

The cost-of-living crisis and health: Impact and action in Lewisham



Director of Public Health Annual Report 2023
Lewisham Council



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1. Foreword

The UK cost-of-living crisis continues to hit many Lewisham residents hard. As the Cabinet Member for Health and Adult Social Care, I'm acutely aware of its toll on health and wellbeing. This year's Public Health report focuses on this crisis, highlighting the challenges and actions we've taken to address it. Under the leadership of Mayor Brenda Dacres, my Cabinet colleague Cllr Amanda de Ryk, and Dr. Catherine Mbema, our Director of Public Health, Lewisham Council has made significant strides forward. I am extremely grateful to the Public Health Team led by Catherine for delivering on actions not just words.

The crisis affects all aspects of daily life: food, energy bills, debt, poverty, and mental health. Food injustice, for instance, hampers the growth of infants and the educational success of children, limiting their future prospects. Adults face lower life expectancy and chronic health issues, while elders suffer poorer health and slower recovery from illness.

In response, we've rolled out a Food Justice Action Plan and the Warm Welcome Scheme to support hundreds through the winter. As we develop the new Health and Wellbeing Strategy for the borough, I hope to build on our achievements and create sustainable health programs. This strategy will address housing, education, employment, poverty, and inequality as key health determinants.

There's much more to do, but this report shows how far we've come. Working with so many talented people – listed in the 'Contributors' section of the report – shows clearly to me that together we all bring hope and positive change to Lewisham.



A handwritten signature in black ink that reads "Paul Bell". The signature is written in a cursive, slightly slanted style.

Councillor Paul Bell

Cabinet Member for Health
and Adult Social Care
July 2024

Foreword

Many of us have been impacted by the current cost-of-living crisis in recent years. The impacts of the crisis are far-reaching with unquestionable and evidenced consequences for the health of populations across the UK, including Lewisham. I therefore felt it important to focus on these health impacts within my annual public health report this year and explore evidence-based local action that can be taken with existing resources to support Lewisham residents at this time.

The report will outline the most up-to-date data about the health impacts of the crisis nationally and locally, where data is available. This makes extremely sobering reading, but I felt essential to include to make clear the scale of the issues being faced by local people. The report will also feature the evidence base for action that can be taken at a local level to mitigate and reduce health inequalities linked to the cost-of-living crisis and levels of poverty exacerbated by the crisis.

In terms of local action, I am proud to be one of the senior responsible officers for our Council cost-of-living programme that has sought to support residents at this time through a range of initiatives including our Warm Welcomes programme, Food Justice Action Plan and Food Justice grants scheme among many other local Council and partner-led efforts. These actions and their impact are described in the report to demonstrate the work taking place in the context of significant financial challenges. The report closes with recommendations for further local action with opportunities being provided through the work of our Local Strategic Partnership and Health and Wellbeing Board who are refreshing their strategies at present.

Though times are tough, I hope that this report provides some assurance to readers that careful thought and planning is taking place among local leaders to mitigate negative impacts of the cost-of-living crisis on health in Lewisham where feasible. I thank you for taking time to read the report.



A stylized, handwritten signature in a dark brown or black ink, appearing to read 'Catherine Mbema'.

Dr Catherine Mbema
Director of Public Health
July 2024



2. What is the cost-of-living crisis?

The United Kingdom (UK) has experienced a 'cost-of-living crisis' since late 2021. This refers to the fall in 'real' disposable incomes (adjusted for inflation and after taxes and benefits).¹ During this time the cost of everyday essentials like food and household bills increased more quickly than average household income.²

The UK's inflation rate peaked at 11% in October 2022, which was a 41-year high and far exceeded the government's target of 2%.^{3,4} This was driven by global events including the COVID-19 pandemic disrupting global supply chains and Russia's invasion of Ukraine and the subsequent reduced gas supply to Europe.^{3,4} The rapid increase in energy costs has been a key driver on overall prices

since February 2022.¹ Housing, household services (electricity and gas), food and non-alcoholic beverages made the largest annual contribution to inflation in June 2023.¹

In the latest Office for National Statistics (ONS) survey in January 2024, 52% of adults reported their cost-of-living had increased over the last month, with the most common reasons being the rises in the price of food shopping (90%) or the price of gas and electricity bills (85%).⁵

Despite government support, household incomes are not keeping up with living costs and are not expected to return to 2021 levels in real terms until 2027.¹



- 1 Houston P. Cost of Living Crisis. Institute for Government 2022.
- 2 Crisis. What is the cost of living crisis?
- 3 UK Parliament. Research Briefing: Rising cost of living in the UK. Poverty in the UK: statistics 2024.
- 4 Brown R, Wilson C, Begum Y. The Price We Pay: the social impact of the cost-of-living crisis. National Centre for Social Research 2023.
- 5 Office for National Statistics. Public opinions and social trends, Great Britain: 4 to 14 January 2024. 2024.

3. National picture

Poverty

Definitions of poverty

Relative poverty: Household income below 60% of the median in the contemporary year.⁶

Absolute poverty: Household income below 60% of median income in a base year, usually 2010/11. This measurement is adjusted for inflation.⁶

Destitution: Lack of access to at least two of six items needed to meet your most basic physical needs to stay warm, dry, clean and fed (shelter, food, heating, lighting, clothing and footwear, and basic toiletries) because you cannot afford them. Extremely low or no income indicating that you cannot afford the items described above.

As a result of different economic pressures, there has been a rise in the proportion of the population in the UK who are living in **relative poverty**. In 2021/22, this accounted for more than one in five people in the UK (22%, 14.4 million people).⁷ Of these, 8.1 million were working-age adults (i.e. 16-64-years-old), 4.2 million were children and 2.1 million were pensioners.⁷ Close to three in ten children in the UK (29%) were living in poverty.⁷ Around nine in twenty children in lone parent families (44%) lived in poverty, compared with five in twenty of those in couple families (25%).⁷

Destitution denotes the most severe form of material hardship. The levels of destitution have accelerated in the UK. In 2022, approximately 3.8 million people experienced destitution in 2022, a 148% increase compared to 2017; around one million children experienced destitution in 2022, a 186% increase compared to 2017. Migrants, people with disability and black communities are disproportionately affected. Problematic debt can push people into destitution and keep them there – this affected 56% of households experiencing destitution.⁸

In the latest Institute of Health Visiting annual survey, 93% of health visitors reported that they had seen an increase in the numbers of families with babies and young children affected by poverty in the last 12 months; 89% reported observing an increase in the use of foodbanks and 50% reported observing an increased number of families skipping meals as a result of the cost-of-living crisis.⁹

Food

The cost of food has also been affected. Over the two years from December 2021 to December 2023 food prices rose by 26.2%.³ It previously took over 13 years, from July 2008 to December 2021, for average food prices to rise by the same amount.³

Tracking the price of 30 lowest-cost grocery items in the UK, ONS showed the cost of the lowest items increased by 17% in the 12 months to September 2022, with the cost of vegetable oil (65.2%), pasta (59.9%) and tea (46.0%) increasing by the largest percentage on the year to September 2022.¹⁰ Households who already buy the lowest cost grocery items do not have the opportunity to substitute to

6 UK Parliament. Research briefing: Poverty in the UK: statistics. House of Commons Library 2024.

7 Joseph Rowntree Foundation. UK Poverty 2024: The essential guide to understanding poverty in the UK. 2024.

8 Fitzpatrick S, Bramley G, Treanor M, et al. Destitution in the UK 2023. Joseph Rowntree Foundation 2023.

9 Institute of Health Visiting. State of Health Visiting, UK Survey Report: Millions supported as others miss out. 10th iHV Annual Health Visiting Survey: data year ending November 2023. 2024.

cheaper options and are affected more by these increasing costs.¹¹ In addition, some cultural foods have been inflated, disproportionately impacting people from black and minoritised communities.

In 2021/22, 4.7 million people in the UK (7%) were in food insecure households in the UK, according to the Department for Work and Pensions' (DWP) Household Below Average Income publication.¹² Between 1 April 2023 and 31 March 2024, food banks in the Trussell Trust's UK-wide network distributed more than 3.1 million emergency food parcels to people facing hardship – this is an increase of 94% over the past five years. More than 1.1 million of these parcels were distributed for children.¹³

Home energy

Households across the UK have experienced a notable increase in their energy bills, putting additional strain on already stretched budgets. In the January 2024 ONS survey, 41% of adults who pay energy bills said it was very or somewhat difficult to afford them; 45% are using less fuel, such as gas or electricity, in their homes because of the rising cost of living.^{5,14}

The latest government figures for 2022 suggest that 13.4% of households in England are in fuel poverty based on the Low Income Low Energy Efficiency (LILEE) indicator, which considers a household to be fuel poor if:¹⁵

- The property has an energy efficiency rating of band D, E, F or G as determined by the Fuel Poverty Energy Efficiency Rating Methodology.

- The household's disposable income (income after housing costs and energy needs) would be below the poverty line.

The government's definition of fuel poverty does have limitations. Firstly, it doesn't factor in the cost of energy and, secondly, it is based on the efficiency of homes – there will be households living in properties with an EPC better than D that will still be facing very significant financial hardship and who will inevitably be struggling to pay their energy bills and therefore at higher risk of fuel poverty. In addition, the measure gives some insight into the breadth of fuel poverty but not the depth of the problems people are facing, which for many people struggling pre cost-of-living crisis have become significantly worse.

National Energy Action defines a household in fuel poverty if it needs to spend 10% or more of its income on energy to maintain a satisfactory heating regime. As of April 2024 they estimate 6 million households are in fuel poverty with a total energy debt of £3 billion.¹⁶

Housing

Despite a 2.1% fall in average UK house prices in the year to November 2023, private rental prices continued to grow at a record high rate in the UK, rising by 6.2% in the year to December 2023.¹⁴ In London, private rental prices increased by 6.8% in the 12 months to December 2023, the highest of any English region.¹⁴ More than a third (37%) of adults in Great Britain who were paying rent or a mortgage said they were finding payments very or somewhat difficult to afford.⁵

3 UK Parliament. Research Briefing: Rising cost of living in the UK. Poverty in the UK: statistics 2024.

5 Office for National Statistics. Public opinions and social trends, Great Britain: 4 to 14 January 2024. 2024.

10 Office for National Statistics. Tracking the price of the lowest-cost grocery items, UK, experimental analysis: April 2021 to September 2022. 2022.

11 Office for National Statistics. Inflation and cost of living for household groups, UK: October 2022. 2022.

12 Department for Work and Pensions. National statistics: Households below average income: for financial years ending 1995 to 2022. 2023.

13 The Trussell Trust. End of year stats.

14 Office for National Statistics. Cost of living latest insights. 2024.

15 GOV.UK. National statistics: Fuel poverty detailed tables 2023 (2022 data).

16 National Energy Action. What is fuel poverty?

4. Local picture

Lewisham was ranked the 63rd most deprived out of 317 local authorities (English Indices of Deprivation, 2019),¹⁷ and 81st out of 307 English local authorities for the Cost-of-Living Vulnerability Index, 2022 (Figure 1).¹⁸ One in three people (32%) in the borough lived in poverty (households

with an income of less than 60% the UK median after housing costs) in 2021/22.¹⁹ 16% of residents were estimated to be earning below the Living Wage in 2022.¹⁹ Figures 1 and 2 present the wider cost-of-living indicators for Lewisham.

Figure 1: Centre for Progressive Policy Cost-of-Living Vulnerability Index, Lewisham, September 2022

LA ranking (1=most vulnerable)	Food insecurity (% of all adults)	Fuel poverty (% of household)	Child poverty (% of children)	Universal claimant count (% of working age)	Economic inactivity (% of working age)	Low pay (% of jobs)
81/307	12.03%	14.1%	36.6%	7.6%	20.0%	10.46%

Source: Cost of living vulnerability index, Centre for Progressive Policy¹⁸

Food

Based on the Food Foundation survey in 2021, 3.4% of adults in Lewisham experienced hunger (i.e. having skipped food for a whole day or more in the previous month), 12% struggled to access food, and 15.9% worried about having enough food.²²

In the Greater London Authority’s 2021/22 survey, 15% of respondents in Greenwich and Lewisham had low or very low food security, 16% of children had low or very low food security, and 5% had collected a food parcel from a food bank in the last 12 months.²³

Home energy

The latest sub-regional statistics for 2021 published by the government indicates that 12.7% of Lewisham households are in fuel poverty based on the LILEE indicator.²⁴ In some areas of the borough the number of fuel poor households exceeds 23% and there are seven Lower-layer Super Output Areas (LSOAs) that exceed 20%.

In the Greater London Authority’s 2021/22 survey, 15% of respondents in Greenwich and Lewisham could not keep their home warm enough in winter.²³

17 Ministry of Housing, Communities & Local Government. National statistics: English indices of deprivation 2019. 2019.

18 Mudie R, Franklin B. Hard Up: How rising prices are hitting different places, and how they can respond. Centre for Progressive Policy 2022.

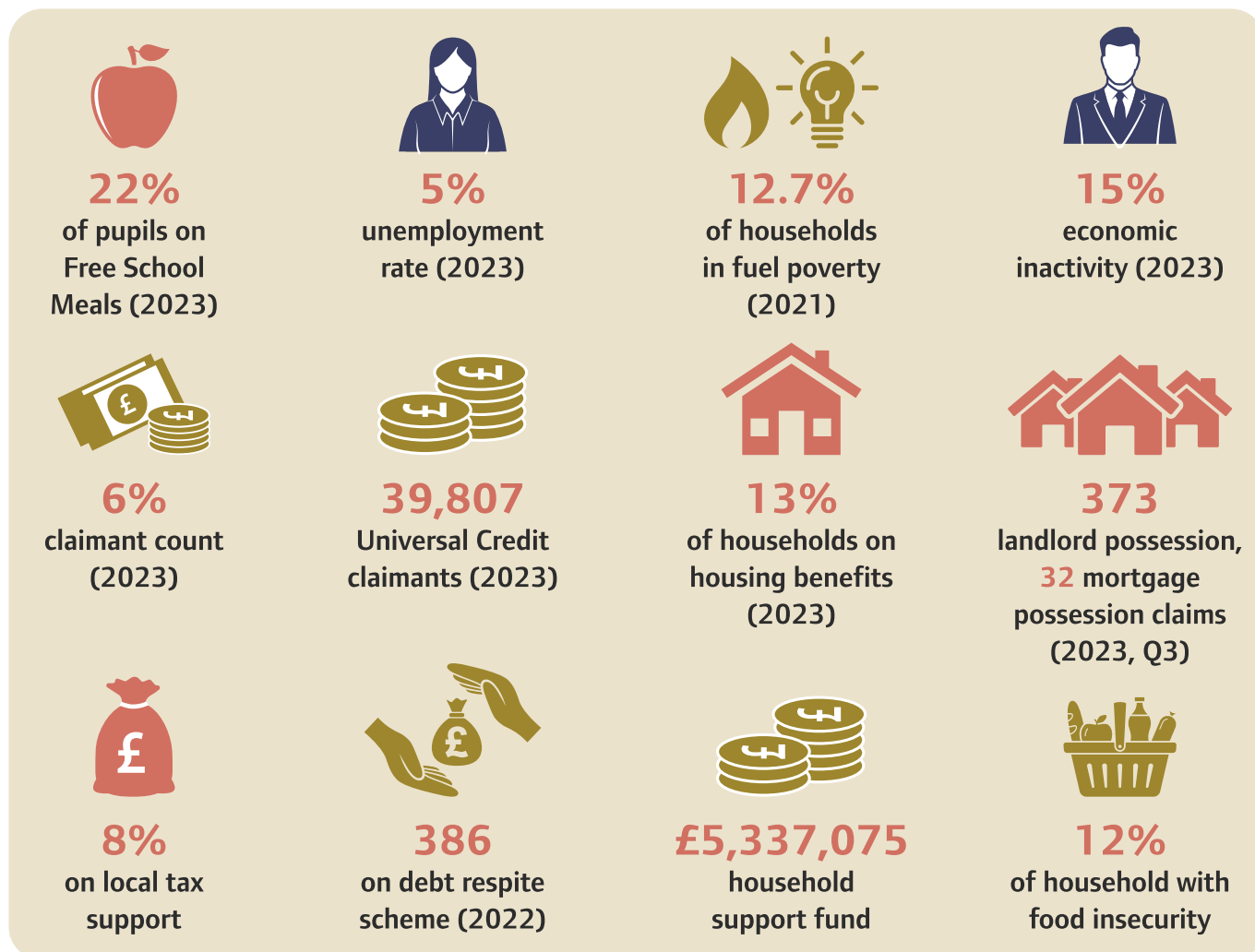
19 Trust for London. London’s Poverty Profile: Lewisham borough: Poverty and inequality data for Lewisham.

22 Moretti A, Whitworth A, Blake M. UK local food insecurity of adults Jan 2021. 2021.

23 Greater London Authority. Survey of Londoners 2021-22. 2023.

24 Department for Energy Security & Net Zero. Official Statistics: Sub-regional fuel poverty in England, 2023 (2021 data). 2023.

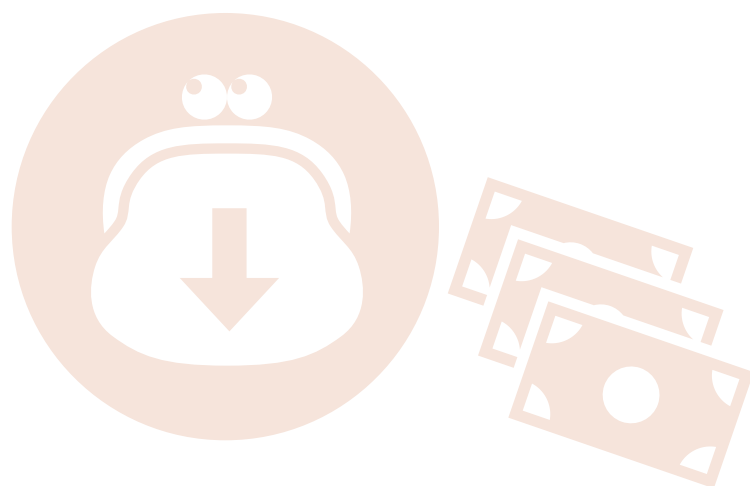
Figure 2: Cost-of-living indicators for Lewisham



Source: Lewisham Cost of Living dashboard; Local Government Association Dashboard: Financial Hardships and Economic Vulnerability in Lewisham ^{20,21}

Debt

In the Greater London Authority's 2021/22 survey, 35% of respondents in Greenwich and Lewisham owed money on a loan or credit agreement, 6% had household bills arrears and 15% had a heavy debt burden.²³



20 Lewisham Council. Lewisham Council Cost of Living Dashboard.

21 Local Government Association. LGA dashboard: Financial hardships and economic vulnerability in Lewisham.

23 Greater London Authority. Survey of Londoners 2021-22. 2023.

5. Health impact

Poverty

Research from Public Health England and University College London's Institute of Health Equity in 2014 showed that insufficient income is associated with worse outcomes across virtually all domains, including long-term health and life expectancy.²⁵

Households in the lowest third of incomes had a higher risk of experiencing a limiting illness compared with those in the highest third of incomes (hazard ratio 1.40 for men and 1.34 for women).²⁶

Poverty is associated with poor mental health, including a greater risk of mental disorders, sleep deprivation, and depression in new mothers.²⁷ Data from the UK Millennium Cohort Study showed that the risk of maternal depression was almost 50% higher (hazard ratio 1.49) among poor mothers than non-poor mothers.²⁸ Children who live in poverty are more likely to be born early and small, suffer chronic diseases such as asthma, and face greater risk of mortality in early and later life.^{29,30}

The negative health impacts of living on a low income can be caused by material or psychosocial factors, or a combination.²⁵

Material deprivation

The inability to afford items necessary for a healthy life, such as nutritious food, fuel to heat homes or adequate housing, can lead to health problems.²⁵ For example, living in a cold, damp home is associated with poor health outcomes including cardiovascular and respiratory disease, excess winter mortality, depression among children and adults, and colds and flu.³¹

Material deprivation can mean that people are unable to go out or travel, or are ashamed to invite people into their home, and this can lead to social isolation, which is a predictor of poor health and carries a greater risk of mortality.³²

25 Public Health England, UCL Institute of Health Equity. Local action on health inequalities: Health inequalities and the living wage. Health Equity Evidence Review 6. 2014.

26 Bartley M, Sacker A, Clarke P. Employment status, employment conditions, and limiting illness: prospective evidence from the British household panel survey 1991-2001. *Journal of Epidemiology & Community Health*. 2004;58:501-6.

27 Glennerster H, Bradshaw J, Lister R, et al. The report of the social protection task force - Paper prepared for the Strategic Review of Health Inequalities in the UK post-2010 (The Marmot Review). 2009.

28 Mayhew E, Bradshaw J. Mothers, babies and the risks of poverty. *Poverty*. 2005;121:13-6.

29 Dyson A, Hertzman C, Roberts H, et al. Childhood development, education and health inequalities. Marmot Review Task Group Report. 2009.

30 Hirsch D, Spencer N. Unhealthy lives: Intergenerational links between child poverty and poor health in the UK. London: End Child Poverty 2008.

31 UCL Institute of Health Equity. The health impacts of cold homes and fuel poverty 2011.

32 Holt-Lunstad J, Smith T, Layton J. Social Relationships and Mortality Risk: A Meta-analytic Review. *PLoS Medicine*. 2010;7.



Psychosocial factors

There are a number of psychosocial factors that can cause stress and ill health for those living with insufficient income and financial difficulties.²⁵ Insufficient income reduces the autonomy an individual can experience and the control they have over their life, which research suggests increases the risk of cardiovascular and self-reported poor

health.^{33,34} A relative lack of income, or relative poverty, is a barrier to participation in society, and it is associated with wellbeing.^{35,36} Households with debt problems or other financial difficulties have been associated with worse mental health including increased likelihood of mental disorders, relationship problems and stress.^{27,37,38}

- 33 Bosma H, Marmot M, Hemingway H, et al. Low job control and risk of coronary heart disease in Whitehall II (prospective cohort) study. *British Medical Journal*. 1997;314:558–65.
- 34 Bobak. M, Pikhart H, Rose R, et al. Socioeconomic factors, material inequalities, and perceived control in self-rated health: cross-sectional data from seven post-communist countries. *Social Science & Medicine*. 2005;51:1343–50.
- 35 Marmot M. *Status syndrome: How your social standing directly affects your health and life expectancy*. London: Bloomsbury Publishing Plc 2004.
- 36 McBride M. Relative-income effects on subjective well-being in the cross-section. *Journal of Economic Behaviour & Organization*. 2000;45:251–78.
- 37 Taylor M, Pevalin D, Todd J. The psychological costs of unsustainable housing commitments. *Psychological Medicine*. 2007;37.
- 38 Jenkins R, Bhugra D, Bebbington P, et al. Debt, income and mental disorder in the general population. *Psychological Medicine*. 2008;38.

Challenge	Risk factors and implications	Negative impacts on health
Fuel poverty	Reduced use of gas or electrical appliances as unable to afford to adequately heat the home, leading to damp and mould on walls and ceilings.	<ul style="list-style-type: none"> – Increased risk of respiratory infections and pulmonary disease or worsening of existing respiratory/pulmonary problems due to inadequate heat and ventilation, particularly for the young, over 65s and those with long-term health conditions. – Slower physical growth and cognitive development in children. – Missed days from school or work. – Stiffness in joints and muscles leading to increased risk of falls and osteoporosis. – Longer recovery from illness. – Increased demand for primary care and acute health services as a result of respiratory and pulmonary disease. – Excess winter deaths.
Food insecurity	Being unable to afford a nutritious and varied diet.	<ul style="list-style-type: none"> – Malnutrition as people cut back on nutritious food or the use of the oven and hob. – Risk of obesity due to consuming calorie dense, cheaper foods. – Lower resilience to fight viruses and disease. – Less energy for work or school. – Longer recovery from illness.
Affordability and accessibility of healthcare	For dental or optical care, and the cost of making phone calls/using the internet to book appointments or travel in order to access health and social care appointments.	<ul style="list-style-type: none"> – Delayed diagnosis and treatment – Potential for emergency hospital admission – Worsening dental decay and prolonged suffering – Worsening eye health, delayed diagnosis of more serious conditions – Digital exclusion
Cost of prescribed and non-prescribed medication(s)	<p>Affordability of prescription medication(s) – not collecting prescriptions or using over the counter medications inappropriately.</p> <p>Non – prescribed – Not accessing treatment, or accessing “unlicensed treatments” via other sources (i.e. online)</p>	<ul style="list-style-type: none"> – Delayed treatment leading to worsening health condition – Potential for emergency hospital admission – ‘Putting up’ with symptoms, hopeful they will subside

Source: Adapted from Knowsley Public Health Annual Report 2022/23: Why the cost of living is a public health issue: supporting our residents during challenging times³⁹⁻⁴²

Challenge	Risk factors and implications	Negative impacts on health
Affordability and accessibility to transport	For travelling to essential health, social, dental or optical care appointments and also for socialising and travelling to work.	<ul style="list-style-type: none"> – Delayed diagnosis and treatment – Delayed diagnosis of health conditions – Potential for emergency hospital admissions – Social isolation – Reduced work opportunities – Fewer holidays or days out
Sleep deprivation	From being too cold or unable to sleep due to feeling stressed and anxious.	<ul style="list-style-type: none"> – Missed days at work or school – Lower concentration levels – Inability to make decisions – Fatigue and lower resilience to illness
Risk taking behaviour	Such as harmful gambling, drug or alcohol misuse as a coping mechanism for increased financial stress.	<ul style="list-style-type: none"> – Increased risk of further debt – Risks to health from addiction – Increased risk of self-harm or suicide
Lack of money	To take part in hobbies, activities, purchase equipment, books or toys, school trips.	<ul style="list-style-type: none"> – Delayed physical and cognitive development – Less physical activity – risk of obesity – Social isolation and digital exclusion – Impact on employment or education
Problem debt	Worsening personal debt including credit, borrowing and household bills.	<ul style="list-style-type: none"> – Impact on relationships – Risk taking behaviour – Risk of homelessness – Rise in acquisitive crime – Risk of domestic abuse – Risk of self-harm or suicide
Longer recovery from illness	Due to living in a cold home and being unable to afford adequate heating or living in a poorly maintained property which has damp, mould or inadequate ventilation.	<ul style="list-style-type: none"> – Lower resilience to illness – More missed days at work or school – Social isolation and loss of independence – Delayed discharge from hospital due to cold home

39 Knowsley Council. Knowsley Public Health Annual Report 2022 - 23: Why the Cost of Living Crisis is a Public Health issue. 2023.

40 Lee A, Sinha I, Boyce T, et al. Fuel poverty, cold homes and health inequalities. London: Institute of Health Equity 2022.

41 Mental Health Foundation. Mental Health and the Cost-of-Living Crisis: Another pandemic in the making? Glasgow: The Mental Health Foundation 2023.

42 Åhlberg M, Hunter T, Sheehy E, et al. Living on Empty: a policy report from Citizens Advice. 2023.

Food

Food injustice, also referred to as food insecurity, is defined as a household-level economic and social condition of limited or uncertain access to affordable, nutritious, healthy food.^{43,44} In Lewisham, we chose to frame food insecurity around a justice/rights based approach. The Lewisham definition of Food Justice, was co-produced by local stakeholders:

‘Reliable and fair access to food that is sufficiently nutritious, sustainable, culturally appropriate and affordable.’

Food injustice has significant and broad detrimental impacts. It affects individual’s mental and physical health,⁴⁵ along with their social wellbeing. These impacts cannot be separated and are often interconnected, meaning people can begin a decline that can be difficult to stop without the right support.



Mental and social impacts of food injustice

There are a number of mental and social impacts of food injustice. These can be experienced by any individual experiencing food injustice. Lewisham’s Food Justice Action Plan 2023 details the below mental, social and physical impacts of food injustice:⁴⁶

- A severely food insecure person is five times more likely to experience anxiety disorders and major depressive episodes than someone who has access to adequate food.⁴⁷
- Mothers who are food insecure are over twice as likely to report mental health problems. This can affect the mother infant bonding.
- Odds of depression or suicide ideation among children aged 14–25 in households experiencing hunger were 2.3 times higher.
- Poor sleep quality due to anxiety worry and hunger.
- Social impact on young people, especially as they are often unable to invite friends over and participate in treats or social activities that involve spending money on food.

43 Blake M. More than Just Food: Food Insecurity and Resilient Place Making through Community Self-Organising. Sustainability. ;11:2942. doi: 10.3390/su11102942

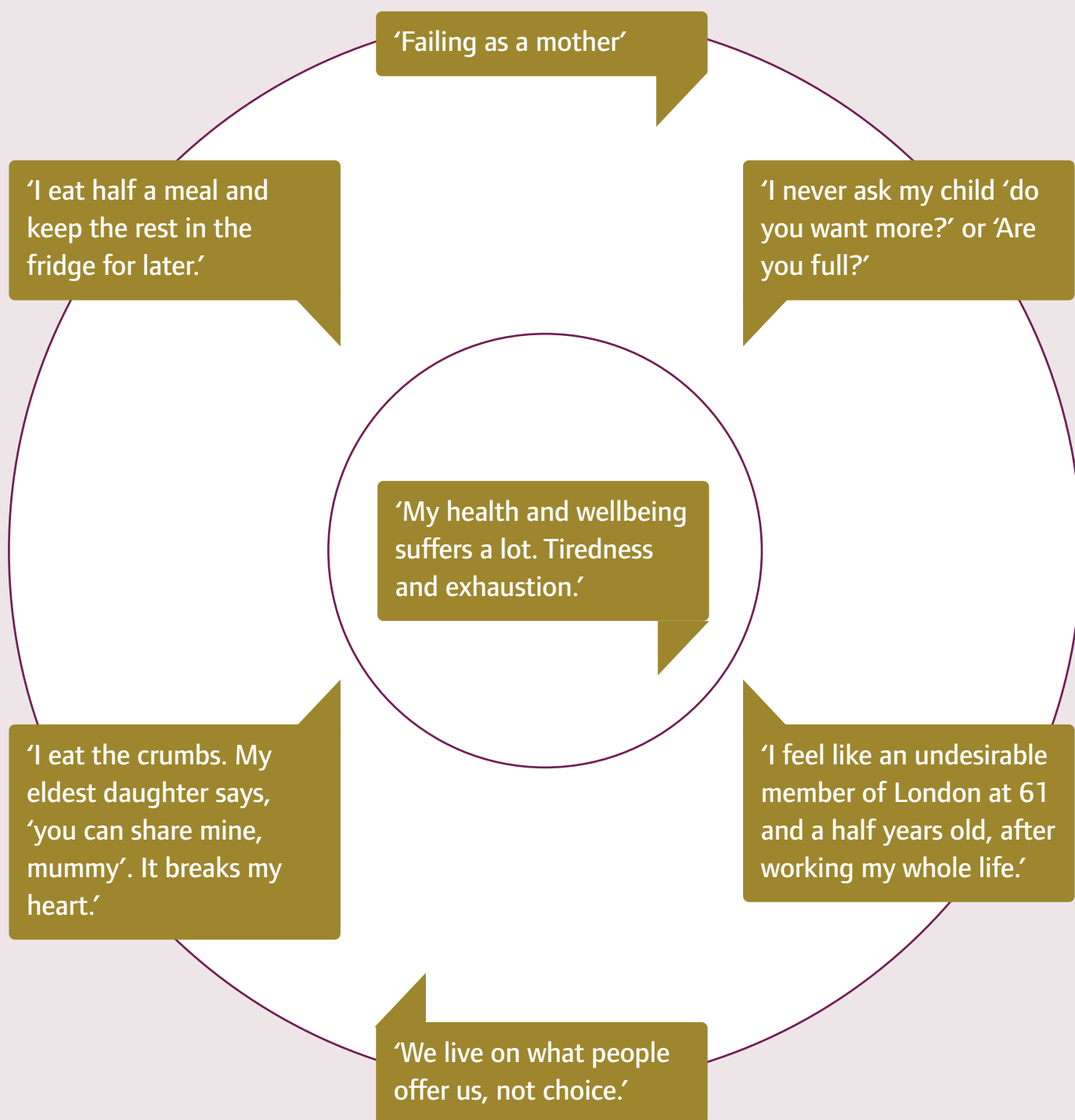
44 Child Poverty Action Group. Living Hand to Mouth. 2019.

45 The Mental Health Foundation. Food for thought: Mental health and nutrition briefing. London: The Mental Health Foundation 2017.

46 Lewisham Council. Lewisham’s Food Justice Action Plan. 2023.

47 Jessiman-Perreault G, McIntyre L. The household food insecurity gradient and potential reductions in adverse population mental health outcomes in Canadian adults. SSM - Population Health. 2017;3:464–72.

There is first-hand evidence of the traumatic impact food injustice is having on Lewisham's residents' mental health and social wellbeing. Below are some quotes from people experiencing food injustice.



Source: Lewisham's Food Justice Action Plan.⁴⁶

46 Lewisham Council. Lewisham's Food Justice Action Plan. 2023.



Physical impacts of food injustice

Food insecurity typically results in a poor-quality diet – increasing individuals risks of being either underweight from insufficient food intake or overweight from unhealthy food intake and overall malnutrition.⁴⁸ It can lead to increased risk of other long-term health conditions such as Type 2 diabetes and cardiovascular diseases. Food injustice affects individuals at all life stages. However, these impacts differ across different ages. The following page contains a breakdown of the key effects at each life stage.



48 Sustain. What is food poverty?

Physical impacts

Food injustice effects individuals at all life stages. However, these impacts differ across the different ages. Below is a list of key effects at each life stage.

Infant and maternal health

- Babies are more likely to be lower in birthweight. This can increase the risk of developing diabetes, heart disease, high blood pressure and obesity later in life.
- Food insecure mothers are less likely to persevere with breastfeeding due to the stress and social isolation of their situation.
- Food insecure parents who rely on formula may resort to unsafe practices such as skipping feeds, watering down the formula, adding cereal or introducing unmodified cow's milk too early.
- Growth and development could be impaired with inadequate nutrition.



Children and young people

- Children in food insecure households are more likely to become obese and develop asthma, depression and other chronic conditions.
- Growth and development can be impaired.
- There is an increased likelihood of tooth decay and cavities.
- Learning is poorer, which can affect educational attainment and impact life chances.



Adults

- Diabetes, hypertension, heart disease and obesity are associated with food insecurity
- Poor diet is related to 30% of life years lost to early death and disability.
- One in three cancer deaths and one in two heart disease deaths are caused by poor diet.



Older adults

- A poorly nourished older adult is less able to fend off infection and ill health.
- Wounds will take longer to heal.
- Recovery from illness and surgery is impaired. Clinical outcomes are poorer.
- Hospital stays are longer and more frequent.
- Muscle strength is reduced.
- Increased frailty. Greater risk of falls and fractures.
- It is three times more costly to treat a malnourished older person than an adequately nourished one.



Based on a diagram from the Southwark Fairer Food Action Plan
Source: Lewisham's Food Justice Action Plan.⁴⁶

46 Lewisham Council. Lewisham's Food Justice Action Plan. 2023.



Home energy

There are key demographics facing a higher risk of fuel poverty, including low-income households, elderly residents, and individuals with chronic health conditions. We acknowledge the interconnectedness of fuel poverty with health and wellbeing, recognising that inadequately heated homes can have direct implications on residents' physical and mental health.

Public Health England's 2014 cold weather plan reported that winter weather has a direct effect on the incidence of: heart attack, stroke, respiratory disease, flu, falls and injuries and hypothermia. Indirect effects include mental health problems such as depression and the risk of carbon monoxide poisoning if boilers, cooking and heating appliances are poorly maintained or poorly ventilated.⁴⁹

The strongest link is between respiratory deaths and the cold. But because generally more people die from cardiovascular disease, cardiovascular illnesses and deaths account for a greater number of health problems. Overall, the number of excess winter deaths varies between years – generally it is around 24,000 in England and Wales. The number of excess deaths in the winter of 2021/22 was 13,400.⁵⁰

The purpose of the winter mortality measure is to compare the number of deaths that occurred in the winter period (December to March) with the average of the non-winter periods (August to November and April to July). Winter mortality is not solely a reflection of temperature, but of other factors as well. These include respiratory diseases and pressure on services, which have been more intense than usual during and following the height of the COVID-19 pandemic.

49 Public Health England. Cold Weather Plan for England. Making the case: why long-term strategic planning for cold weather is essential to health and wellbeing. 2014.

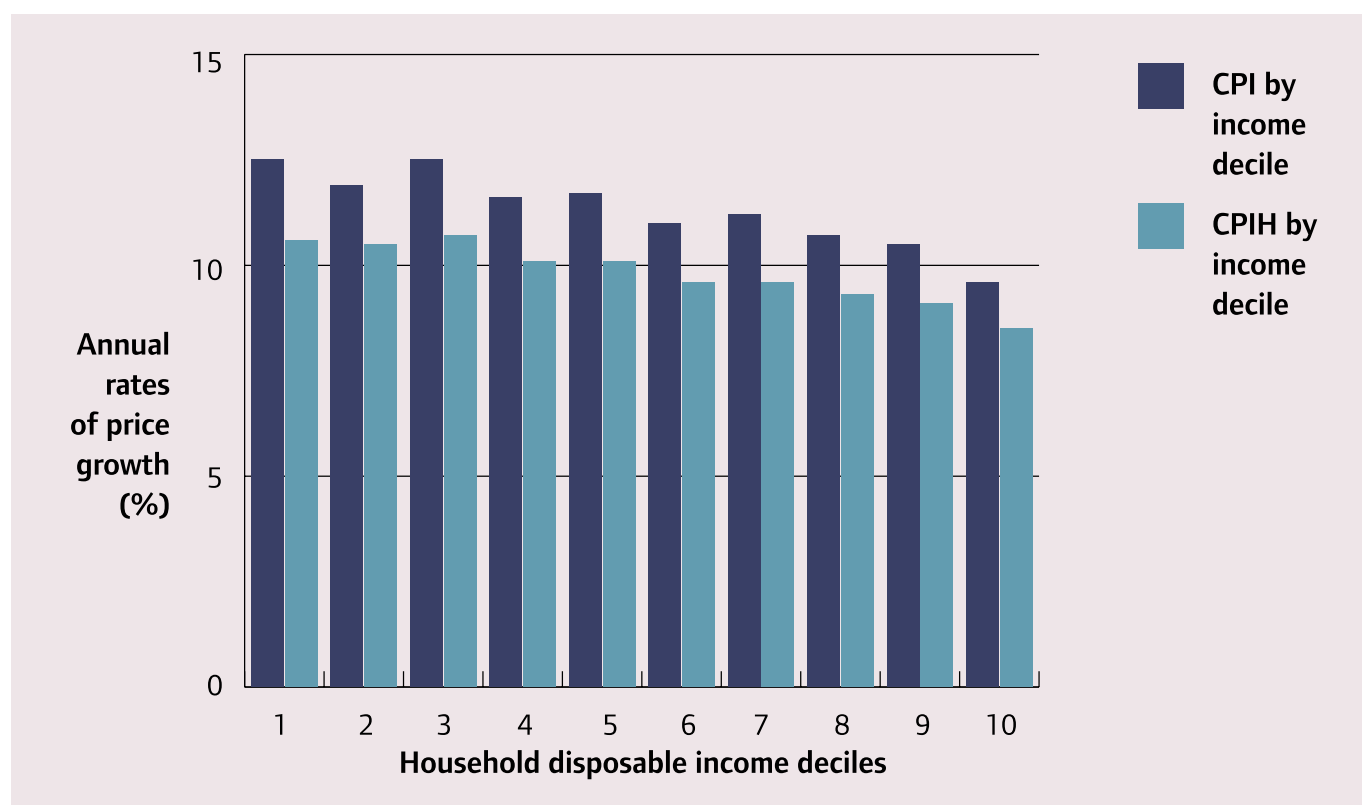
50 Office for National Statistics. Winter mortality in England and Wales: 2021 to 2022 (provisional) and 2020 to 2021 (final). 2023.

6. Inequalities

The cost-of-living crisis has had significant impact across the country, pushing people who were just about coping to a state of struggle or crisis, with rates of inflation reaching the highest levels in 30 years in the UK. However, its effects do not impact everyone equally. It has disproportionately affected boroughs like Lewisham, which had higher rates of poverty before the COVID-19 pandemic.⁵¹

On average, low-income households spend a greater proportion of their income on essentials such as energy bills, fuel/transport and food and drink: 15.2% of total expenditure in low-income households compared to 10.4% in high-income households.⁹ Consequently, low-income households are more impacted from rising inflation rates, pushing prices of fuel and food up, alongside falling wages (Figure 3).^{1,9}

Figure 3: Inflation rates (measured as Consumer Prices Index [CPI] and Consumer Prices Index including owner occupiers' housing costs [CPIH]) by equivalised household disposable income deciles (1: lowest income; 10: highest income), UK, October 2022



CPI does not include housing costs, CPIH uses the rent paid for an equivalent house as a proxy for an owner-occupier's housing costs.⁵² Source: Office for National Statistics ¹¹

1 Houston P. Cost of Living Crisis. Institute for Government 2022.

9 Institute of Health Visiting. State of Health Visiting, UK Survey Report: Millions supported as others miss out. 10th iHV Annual Health Visiting Survey: data year ending November 2023. 2024.

11 Office for National Statistics. Inflation and cost of living for household groups, UK: October 2022. 2022.

51 Trust for London. London's Poverty Profile: borough-level poverty 2022.

52 Mulkearn K. Which inflation measure: CPI, CPIH or RPI? Incomes Data Research 2022.

Figure 3 shows annual rates of price growth experienced by income decile in October 2022, as measured by the Consumer Prices Index (CPI).

People on lower incomes have less flexibility to deal with these price increases, compounded by existing financial pressures, so they are more affected by inflation rates. It is said that they pay a “poverty premium”, which refers to the extra costs people on low incomes and in poverty pay for essential products and services – nationally it is estimated 1 in 8 experience at least one type of poverty premium – for low-income families this is 94%.⁵³ The more money that households need to spend on essentials, the less disposable income they have, leading to impossible decisions, such as choosing between heating and eating. The poverty rate in Lewisham is 32%, compared with 25% in London,¹⁹ with 17.7% of Lewisham residents’ jobs paying below the London living wage.⁵⁴ The unemployment rate in Lewisham is 4.9%.⁵⁵

Some people are impacted more than others:

- **Lone parent households:** Those who are in a single-parent household, tend to have lower income than those in a two-parent household. Due to potential childcare responsibilities, they are more likely to be part-time employed, reducing their earning power. On average, single-parent households spend 26% of their income on housing costs compared to 15% for two-parent households. After essential spending, their disposable income per week is considerably reduced.⁵⁶ According to ONS Census 2021, 16.3% of households in Lewisham are lone parent households.⁵⁵
- **Women:** Women are likely to be on a lower income than men. They also make up the majority of lone parents. Single female households tend to face higher costs than single male households as a proportion of their income.^{57–60}
- **Unpaid carers:** Unpaid carers are likely to be on a lower income as they may be only able to work part time due to caring responsibilities. They may also have additional costs relating to their care responsibilities. For example, keeping the home at a safe temperature, extra laundry, special food and transportation. According to ONS Census 2021, 3.7% of Lewisham residents (aged 5 and over) reported providing up to 19 hours of unpaid care each week and just under 1 in 50 people (1.8%) reported providing between 20 and 49 hours of unpaid care each week.⁵⁵
- **Older people/pensioners:** People 65+ years of age who do not have a workplace pension rely on the annual state pension of £11,502/year – the average energy bill could be at least 8% of their annual income.⁶¹ With an increased cost for housing and food, people do not have much disposable income left. This can lead to increased isolation and loneliness. Also, if older people leave their homes less and are less active this may also impact their mobility and independence, leading to higher risk of falls and health problems and higher utilisation of health services.

19 Trust for London. London’s Poverty Profile: Lewisham borough: Poverty and inequality data for Lewisham.

53 University of Bristol. The poverty premium in 2022: Progress and problems – executive summary. 2023.

54 Trust for London. Low pay in London boroughs.

55 Office for National Statistics. How life has changed in Lewisham: Census 2021. 2023.

56 Office for National Statistics. Parents more likely to report increases in their cost of living. 2022.

57 Chwarae Teg. Briefing paper: The gendered impacts of the cost of living crisis. 2022.

58 Welsh Government. Relative income poverty: April 2019 to March 2020. 2021.

59 Tims S, Caddick D. Losing the inflation race: Poorly targeted policy is failing to prevent an income crisis. New Economics Foundation 2022.

60 Thomas C. Women are the shock absorbers of poverty: The impact of the cost of living on women. Senedd Research 2022.

61 Meyer H. Pensioners to receive up to £600 towards energy bills. 2024.

- **People with a disability or a chronic long-term condition:** People living with a disability often have additional costs in their day-to-day lives such as higher use of everyday essentials, higher energy bills, more expensive forms of travel (car or taxi). They are also disproportionately likely to be in relative low-income poverty. As costs continue to rise, this impacts levels of disposable income, leading to impacts on independence, increased social isolation and poor mental health. The ONS Census 2021 stated that 7.9% of Lewisham residents reported having a disability. The employment rate for those whose everyday activities were limited to some extent was 32.% compared to 68.1% for those who reported their day-to-day activities not being limited. Health-related quality of life for older people in Lewisham was significantly worse than the England average.⁵⁵
 - **Children and young people:** In 2022/23, 16.2% (9,209) of children under 16 years in Lewisham were living in relative low-income families and 12.4% (7,061) were living in absolute low-income families.⁶² The child poverty rate in Lewisham is 33% (after housing costs) for relative low-income families.¹⁹ For basic needs to be met – such as having enough nutritious food, adequate clothing and a warm home – relies on sufficient household income to meet the rising cost of living. For children where families struggle to meet this need, it can impact their educational attainment due to absence related to illness and reduced performance due to possible sleep disturbances e.g. cold homes. They may also be subject to stigma and shame as a result of their situation, potentially being excluded from extra-curricular activity, unable to purchase educational supplies or go out with friends. This can lead to a decline in their mental health.
 - **People from minority ethnic groups:** The Trust for London's London Poverty Profile, found that 25% of London households are living in poverty (after housing costs). For non-white ethnic groups this is disproportionately higher, with 33% living in poverty.⁶³ The UK Food Security Report in 2021 found Black/African/Caribbean/Black British households are more likely to be experiencing food injustice. 19% of Black/African/Caribbean/Black British households across the UK are food insecure compared to 8% of the UK population.⁶⁴ Lewisham is a highly diverse borough with a much greater percentage of people from Black/African/Caribbean/Black British ethnicity (27%) than either London (14%) or England in general (4%).⁶⁵
- Many of these categories intersect and overlap, compounding this experience of disadvantage.

62 Department for Work and Pensions. DWP Stat Explore, Children in Low Income Families, by local authority.

63 Trust for London. London's Poverty Profile.

64 Department for Environment, Food & Rural Affairs. Official Statistics: United Kingdom Food Security Report 2021.

65 Lewisham Council. Population report for Lewisham (Census 2021).

7. National response

Government policies for households

During this period of financial challenge across the UK, the previous government has implemented several policies to try and alleviate some of the pressures on households.⁶⁶

Universal offers available to all:

Income

- **Council Tax Rebate** (April 2022 – April 2023): The Council Tax Rebate is a one-off payment to help with rising energy costs. Households in England in council tax bands A to D received £150 from their council from April 2022 as part of the government's Energy Bills Rebate scheme.
- **Increase in the National Living and National Minimum wage** (April 2024): From 1 April 2024 there will be a 9.8% increase to the National Living Wage for those aged 21 and over. There will also be a 14.8% increase to the National Minimum wage for those aged 18-20.
- **Threshold for paying national insurance increased** (July 2022): The Primary Threshold rose from is £190 per week (up to 5 July 2022) to £242 per week from 6 July 2022.

Energy and fuel

- **Energy Bill Support Scheme** (between October 2022 – March 2023): The Energy Bill Support Scheme gave every household a £400 discount on their energy bills.
- **Energy Price Guarantee (EPG)** (between October 2022 – July 2023): The Energy Price Guarantee (EPG) capped the unit of cost of energy for households. A household's bill was still influenced by how much energy they use, but a typical household may have saved around £1,500 between October 2022 and June 2023, according to the government. As energy prices fell, households paid less than the EPG unit cost during July to December 2023 (at least). The EPG average household should have paid no more than £2,500 annually for their energy bills during this period. Without the EPG, capping the unit cost of electricity and gas, an average household's energy bill would have increased to over £4,000.⁶⁷
- **Energy Company Obligation** (ongoing): Some energy companies required to provide funding for eligible households and energy efficiency improvements to homes experiencing fuel poverty e.g. help with the cost of insulation work or boiler repairs or replacements.⁶⁸

66 GOV UK. Cost of living support.

67 Department for Energy Security & Net Zero. Policy paper: Energy Price Guarantee up to 30 June 2023. 2024.

68 GOV UK. Help from your energy supplier: the Energy Company Obligation.

Targeted support to those most in need:

Income

- **Cost-of-living payments for households on a variety of benefits:** During 2023/24, the government is continuing to provide cost-of-living payments of varying sizes to different recipients. This followed more extensive and wider support to households in 2022/23. Those eligible include:
 - Households on means-tested benefits who will receive 3 payments totalling £900.
 - Pensioner households who will receive a £300 payment.
 - People on non-means-tested disability benefits who will receive a £150 payment.
- **Benefits increase** (April 2024): From April 2024, the Department for Work and Pensions benefits that are linked to inflation will be uprated by 6.7% (in line with the annual Consumer Prices Index inflation rate in September 2023), as were inflation-linked tax credits elements and benefits administered by HM Revenue and Customs.⁶⁹
- **Benefit cap increased by approximately £2,000** (April 2023): The benefit cap rose by 10.1%. The cap went up from £20,000 to £22,020 for families nationally and from £23,000 to £25,323 for families in Greater London. While for single people it went up from £13,400 to £14,753 nationally and from £15,410 to £16,967 in Greater London.⁶⁹
- **State pension increase** (April 2024): For 2024/25 the basic State Pension and new State Pension will be increased by 8.5% in line with average earnings growth.⁶⁹

Energy and fuel

- **Extension of Energy Price Guarantee (EPG) for households with a pre-payment meter** (January – March 2024): The EPG for the general households ended in July 2023. However, the government continued to use the scheme to align costs for comparable pre-payment meter (PPM) and direct debit customers, ensuring they no longer paid a premium for their energy. From October 2023 onwards, the discount was delivered via a discount to standing charges not the unit rates to ensure low usage customers are fully supported by the scheme.⁷⁰
- **Winter fuel payment £300 top-up** (end of 2023): The Winter Fuel Payment is a government scheme to assist older people with the cost of heating their homes during winter. Eligible individuals received a one-off payment of between £250 and £600 to help cover heating costs.⁷¹
- **Warm Home Discount Scheme:** A £150 discount on bills if receiving Pension Credit or living in a low-income household.⁷²
- **Cold Weather Payment:** Eligible household automatically receive £25 for each period of very cold weather when the average temperature in their area was recorded as, or forecast to be, zero degrees Celsius or below over a 7-day period.⁷³

69 Department for Work and Pensions. Policy paper: Benefit and pension rates 2024 to 2025. 2023.

70 Department for Energy Security & Net Zero. Policy paper: Energy Price Guarantee from 1 July 2023. 2024.

71 GOV UK. Winter Fuel Payment.

72 GOV UK. Warm Home Discount Scheme.

73 GOV UK. Cold Weather Payment.

Food and essentials

- **Households Support Fund** (extended to March 2024): An element of the fund allows local authorities to offer support to households for essential costs, such as energy and water bills, food and other essential items.⁷⁴
- **Healthy Start:** The Healthy Start Scheme offers funds worth £4.25 per week to pregnant women and children (0-4 years) from low-income families and those who are pregnant under the age of 18 to buy healthy foods and free vitamins. Uptake of the scheme has been historically low.⁷⁵
- **Free school meals for all primary school children in state schools:** The Mayor of London has funded free school meals for all primary school children in state funded schools in London for 2023/24 and 2024/25 academic years to ensure all primary school children get one nutritious meal a day.⁷⁶
- **Holiday activities and food (HAF):** This programme provides grant funding to local authorities to co-ordinate free holiday provisions for children who are eligible for and receive benefits related school meals. Eligible children will also continue to be enrolled in initiatives such as free school meals and breakfast clubs.⁷⁷



Childcare

- There are a number of schemes available to support parents with childcare costs, including free childcare for working parents and tax-free childcare.⁷⁸ For example, working families are currently entitled to 30 hours free childcare for 3-4 year olds and will be entitled to 15 hours of free childcare for children aged 9 months to 2 years by September 2024 – this is extending to 30 hours of free childcare for children 9 months to 4 years old by September 2025 (Figure 4).



74 GOV UK. Get help with the cost of living from your local council.

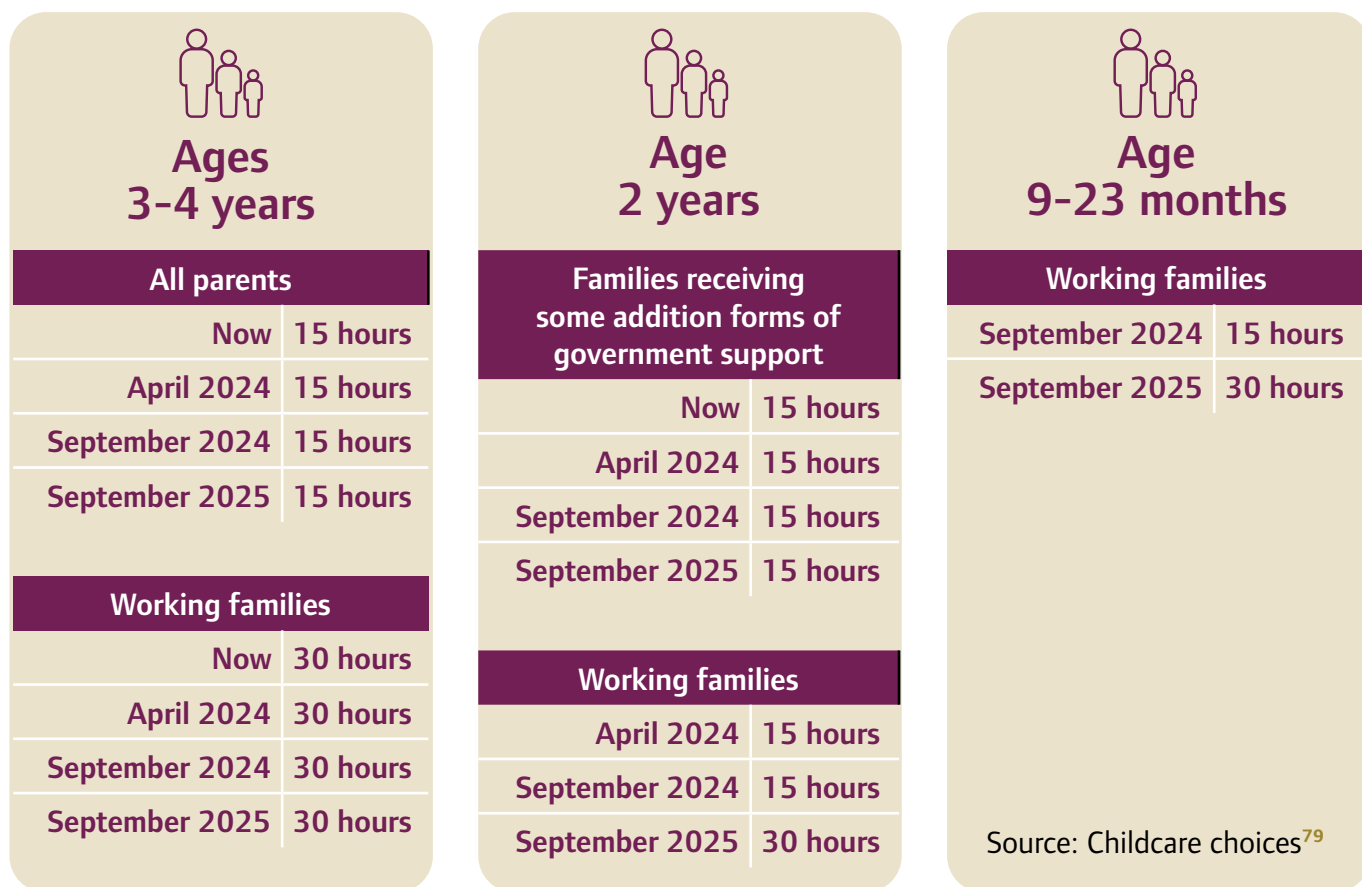
75 GOV UK. Healthy Start.

76 Mayor of London, London Assembly. Free School Meals.

77 Department for Education. Guidance: Holiday activities and food programme 2022. 2024.

78 GOV UK. Check what help you could get with childcare costs.

Figure 4: Free childcare entitlement in England



38 weeks per year. Eligibility criteria apply. Providers may ask for additional charges.



79 HM Government. Help paying for your childcare.

8. Local response

The Institute of Health Equity published a rapid evidence review of interventions to reduce impacts of the rising cost of living on health inequalities in London in 2023.⁸⁰

The report structured the interventions and recommendations around three themes:

- 1 Maximising incomes
- 2 Support to manage the cost of essential outgoings
- 3 Financial resilience and debt management support⁸⁰

The rest of this report will present Lewisham’s local response, structured around these three themes (Figure 5).



Figure 5: Framework for interventions to reduce impacts of rising cost of living on health inequalities⁸⁰



Source: The Rising Cost of Living: A Review of Interventions to Reduce Impacts on Health Inequalities in London⁸⁰

80 Munro A, Allen J, Marmot M. The Rising Cost of Living: A Review of Interventions to Reduce Impacts on Health Inequalities in London. Institute of Health Equity 2023.

Lewisham's cost-of-living programme

In early 2022, a cost-of-living programme team was set up to investigate the effects of the cost-of-living crisis on Lewisham residents and seek appropriate responses to these effects. Since September 2022, the programme team has expanded strategic partnerships and various funding streams both within and outside the council to maximise the ability to respond and deliver a wide range of support.

Given the urgent nature of the crisis, a suite of local cost-of-living responses was set up, using internal and external resource and expertise. This work was delivered with council staff, voluntary and community sector partners, and local anchor institutions.

The programme team capitalised on available resources, including the four Household Support Fund iterations, to deliver support to residents facing crisis and to prevent existing crises from deepening.

Targeting support

As part of this work, we used data across several services to identify over 500 families potentially eligible for Pupil Premium funding and Free School Meals (FSM). Through auto-enrolment we have created an additional £1.2m additional funding for schools across the borough. We're also investing around £90k in data systems and infrastructure to help us better reach vulnerable residents and help them to access the support they need. We worked with colleagues and partners to promote support available across the borough, with printed posters and leaflets, our cost-of-living webpage, and cost-of-living roadshows.



Figure 6: Examples of Lewisham’s cost-of-living resources

Cost of living

Want to talk to someone? Come along to our drop in sessions

Clyde Family Hub
Every Monday, 1–5pm
Alverton Street, London, SE8 5NH

Lewisham Centre
Every Tuesday 9:30am-12:30pm
Lewisham COMMUNITY space,
Lewisham Shopping Centre, SE13 7HB

St John the Baptist Church
Every Wednesday, 12 noon–2pm
353 Bromley Road, SE6 2RP

Perry Rise Baptist Church
Every Thursday, 12 noon–2pm
Perry Rise, SE23 2QL

Christ Church URC,
Every Friday, 2–4.30pm
15 Bellingham Green, SE6 3HQ

Get help with:

- Accessing free or low cost food
- Copy with money worries
- Help with your bills
- Jobs and training
- Support if you have children
- Staying healthy and well
- Staying warm

Or pop into your local library




Check lewisham.gov.uk/support for the most up to date information

Worrying about money?

Support is available in Lewisham



Step 1: What's the problem?

I suddenly have no money

- Lost job or reduced hours
- Money stopped
- Lost money
- Unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Sanctioned (see option: 5)

See options 1 2 6

My money doesn't stretch far enough

- Deciding between food, fuel, and mobile credit
- Low income
- Zero hours contract
- Statutory Sick Pay too low
- Facing redundancy
- Not sure if eligible for support
- Change of circumstance

See options 1 2

I have debt

- Rent or Council Tax
- Gas and electricity
- Payday loans
- Owe friends or family
- Benefit repayments

See option 3

I am waiting on a benefit payment or advance

- New claim for benefit
- Payment delayed
- Waiting for decision

See options 1 4

Three steps to find options and places to get help



Social value key performance indicators

The council as an anchor institute will also leverage its influence on services it commissions and their contractors. Contract bidders choose from a menu of social value key performance indicators (KPIs) that they are able to deliver to Lewisham residents as part of their contract. We are developing the menu to include antipoverty KPIs (suggested elements include joining the Food Justice Alliance,

donation to hardship funds, food crisis provision, fuel poverty services and financial resilience services). We already ask for core commitments, which include good employer practice. For example, challenging low pay and insecure working conditions in their supply chains and ensuring the London Living Wage continues to be paid as a minimum within the borough.

8.1. Maximising income

Marmot's Rising Cost-of-Living report details the importance of increasing the number of employers committed to the London Living Wage, supporting people to access all benefits and entitlements and encouraging trade union membership.⁸⁰

The London Living Wage

The government's statutory National Living Wage as of April 2024 is £11.44 an hour.⁸¹ This is set based on a percentage of median earnings and does not have London weightings.⁸²

In contrast, the voluntary Real Living Wage announced by The Living Wage Foundation on 24 October 2023 is £12 an hour across UK and £13.15 an hour for London, which is an increase of 10.1%. This increase is in-line with inflation and the London Living Wage reflects the higher cost of living in the capital. The Real Living Wage rates are higher because they are independently calculated based on the cost of living. The foundation encourages all employers that can afford to, to ensure their employees earn a wage that meets the costs of living, not just the government minimum.⁸²

Alongside Islington, Lewisham became the first council in the UK to earn Living Wage Employer Accreditation, awarded by the Living Wage Foundation (LWF). This demonstrated the Council's commitment to paying the Living Wage. Since then, the Council has been supporting businesses in the borough to become Living Wage Employers.

Lewisham Council continues to work closely with the Living Wage Foundation to stay abreast of developments in wage equity. The Council is invested in initiatives driven by the Living Wage Foundation and works collaboratively with them on ways to further the Living Wage agenda. As part

of Living Wage Week, we attended its Making London a Living Wage City event and held our own Tri-Borough Living Wage Week Celebratory Event, with Lambeth and Southwark councils, to promote the Living Wage.

The Living Wage Foundation is emphasising the importance of coupling Living Wage Employment with Living Wage Hours. At the Making London a Living Wage City event, we heard testimonials from parents and their children, who spoke about how the combination was allowing them to live with a foundational quality of life that meant they could look after and spend time with one another. Insecure and precarious work, as well as underemployment can cause income anxiety and lead to negative health outcomes. The Living Wage Foundation Living Hours therefore seeks to provide four weeks' notice periods for shifts, with guaranteed payments if shifts are cancelled within that period, as well as contracts that reflect accurate hours and a guaranteed minimum of 16 hours a week.

Businesses can have large impacts in the local communities they are embedded within. Therefore, large employers in certain areas can have a hyper-local impact in places where low pay is common. For example, the LWF's event was held at The Kia Oval in Lambeth, which had recently become accredited. During the season, the Kia Oval employs thousands of people, many who come from the local area where deprivation levels are high. It was highlighted how its position as a large employer in an area of deprivation meant that it was uniquely influential on living standards in that area.

80 Munro A, Allen J, Marmot M. The Rising Cost of Living: A Review of Interventions to Reduce Impacts on Health Inequalities in London. Institute of Health Equity 2023.

81 GOV UK. National Minimum Wage and National Living Wage rates.

82 Living Wage Foundation. What is the real Living Wage?

A key reflection from Living Wage Week is that although the Living Wage is vital in combatting poverty, it cannot compensate for all the inflationary rises in basic necessities that promote good health and wellbeing. For example, the high cost of housing takes up a substantial part of people's wages in the capital, particularly for those on the lowest pay.

In response to the Lewisham Poverty Commission's recommendations, which highlighted the crucial role that major anchor institutions can pay in tackling modern poverty, Lewisham's anchor institutions formed The Lewisham Deal Partnership in 2018.

The Deal began with four key pillars of co-ordination between the partners to address modern poverty – one of these was a joint commitment to pay the Living Wage. Since then, the Lewisham Deal has developed into an expanded Lewisham Strategic Partnership. The group is currently exploring ways to expand Living Wage Employers in the borough.

Lewisham Council also continue to support new businesses to become accredited and offer a discount on their business rates to do so. Since 2022, over 109 businesses in Lewisham have gained or renewed Living Wage accreditation. Over 15,000 people are employed by Living Wage businesses and organisations in the borough and a total of 2,328 employees of businesses in Lewisham have received a wage uplift through becoming accredited.

Mont 58 is a coffee shop based in Lewisham that featured at our Living Wage event about the benefits of being a Living Wage Accredited Employer. The owners have said that becoming accredited has led to high satisfaction and retention rates for their colleagues and staff, as well as high level of commitment and personal investment of their colleagues in the business.

'Our experience has been that paying the living wage is one of the most cost-efficient things we do as a business. The extra that we pay our colleagues is made up many times over by the savings on not having staff absences and gaps, staff productivity and commitment, and the revenue we gain from customers who choose our product over others because of our social ethos and fair pay commitment.' – Maya, Mont 58 Coffee.



Supporting people to access all benefits and entitlements

Lewisham Council has helped residents to maximise their incomes by investing in local advice services to increase capacity and locations. Almost £370k, funded through the Household Support Fund and Public Health, has enabled advice partners to support an additional 1,550 clients, with income gains of almost £500k to date.

In partnership with Policy in Practice, Lewisham Council has proactively contacted over 1,200 households to increase uptake of Pension Credit, leading to an additional annual income of up to £1.6m for 444 households.

Lewisham Council's Jobs and Skills Team has funded employment support partners with £75k to help residents experiencing in-work poverty to improve their employment situation through higher wages and/or more secure hours.

Lewisham Council also invested almost £140k into a small grant scheme for essential items, delivered by our voluntary and community partners. The grants allow residents facing hardship to purchase items that can make a real difference, such as white goods, computers, ID documents, bicycles and more.

The Council has given out over £3m of Household Support Fund in cash payments to support residents most affected by the cost-of-living crisis. We've made these payments to thousands of households at risk of hardship, including those in receipt of benefits but not entitled to central government cost-of-living payments.

Promising practice

The Liberated Method – Rethinking Public Service, Gateshead Council

The Liberation Method was initially focussed upon freeing up the creativity and compassion of frontline caseworkers, but has since grown to include liberating leadership, partnership, commissioning, and governance.

The method has undergone a series of prototypes. Through these iterations, they demonstrated that supporting people at varying stages of need (crisis, wobbling, managed equilibrium and natural equilibrium). Helping to create the conditions to affect the changes they feel compelled to make can help pull someone out of crisis and back onto an even keel.

The combination of extrinsic support (working on practical barriers, building emotional resilience and stabilisation) and intrinsic support and resource (own choices, capacity and agency) can lead to positive upturns in an individual's life after periods of decreasing stability and, in turn, make services more effective and reduce wasted resource.

For more information please visit: www.changingfuturesnorthumbria.co.uk/rethinking-public-service

Source: The Liberated Method – Rethinking Public Service.⁸³

Trade union membership

Marmot's Rising Cost-of-Living report recommends that all employers support trade union membership in their workforce, in particular encouraging the lowest paid workers to join. Trade unions contribute to maintaining and improving workplace standards and have a role in protecting the health and wellbeing of their members.⁸⁰

Lewisham Council encourages its employees to join trade unions. The Council values its real and genuine partnership with trade unions so that employees feel valued and motivated to deliver services that fully meet the needs of the community we serve. The contact details for trade union representatives (GMB, Unison, and Unite) are provided on the council website and staff forum intranet page.⁸⁴

The trade unions are invited to attend the monthly Welcome to Lewisham sessions for new employees. Contact details are shown during the presentation slides so if they are not in physical attendance, new starters have their details and can make contact.



80 Munro A, Allen J, Marmot M. The Rising Cost of Living: A Review of Interventions to Reduce Impacts on Health Inequalities in London. Institute of Health Equity 2023.

84 Lewisham Council. Wellbeing support hub.

8.2 Support to manage the cost of essential outgoings

Marmot's Rising Cost-of-Living report details several interventions that subsidise or support people to manage the cost of six main categories of essential outgoings: food, childcare, home energy, transport, housing and healthcare.⁸⁰

Food

Marmot's Rising Cost-of-Living report recommendations on supporting people to manage the cost of food include:⁸⁰

- Providing people with sufficient income to afford food
- Promoting healthy start vouchers
- Extending universal free school meals and widening eligibility criteria
- Reaching people with services that increase food resilience via food aid providers
- Ensuring food aid meets cultural, dietary and practical needs

Lewisham's Cost-of-Living Programme

Through Lewisham's Cost-of-Living Programme, we've:

- invested over £4.5m over the lifetime of the Household Support Fund to expand Free School Meals (FSM) into the school holidays, supporting over 10,000 children.
- used over £3m of Household Support Fund to support over 17,000 children from low-income families where they don't meet the threshold for FSM.



- distributed £1.3m of the Household Support Fund to schools, which have allocated the money quickly and effectively through breakfasts, snacks, packed-lunch top-ups, food parcels and feeding children not eligible for FSM.
- invested £150k in school infrastructure to make sure schools were able to deliver the Mayor of London's universal free school meal provision for primary schools 2023-24.
- spent £200k to extend the Department for Education's holiday food and fun programme for children in receipt of FSM.
- invested over £200k of Public Health and local area NHS funding into our food justice programme, aimed at combatting food insecurity in Lewisham.
- This money also funded a community grant scheme (£100k), delivered by voluntary and community partners. The grants have helped local food-giving projects such as foodbanks, social supermarkets, community pantries and delivery services to meet the increasing demand brought about by the cost-of-living crisis.

⁸⁰ Munro A, Allen J, Marmot M. The Rising Cost of Living: A Review of Interventions to Reduce Impacts on Health Inequalities in London. Institute of Health Equity 2023.

Community Food Providers

Lewisham has over 50 community food providers listed on the Lewisham Community Directory, including:



The 27 organisations listed on the ‘free and low-cost food provision list’ collated by Good Food Lewisham provide more than 30 sessions in an average week. Most operate on a weekly basis.

Lewisham Local and Public Health Lewisham funded 19 community food justice providers between April and June 2023 to continue to provide support during the cost-of-living crisis.

Between April and December 2023:

- 15,566 households served
- 38,636 beneficiaries served

Key issue food projects experienced:

- 43% ‘significant increase in food requests’
- 27% ‘food stocks running low’
- 11% ‘project funds running low’
- 5% ‘volunteer recruitment needed’
- 3% ‘not enough food to meet demand’

Lewisham Foodbank, a Trussell Trust foodbank, runs at 5 sites over 5 different days. From January to September 2023, Lewisham Foodbank served over 20,000 people, a 42.5% increase overall compared to 2022.



Food Justice Action Plan

In April 2023 Lewisham Council launched a Food Justice Action Plan with a range of local partners to combat food insecurity in Lewisham.⁴⁶ The plan focusses on achieving food justice to create a food system that is fair for all in Lewisham. Food justice was defined as: ‘Reliable and fair access to food that is sufficiently nutritious, sustainable, culturally appropriate and affordable’.

The Food Justice Action Plan has four key priorities:

1. Take preventative action to reduce the risk of Lewisham residents experiencing food injustice
2. Ensure babies, children and young people have access to nutritious, sustainable and culturally appropriate sources of food throughout the year
3. Co-ordinate resources, capacity and expertise to maximise the support available to those in crisis
4. Promote and develop “Money First” approaches, where appropriate, to crisis prevention and support

As the cost-of-living crisis continues, partners recognise that emergency support is still needed, but the plan includes longer-term strategic work to address the root causes of food injustice such as a “money-first” approach with the objective of reducing the need for crisis food provision over the long term through collaborative, system-wide efforts. It includes action around food growing, community cookery courses, increasing advice provision, particularly in emergency food aid provision, and the development of community food retail projects such as social supermarkets.

“... it was really inspiring speaking to all the individuals who are working so hard to tackle food poverty across the borough – really inspirational.”

Attendee at the Lewisham Food Justice Alliance Launch, October 2023



Lewisham’s Food Justice Action Plan 2023

A new Food Justice Alliance was established in October 2023 to support with the delivery of the Food Justice Action Plan to provide oversight, accountability, and work collaboratively with external stakeholders to achieve the aims and objectives. There is now a Food Justice Programme Manager in post, hosted by Lewisham Local, to support and oversee this work over an 18-month period.

Achievements

- **Direct financial support for food giving projects** Almost £90,000 funding from the Community Food Justice Grants was distributed in 2023 to support 19 of the community food project providers in the borough as a response to the cost-of-living crisis and the increased pressure community food projects would experience during the winter.⁸⁵ Projects receiving funding included the Lewisham Donation Hub, which was able to provide low-energy cooking appliances such

46 Lewisham Council. Lewisham’s Food Justice Action Plan. 2023.

‘The grant has allowed us to offer a wider range of food items and to offer food that is nutritionally rich, nourishing and health-giving – like good quantity of fruits, vegetables and fresh produce. It has met the needs of the people who access this service and made a marked difference to their health and therefore their quality of life. It has provided a crucial safety net at a time when people’s finances do not stretch to enough good food for themselves and their families.’

Grantee of the Lewisham Community Food Justice Grants

as microwaves to cook in an energy efficient way, and Kids Kitchen, which runs children’s cookery courses. Several projects used the funds to provide different cultural foods that meet the cultural preferences of their members. A cash-first support project to research the potential benefits and impact of using a cash-first approach has also been funded.

- Lewisham Council paid for the printing of the **‘Worrying About Money?’ leaflet**, which was co-produced by local partners and coordinated by Lewisham Local to direct people to appropriate financial support and advice services in the borough as an alternative to seeking emergency food aid. The leaflet has been widely distributed including at funded Warm Welcome projects and Lewisham Libraries. There is also an online form which signposts residents to advice and support.
- A new **Emergency Infant Formula Pathway** has been introduced to improve access to infant formula for families in crisis.
- Lewisham Local secured funding from the **Greater London Authority Food Roots 2 Programme** to strengthen the food partnership. This included extra resource to increase promotion of the national Healthy Start Scheme, which provides money for families on a low-income with young children to buy milk and healthy foods such as fruit and vegetables. Since starting the work in October 2023, the uptake rate has increased from 59% (September 23) to 66% (December 2023).

- Lewisham Council was one of several boroughs to **trial auto-enrolment for Free School Meals** to ensure more families and schools are benefitting from free school meals – this work was highlighted by Local Association of Councils⁸⁶
- Lewisham Council has funded six new **face-to-face advice services** around the borough to support more residents to get the help that they need as an alternative to emergency food aid.

‘...our clients who have no or low income, refugees, no recourse to public funds, elderly, families with their status pending in the Home Office, single parents with younger children who desperately depend on the food from the food bank, especially cultural food as a means of retaining their identity and culture...It reduced their loneliness as we give listening ears to their fears and challenges. We have also signposted them to other services in Lewisham.’

Grantee of the Lewisham Community Food Justice Grants.

85 Lewisham Council. Grants awarded to tackle food insecurity. 2023.

86 Lewisham Council. Automatic award for free school meals for the academic year 2023/24. 2023.

Childcare

Financial support for childcare costs is currently complex and dependent on household income and benefit entitlements. Marmot's Rising Cost-of-Living report on supporting people to manage the cost of childcare recommends:⁸⁰

- increasing access to affordable childcare either through support for childcare costs, employer supported childcare schemes
- increased flexible working
- childcare deposit loans
- support for parents via children's centres and family hubs

Supporting parents to access childcare support

Lewisham Family Information Service (FIS) offers free and impartial advice to parents and carers. FIS can help find the services that are available for families and children, and young people aged 0-19 years (or up to 25 years if they have additional needs).

Lewisham FIS has been working with children and family centres, Family Hubs and foodbanks to promote current support available with paying for childcare. This includes:

- Raising awareness of the early education entitlement expansion and National Wraparound Programme.^{79,87}
- Processing applications and where necessary help parents with finding a childcare place. 642 disadvantaged two-year-olds accessed their funded 15 hours childcare place during Autumn term 2023 (September to December).



- Facilitating drop-in sessions within the community, including libraries, Job Centre Plus and Family Hubs to provide information and guidance on how to access a funded early education placement. On average 30 families each week are supported.
- Supporting parents to find an Ofsted-registered childcare provider in the borough to access the 2-, 3-, and 4-year early education entitlement place.
- Administering the early education entitlement application process for 2-year-olds.
- Offering further support with completing applications over the telephone for those who may not have online access or is unable to understand the information required.
- Signposting to other support available for working families including Tax Free Childcare and the childcare element of Universal Credit.
- Promoting at FIS outreach events within the community and via the online childcare directory (maintained by FIS).
- Providing general support and guidance to parents and carers via email and telephone.⁸⁸

79 HM Government. Help paying for your childcare.

80 Munro A, Allen J, Marmot M. The Rising Cost of Living: A Review of Interventions to Reduce Impacts on Health Inequalities in London. Institute of Health Equity 2023.

87 Department for Education. Guidance: Wraparound childcare: guidance for local authorities. 2023.

88 Lewisham Council. Welcome to Lewisham Childcare Directory.

Lewisham Council's childcare support schemes for working families

Childcare-friendly policies

The Council offers flexible working patterns to council employees, allowing working parents to manage the wraparound childcare. This includes hybrid ways of working. Employees are entitled to emergency leave (to care for dependants and are paid for up to five days), parental leave, shared parental leave and adoption leave.

Family Hubs

Family Hubs in Deptford and Bellingham are a one-stop shop for parents to access free support and advice and 'stay and play' activities for young children.

Council funded schemes

The Council has several funded initiatives, including:

- **12-weeks of free childcare sessions**, which includes early literacy, talking, learning through play, outdoor activities, creative arts. The scheme is also available for children with special education needs (SEN) and children with English as a second language. Funded by external partners, Travis Perkins and Ideal Boilers.
- **The Helping Hands project**: a funded potty-training course for young parents.
- A **12-week childminding course** to enable residents to obtain a childminding qualification at NCFE CACHE (Northern Council for Further Education, Council for Awards in Care, Health and Education) Level 3 Award.

Case study: 12-week Childminding Course

Aim: to help parents/carers of under 5s improve their employability by gaining a qualification in childcare from their home.

Outcomes (Social Impact):

- 100% of respondents said that the course made them feel more confident about gaining new employment opportunities.
- 76% of course participants were non-white and 94.1% were women.
- 66% of participants who participated in feedback sessions said the course made them feel better about themselves.

Outputs:

- 9 participants gained NCFE CACHE Level 3 Award.
- All 9 will be recognised at Lewisham Homes Resident Awards.
- One participant went onto university as a result of the course, and another has said the course has given her confidence to do the same.



Home energy

Marmot's Rising Cost-of-Living report on supporting people to manage the cost of home energy recommends developing interventions which:⁸⁰

- Improve the energy efficiency of homes
- Improve access to support mechanisms to tackle fuel poverty, low household incomes and protect against cold weather
- Help residents reduce fuel bills
- Support residents who are vulnerable to cold weather.

Energy advice and fuel poverty support

Lewisham Council funded community energy partners £300k to deliver practical support to over 1,000 households facing fuel poverty, exacerbated by the energy crisis. This support has included warm packs, financial support through grants and vouchers, help with energy debts and improvements to heating systems.

In addition, Lewisham Council has led the south London Healthy Homes fuel poverty service, which offers practical advice to residents in south London. Residents receive one-to-one energy advice, small energy efficiency measures such as draught proofing and LED light bulbs, as well as support to apply for larger energy efficiency schemes such as ECO4 or Sustainable Warmth. These schemes are aimed at those on low income or who are vulnerable to the cold and living in properties with low energy efficiency ratings. In 2022/23 South London Healthy Homes supported 5,752 households across 12 south London boroughs – 1,152 of which were Lewisham Households.

In 2023/24 South London Healthy Homes supported 1,381 Lewisham households with a total of 5,148 across south London.

Warm Welcomes

In partnership with voluntary and community sector groups, funding from local health partners has been used to deliver a Warm Welcomes programme for the last two winters. Warm Welcomes are spaces like community centres, libraries and faith groups that offer free drop-in spaces, refreshments, social activities, and additional support. In winter 2022-23, 52 Warm Welcomes spaces supported more than 10,000 visitors. 84% of surveyed users found that the spaces helped them feel more connected and reduced social isolation, in addition to keeping them warm.

Household Support Fund

Lewisham Council used £100,000 of the Household Support Fund to help 535 vulnerable households with utility bills between 1 October 2022 to 31 March 2023. The support included warm packs (personal items to heat the individual), energy vouchers, energy debt repayments and a heat engineer who was tasked with ensuring boilers were running efficiently.

This service was extended to cover winter 2023/24 with a further £200,000 and is providing much needed to support to residents.

80 Munro A, Allen J, Marmot M. The Rising Cost of Living: A Review of Interventions to Reduce Impacts on Health Inequalities in London. Institute of Health Equity 2023.



Case study: Household Support Fund

We received a referral from Evelyn Food Community Food Store. Haqqa, an energy advisor from South-East London Community Energy had called a client to inform him about his eligibility for the Household Support Fund. We explained the details of how HSF could benefit the client as they could be eligible for credit towards his energy bill, along with gilets. The client suffered from a long-term limiting illness, is a pensioner and is also a carer for his now late wife, who was suffering from cancer at the time. The client also lived in an end of terrace house which he claimed to be quite cold and had draught issues that would cause him and his late wife to be constantly cold. While speaking with the client, he was very emotional and had broken down crying on the phone. He said that he was struggling to cope with paying the bills as he only received housing benefits and personal independent payments, which were not enough to make ends meet.

The client met all the criteria for the eligibility and was also on a direct debit plan for his energy with EDF. Haqqa helped issue the client a £200 credit towards his energy bill, which he was extremely happy with. She also sent both him and his late wife electric heated gilets which come with a battery pack that they can use to recharge their jackets

and use as many times as they like. It would also help keep them warm as the harsh cold weather would affect their physical health a lot more. The client said that the heat from the jacket would help him with chronic pains due to the cold and that his late wife would be much happier in spirits while keeping warm. To follow up with this, the client was also offered an energy advice session to help us understand more of the client's situation. For example, he was registered on the priority service register and offered advice on the water help scheme for his water bills. Lastly, we also provided the client with a home visit and had energy efficient measures installed such as draughtproofing the windows and doors, installing LED light bulbs in his home, setting up dehumidifiers to prevent mould and damp as well as installing radiator reflectors.

Both the client and his late wife were incredibly happy with the support and service. The client felt at ease and was relieved that he no longer had to worry about taking out money to pay for his energy bills and would also be nice and warm throughout the cold winter. The client informed us that we were able to help his late wife in her last couple of months of her life and was incredibly grateful for the help and support that was provided to them both.

Transport

Marmot's Rising Cost-of-Living report recommendations on supporting people to manage the cost of transport includes employer and local authority support through:⁸⁰

- Season ticket loans paid back interest-free
- Free car parking for hospital staff
- Where possible, flexible working to enable people to travel at off-peak, lower fare times of day or not at all.
- Longer-term – make community infrastructure available within a short distance to reduce the need to make longer journeys e.g. 15-minute neighbourhood model

Support for hospital staff car parking

Although few hospital staff drive to work in London, there are days and shifts where it may be the only option. Lewisham and Greenwich Trust (LGT) has offered heavily subsidised daily parking on two separate train strike days at £3 per day for 50 spaces. The usual rate for day parking at the same car park starts at £10.

LGT is also exploring ways to reduce the cost of NHS community health worker parking permits.

Lewisham Council staff travel support schemes

Travel season ticket

Council employees can apply for an interest free loan to the value of an annual season ticket to meet the cost of commuting from home to the employee's usual place of work. The loan can be repaid over a maximum period of 12 months, through monthly deductions from salary.

Bicycle loan

Council employees can access a maximum £2,000 interest- and tax-free loan from the council to buy a new or refurbished bicycle. Council employees can also access staff discounts when purchasing bicycles from a selected list of local bike shops.

Bicycle storage

The Council is working to improve cycle parking facilities such as cycling hangars. The Council is also engaging with supply chain under section 106 planning obligations to provide bicycle storage and wheelchair access to community gardens for residents.



80 Munro A, Allen J, Marmot M. The Rising Cost of Living: A Review of Interventions to Reduce Impacts on Health Inequalities in London. Institute of Health Equity 2023.



Walk and Cycle to Work schemes (Active Travel Programme)

The Walking and Cycling Networks are in development and started in Spring 2024. Lewisham Healthy Walks scheme is available to all council employees.

Let's Get Lewisham Moving

In 2023, we launched Let's Get Lewisham Moving.⁸⁹ This seeks to tackle physical and mental health inequalities by ensuring that all of our residents have the opportunity to make physical activity a regular part of their everyday lives through the provision of programmes and services that are tailored around the needs of our local people.



⁸⁹ Lewisham Council. Let's Get Lewisham Moving. The Lewisham Physical Activity Strategy 2023-2028. 2023.

Housing

Marmot's Rising Cost-of-Living report recommendations on supporting people to manage the cost of housing includes increasing housing affordability and efforts to improve housing quality, services and security of tenure.⁸⁰

The council offers a number of grants and interest free loans for home maintenance and other home related costs to home owners, private tenants and private sector landlords.⁹⁰ Examples include grants to make homes accessible for disabled residents, grants to install renewal energy system and grants for home adaptation to enable hospital discharge.

Residents who are having problems paying rent are advised to:

- talk to their housing provider
- contact Lewisham Council Housing Directorate
- contact the Welfare Benefits Team directly for advice and support on claiming benefits, and other financial support
- speak to Citizens' Advice, who will advise you of your rights and options
- check eligibility to apply for housing benefit or Universal Credit

Some of Lewisham Council's properties are managed by a Private Finance Initiative (PFI) – Regenter B3 (Pinnacle). The housing management contractor, Pinnacle, have a welfare benefits and financial inclusion team available to support residents. Officers determine the need, whether it be benefit or income maximisation, help with benefit awareness and eligibility, amongst many other financial support areas. Pinnacle also hosts a Cost-of-Living Support Surgery. Residents can book an appointment to discuss their personal financial situation, get practical support on debt management and applying for additional income.

Healthcare

Most healthcare in the UK is free at the point of use, but there are some chargeable healthcare items. These include NHS and private dental fees, opticians, prescription charges and transport, unless a person is otherwise exempt. Marmot's Rising Cost-of-Living report recommendations on supporting people to manage the cost of healthcare, centres around raising awareness of and helping patients to access available support and potential entitlements.⁸⁰

Signposting from Southeast London Integrated Care Board

The Southeast London Integrated Care Board (SEL ICB) provides information that signposts residents to services that help with cost of living. For example:

- Lewisham Warm Welcomes was publicised on the ICB website.⁹¹
- A Keeping Well in Winter leaflet, which includes information about cost-of-living support was produced and circulated widely across the local community and acute services.
- During Virtual Ward home visits, health and social care professionals provided information on how to access cost-of-living support.
- The Worrying about Money leaflet was shared with community services and frontline professionals such as practice nurses.
- At the Local Care Network winter event, there were presentations by the Social Prescribing Service and Advice Lewisham.

80 Munro A, Allen J, Marmot M. The Rising Cost of Living: A Review of Interventions to Reduce Impacts on Health Inequalities in London. Institute of Health Equity 2023.

90 Lewisham Council. Grants and loans to improve your home.

91 South East London Integrated Care System. Lewisham Warm Welcomes. 2022.

Lewisham Pharmacy First PLUS Scheme

Pharmacy First PLUS provides professional health care advice, treatments, and medicines for common minor conditions from local pharmacies.⁹² The scheme ensures deprived communities and families can access a range of effective self-care medicines without charge, without an appointment. Medication for a range of minor ailments can be issued free of charge if the patient is registered with a general practitioner in Lewisham, don't



normally pay for prescriptions (prescription charge exempt) and is consulting for one of the listed common minor conditions (Figure 7). This service is commissioned by the Lewisham Medicine Optimisation team, SEL ICB, and enhances the national Pharmacy First service offered by community pharmacies.

Figure 7: List of 27 common minor conditions eligible for Pharmacy First Scheme

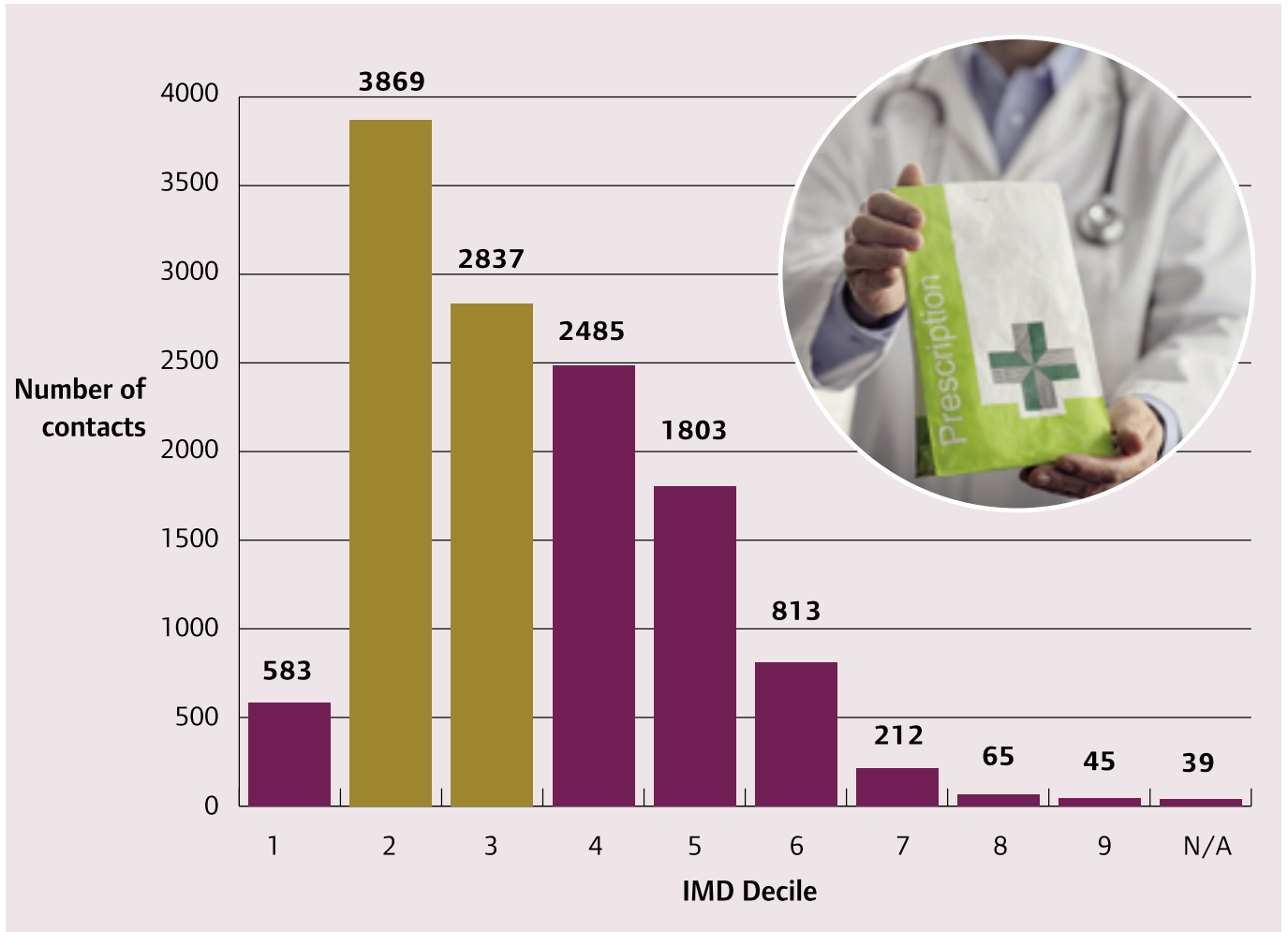
- Aches and pains
- Athlete's foot
- Bites
- Cold sores
- Conjunctivitis
- Constipation
- Contact dermatitis
- Coughs and colds
- Diarrhoea
- Ear wax
- Fever
- Hay fever
- Headache
- Head lice (nits)
- Heartburn
- Indigestion
- Itching (chicken pox)
- Minor burns and scalds
- Mouth ulcers
- Nappy rash
- Nasal congestion
- Nausea and Vomiting
- Sore throats
- Stings
- Teething
- Threadworms
- Thrush

Current provision

- 36 of 55 Lewisham pharmacies are actively providing the service.
- 27 common minor conditions targeted during the financial year 2022/23.
- 82% of service users were self-referred (10,419 of 12,751 interactions).
- Most service contacts took place in the most deprived areas of Lewisham (Figure 8).
- 42% of service contacts were for the age group 0 to 10 years old.
- The top five minor conditions were: headache/temperature, hay fever, threadworm, conjunctivitis and vaginal thrush.



Figure 8: Number of contacts with Lewisham Pharmacy First Scheme by Index of Multiple Deprivation (IMD) decile



Index of multiple deprivation (IMD) 1st decile = most deprived. Source: Lewisham Pharmacy First Scheme

Free prescriptions for care leavers

Lewisham Council partnered with the local NHS so care leavers don't need to pay for items prescribed by their general practitioner. Care leavers can apply for a prescription pre-payment certificate, allowing them to pick up prescriptions from any local pharmacy for free. Without the scheme, an NHS Prescription Prepayment Certificate usually costs £111.60 for 12 months.

Who is eligible?

Most care leavers will be eligible as long as they fulfil the criteria. This includes those who are working, in higher education and unaccompanied asylum seekers.

- Are aged 18-25 years
- Are a care leaver from Lewisham, Bexley, Bromley, Greenwich, Lambeth and Southwark services.
- Not already eligible for free prescriptions due to being on benefits, having maternity or medical exemptions, already entitled to the NHS Low Income Scheme (HC2/HC3) or other existing schemes.

8.3 Financial resilience and debt management support

Low financial resilience refers to a lack of savings or sources of financial support to rely on if suddenly faced with a loss of income or increased outgoings. Marmot's Rising Cost-of-Living report on improving people's financial resilience and debt management support recommends:⁸⁰

- improving access to debt advice services
- suspending debt collection processes to reduce the mental health burden
- increasing awareness of credit unions

Debt advice services

Lewisham Council's main advice partner, Citizens Advice Lewisham, offers specialist debt advice through a partnership with Debt Free Advice.⁹³ Therefore, any resident struggling with complex debt can access local debt support through this partnership.

In January 2023, the Council hosted the Debt Free Advice bus in Lewisham Market. The bus offered a private space to discuss concerns, and no referrals/appointments were required to visit. Placement in a high-footfall area meant we were accessing residents that may have hesitated to engage via traditional means.

Source: The Rising Cost of Living: A Review of Interventions to Reduce Impacts on Health Inequalities in London.⁸⁰

Suspending debt collection processes

Debt collection is a challenging area. It is vital that the Council pursues its debt, particularly considering the last two decades of spending cuts. The National Audit Office highlights substantial funding reductions since 2010/11, with a 49.1% real-terms reduction in government funding for local authorities between 2010/11 and 2017/18, resulting in 28.6% real-terms reduction in local authorities' spending power.⁹⁴ However, a more preventative and holistic approach to debt recovery has potential to improve debt collection for local authorities.



80 Munro A, Allen J, Marmot M. The Rising Cost of Living: A Review of Interventions to Reduce Impacts on Health Inequalities in London. Institute of Health Equity 2023.

93 Debt Free Advice.

94 National Audit Office. Financial sustainability of local authorities 2018. 2018.

Promising practice

Barking and Dagenham's data driven debt process review

After reviewing its debt processes, Barking and Dagenham Council (B&D) found that it had a "rushed arrears ladder" and moved to legal proceedings too quickly.

They used data to develop a preventive approach for vulnerable residents in multiple debts; potential participants were sent personalised texts offering support.

B&D's in-house financial and housing support service, Homes and Money Hub, then undertook outreach by calling those residents and working with them to resolve their issues.

Impact:

- 26% engagement
- 127 support interventions
- Despite a focus on support, the approach brought in an additional £75,000 over the four-month pilot.
- Reduced legal costs to the council as the people worked with had greater improvements in collections status and lower rates of legal and bailiff action.

Lewisham's Insight and Delivery Team has already undertaken a discovery into the behaviour around council tax arrears, and there is potential to build on some of this, considering other corporate debts so that can better understand residents' whole experience.⁹⁴

Promising practice

Bracknell Forest's journey from tackling homelessness to benefit take up and arrears recovery using data

Bracknell Forest Council initially invested in Policy in Practice's LIFT platform to tackle rising homelessness. The Council harnessed the power of its administrative data to identify residents for support and allocate scarce resource. They expanded LIFT use across teams to support residents through the cost-of-living crisis and recover debts. It offered a way to give preventative support at scale across the borough. The Financial inclusion team used LIFT to identify households for support at different points and to target the interventions accordingly, for example, the team launched 7 data-led benefits take-up campaigns.

They were able to:

- apportion an element of the Household Support Fund to those experiencing or at risk of experiencing fuel poverty.
- target those who owe council tax but also have a disability so to ensure that we support with applications for relevant discounts.

Impact:

- For every £1 invested, £36 for residents was secured and £26 in arrears was recovered.
- Over £820,000 secured for over 240 households.
- Recovered over £550,000 in arrears by October 2023.

Source: LIFT case study: Bracknell Forest's journey from tackling homelessness to benefit take up and arrears recovery using data⁹⁵

95 Policy in Practice. LIFT case study: Bracknell Forest's journey from tackling homelessness to benefit take up and arrears recovery using data.



Credit unions

A credit union is a self-help co-operative whose members pool their savings to provide each other with credit at a low interest rate.⁹⁶ Social supermarket membership (with a low cost fee) gives access to groceries at a discounted price. Feeding Britain is a charity working to eliminate hunger and its root causes from the UK.⁹⁷ It encourages members of their network, particularly social supermarkets and pantries, to partner with local credit unions to make it easier for people to access savings facilities and other forms of financial support. These arrangements help people to not only save money on nutritious food, but also to create a financial buffer by opening and then contributing regularly to a credit union savings account. This helps to protect people from crises and can reduce the risk of dependency on emergency food provision.

In 2020, Lewisham and Bromley Plus Credit Union offered a scheme to support residents impacted by the cost-of-living crisis by developing an offer for social supermarkets in Lewisham. Social supermarket members could join the credit union for free, which



includes setting up a new savings account (usually worth £5). For members who pay something into their savings account at least 4 weeks out of 6, they will receive a £25 voucher towards covering the cost of the weekly social supermarket grocery shop. The scheme aimed to encourage positive financial management through the credit union's services. This offer was renewed in October 2023 and promoted to all social supermarkets and foodbanks in Lewisham. Details of the credit union have also been added to the Lewisham Council's cost-of-living support page.

⁹⁶ Citizens Advice. Credit union loans.

⁹⁷ Feeding Britain. Feeding Britain.

9. Outlook for UK and Lewisham

It is evident from evaluation and monitoring that the initiatives put in place through the cost-of-living programme and associated workstreams have gone some way to mitigate the impacts of the crisis on residents. However, it is also evident from the data explored above, and qualitative information from partners, that support services are still not able to meet rising demand. Not only will the impacts of the cost-of-living crisis last for some time, but we can expect to see existing vulnerabilities made more complex by financial uncertainty.

This period of change and transition is an opportunity to consider how the council and its partners can adapt services to respond in changes in residents' circumstances and build on the collaborative work demonstrated over recent years. We can seek to ensure funding enhances delivery, rather than drives it, as we move away from crisis-led provision to a more embedded anti-poverty undertaking, addressing the needs arising from the increasing complexities and vulnerabilities residents experience.



10. Recommendations

The following recommendations have been developed, building on the existing activity in Lewisham supporting residents through the cost-of-living crisis and incorporating suggestions for local authorities and integrated care systems from Marmot's Rising Cost-of-Living report.

Organisational partners

When referring to organisational partners in the following recommendations, we are working on the basis of the following membership:

Southeast London Integrated Care System (SEL ICS)

– Lewisham Health and Care Partnership includes:

- Lewisham Council
- Lewisham and Greenwich NHS Trust
- South London and Maudsley NHS Foundation Trust
- One Health Lewisham
- Healthwatch Lewisham
- Primary care services and networks
- Voluntary, community and social enterprise sector

Lewisham Strategic Partnership (LSP) membership includes:

- The Mayor of Lewisham (chair/host)

Representatives from the following groups:

LSP groups:

- LSP Steering Group members
- Action leads
- Comms Network members
- Office for Data Analytics members

Political representatives

- Councillors
- MPs
- London Assembly member

Wider Lewisham partnerships (including but not limited to)

- Cultural Partnership Members
- Housing Partnership Members
- Food Justice steering group
- Local Care Partnership
- Health and Wellbeing Board



Recommendation	Maximising income	Organisational partners
London Living Wage	<ul style="list-style-type: none"> As an anchor institution, encourage commissioned services to pay the London Living Wage and offer adequate protections of pay through the social value of key performance indicators 	Lewisham Council
Benefits and entitlements	<ul style="list-style-type: none"> Continue to identify and support people to access all benefits and entitlements for which they are eligible, and seek to further understand and address common barriers to uptake e.g. developing inhouse adviser capacity. 	Lewisham Council
Welfare advice, co-location and trade union membership	<ul style="list-style-type: none"> Explore opportunities to co-locate welfare advice with other services people routinely access through possible development of health and social justice partnerships e.g. co-locating welfare support in health & care facilities. Further develop role of health and social care professionals to identify need and refer to welfare support e.g. workforce training. Continue to support trade union membership in the workforce. 	SEL Integrated Care System (Lewisham Borough)

Recommendation	Support to manage costs of essential outgoings	Organisational partners
Food justice (Actions as recommended in Lewisham's Food Justice Action Plan) ⁴⁶	<ul style="list-style-type: none"> – Take up a cash-first approach to provide adequate, well-promoted and easily accessible cash payments to people in financial crisis where appropriate when considering how best to support individual residents 	Lewisham Council
	<ul style="list-style-type: none"> – Continue to fund the printing and distribution of the Worrying About Money leaflet 	Lewisham Council
	<ul style="list-style-type: none"> – Continue the co-location of welfare advice and support alongside food aid projects 	Lewisham Council
	<ul style="list-style-type: none"> – Continue to promote the uptake of Healthy Start vouchers 	SEL Integrated Care System
	<ul style="list-style-type: none"> – Support and encourage community food aid providers to transition to community food enterprises where appropriate 	(Lewisham Borough) Lewisham Council
	<ul style="list-style-type: none"> – Advocate for and explore other avenues of funding to continue the offer of Free School Meals during the holidays 	Lewisham Council
	<ul style="list-style-type: none"> – Explore the feasibility of introducing Alexandra Rose vouchers 	Lewisham Council
Childcare	<ul style="list-style-type: none"> – Encourage anchor institutions to offer flexible working patterns to new and existing employees 	SEL Integrated Care System (Lewisham Borough)
	<ul style="list-style-type: none"> – Continue to promote and support access to available childcare support and encouraging employers to offer schemes such as the childcare deposit loan scheme 	SEL Integrated Care System (Lewisham Borough)
Home energy	<ul style="list-style-type: none"> – Implement Cold Weather Plan recommendations and NICE guidance 6: Excess winter deaths 	SEL Integrated Care System (Lewisham Borough)
	<ul style="list-style-type: none"> – Work with partners to promote training opportunities for health and social care professionals, including hospital discharge professionals, pharmacies and social prescribing link workers to identify fuel poverty and signpost to support 	Lewisham Council and NHS
	<ul style="list-style-type: none"> – Translate lessons learned from Warm Welcomes to inform sustainable action for residents. 	Lewisham Council
Transport	<ul style="list-style-type: none"> – Promote walk and cycle to work schemes 	SEL Integrated Care System (Lewisham Borough)
	<ul style="list-style-type: none"> – Provide interest free season travel ticket loans and flexible working patterns 	
	<ul style="list-style-type: none"> – Implement actions in the Lewisham Transport Strategy and Local Implementation Plan that increase residents ability to travel safely and actively. 	Lewisham Council

Recommendation	Support to manage costs of essential outgoings	Organisational partners
Housing	<ul style="list-style-type: none"> – Explore and pilot co-location housing and welfare related support with health and care facilities so people can have on-site support whilst receiving care 	SEL Integrated Care System (Lewisham Borough)
Healthcare	<ul style="list-style-type: none"> – Continue to identify and support patients to understand the support and entitlements available to them – Training of social prescribers to assist with accessing healthcare entitlements – Explore appropriate sites for co-location with advice services. – Continue to explore approaches to offering appointments that are local and at convenient times, considering impact on travel time, time off work or childcare arrangements – Increase awareness of poverty among NHS staff, to develop empathy and understanding of how poverty can affect how people take up or respond to care and services 	NHS providers

Recommendation	Financial resilience and debt management	Lead organisation
Debt advice services	<ul style="list-style-type: none"> – Set up a cost-of-living/financial resilience network to continue to map financial resilience services, share resources and flagging emerging needs – Ensuring advice services are funded to continue diverse access points and outreach provision in addition to their advice line model to maximise reach, particularly in spaces where vulnerable residents are likely to present (e.g. foodbanks, GPs, community hubs) 	Lewisham Strategic Partnership
Debt recovery processes	<ul style="list-style-type: none"> – Review how we approach residents in complex debt with a focus on preventative, supportive action. This change in approach can in fact improve debt collection for local authorities. 	Lewisham Council
	<ul style="list-style-type: none"> – Explore further additions to council letter templates, signposting to support (e.g. national debt or the Lewisham cost-of-living crisis page) 	Lewisham Council
Credit unions	<ul style="list-style-type: none"> – Fund and assess impact of a pilot with Lewisham and Bromley Credit Union Plus to explore credit union presence and promotion in a social supermarket and foodbank in Lewisham, including support with applications. 	Lewisham Council

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