitate targeted structured pop-up information events including the use of the Dover District Council Community Roots Van, connecting people with local projects, services and organisations, that can offer a wide variety of advice and assistance on how to cope with the cost of living. This will help connect residents in need with the supportive services, projects and partner agencies that can help our communities feel less isolated and more hopeful in times of crisis. Outreach will be provided through a variety of cost of living strategic themes, providing their own set of services, on how to tackle the challenges our communities face:



Develop and implement a new “Cost of Living - Community Impact Fund”, a scheme where applicants must clearly demonstrate the impact their project will have on bridging the cost-of-living gap, for the benefit of residents within the Dover District. Applications will be accepted by registered charities, CICs and constituted community groups, who can demonstrate a clear positive impact on the cost of living, of our communities.



3. Cost of Living - Digital Hub

A dedicated cost of living website, providing information and resources on how to cope with the rising expenses of everyday life, enabling our communities to be more aware, informed, and empowered to navigate with the rise in cost of living. This will include:

- Data on the average prices of goods and services, housing, food, transport, utilities, health care, and education.
- Tips and advice on how to save money, budget, and manage debt.
- Stories and testimonials from people who have overcome financial challenges and share their best practices.

Webpages included on this dedicated website will include:

- Food poverty
- Fuel poverty
- Grants & Funding
- Warm Spaces
- Employment
- Family and childcare
- Budgeting and debt advice
- Housing & Home improvements
- Mental health
- Support for businesses
- Events
- How can I help?

Summary Action Plan 2023

| | | |
|-------------------------|--|----------------|
| Establishing frameworks | Formation of both Cost of Living strategic & operational groups. Analyse data from partners to develop a coordinated partnership activity plan. | August 2023 |
| Developing frameworks | Produce communications and marketing plan. Produce draft activity plan. | September 2023 |
| Launch | Launch Cost of Living Community Impact Fund. Launch Cost of Living Digital Hub. | October 2023 |
| Targeted outreach | Targeted outreach and support based on up to date data trends. | Ongoing |

Dover District Council

Cost of Living Plan

