

GMCA OVERVIEW & SCRUTINY COMMITTEE

DATE: Wednesday, 28th September, 2022

TIME: 1.00 pm – 3.00 pm

VENUE: The Tootal Buildings (formerly Churchgate House)-
Broadhurst House, 1st Floor, 56 Oxford Street,
Manchester, M1 6EU

SUPPLEMENTARY AGENDA

5. COST OF LIVING AND ECONOMIC RESILIENCE IN GREATER MANCHESTER 1 - 54

Report of GM Mayor, Andy Burnham.

BOLTON	MANCHESTER	ROCHDALE	STOCKPORT	TRAFFORD
BURY	OLDHAM	SALFORD	TAMESIDE	WIGAN

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GMCA Overview & Scrutiny Committee

Date: 28 September 2022

Subject: Cost of Living and Economic Resilience in Greater Manchester

Report of: Report of GM Mayor, Andy Burnham

Purpose of Report

To provide GMCA Scrutiny committee with an update on the cost of living pressures on residents and businesses in Greater Manchester, and some of the measures being put in place by the GMCA and partners to respond.

Recommendations:

That the GMCA scrutiny committee note the latest assessment and emerging response, and give views on the next steps in that response.

Contact Officers

Andrew Lightfoot, Deputy Chief Executive, GMCA

Andrew.Lightfoot@greatermanchester-ca.gov.uk

Simon Nokes, Executive Director Policy & Strategy, GMCA

Simon.nokes@greatermanchester-ca.gov.uk

Equalities Impact, Carbon and Sustainability Assessment:

Impact Indicator	Result	Justification/Mitigation
Equality and Inclusion		
Health	N/A	
Resilience and Adaptation	N/A	
Housing		
Economy		
Mobility and Connectivity		
Carbon, Nature and Environment		
Consumption and Production		
Contribution to achieving the Greater Manchester Carbon Neutral 2038 target.		

Risk Management

None

Legal Considerations

None

Financial Consequences – Revenue

None

Financial Consequences – Capital

None

Number of attachments to the report: 2

Comments/recommendations from Overview & Scrutiny Committee

None

Background Papers

None

Tracking/ Process

Does this report relate to a major strategic decision, as set out in the GMCA Constitution

No

Exemption from call in

Are there any aspects in this report which means it should be considered to be exempt from call in by the relevant Scrutiny Committee on the grounds of urgency?

None

GM Transport Committee

N/A

Overview and Scrutiny Committee

N/A

1. Background

- 1.1 The rapidly rising cost of living is having significant impacts on residents and businesses in Greater Manchester. Prices are now rising at 9.9% per cent, which is a slight fall in the rate of growth from the previous month but still at historic highs. This is mainly being driven by rapid increases in energy prices.
- 1.2 The impacts of this crisis include increasing food poverty, increasing housing insecurity and increasing costs of doing business. The impacts are particularly significant for people with protected characteristics. The Greater Manchester Residents' Survey found that younger respondents and those from a racially minoritised background are significantly more likely to be affected financially, while among those without children in their household, respondents from low income households (47%), minority ethnic groups (44%), those aged 16-44 (43%), and those with a disability (38%) are more likely to be food insecure.
- 1.3 Some Voluntary, Community and Social Enterprise organisations are facing significant increases in demand due to the crisis, but are also themselves being hit directly by rising costs. For example, the Social Investment Forum have carried out a survey of organisations in the sector and found that 45 per cent of respondents had seen their turnover decrease compared with the same period last year, while 93 per cent had experienced an increase in the prices of the goods and services they had bought.
- 1.4 At a national level, the Prime Minister has announced a new package of measures in response to rising energy costs. The 'energy price guarantee' will place a cap on the unit cost of electricity and gas so that average household bills do not exceed £2,500 over the next two years. The equivalent scheme for businesses, charities and public sector employers, will be limited to an initial six months of support during which the

Government will make up the difference between the new cap and what energy retailers would otherwise charge businesses. After six months, the government plans to switch to a more focused plan for vulnerable industries although more detail on the nature of this support is not available at the time of writing.

- 1.5 Locally, GMCA and partners have taken steps to better monitor the impact of rising costs on residents and businesses and have begun to put measures in place in response.
- 1.6 The attached report sets out the latest indicators and analysis on the Cost of Living and Economic Resilience. They include inflation and its direct impacts, but also some of the remaining impacts of the Covid-19 pandemic and changes due to the UK's exit from the European Union. It also summarises some of the emerging responses to those insights.

2. Recommendations

- 2.1 The GMCA Scrutiny Committee is asked to note the latest assessment and emerging response, and give views on the next steps in that response.

Greater Manchester Combined Authority

Date: 30th September 2022

Subject: Cost of Living and Economic Resilience in Greater Manchester

Report of: Councillor Bev Craig, Portfolio Lead for Economy & Business and Councillor Amanda Chadderton, Portfolio Lead for Equalities, Inclusion and Cohesion.

PURPOSE OF REPORT:

To provide GMCA with an update on the cost of living pressures on residents and businesses in Greater Manchester, and some of the measures being put in place by the GMCA and partners to respond.

RECOMMENDATIONS:

That the GMCA note the latest assessment and emerging response, and give views on the next steps in that response.

CONTACT OFFICERS:

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BOLTON
BURY

MANCHESTER
OLDHAM

ROCHDALE
SALFORD

STOCKPORT
TAMESIDE

TRAFFORD
WIGAN

Equalities Impact, Carbon and Sustainability Assessment:

Impact Indicator	Result	Justification/Mitigation
Equality and Inclusion		
Health	N/A	
Resilience and Adaptation	N/A	
Housing		
Economy		
Mobility and Connectivity		
Carbon, Nature and Environment		
Consumption and Production		
Contribution to achieving the Greater Manchester Carbon Neutral 2038 target.		

No direct impacts arising from this report.

Risk Management:

None

Legal Considerations:

None

Financial Consequences – Revenue:

None

Financial Consequences – Capital:

None

Number of attachments to the report:1

Comments/recommendations from Overview & Scrutiny Committee

None

BACKGROUND PAPERS:

The author of the report must include list of those documents on the subject matter which:

- Disclose any facts or matter on which the report or an important part of the report is based;
- Which have been relied on to a material extent in preparing the report

TRACKING/PROCESS	
Does this report relate to a major strategic decision, as set out in the GMCA Constitution?	No
EXEMPTION FROM CALL IN	
Are there any aspects in this report which means it should be considered to be exempt from call in by the relevant Scrutiny Committee on the grounds of urgency?	
GM Transport Committee	
Overview & Scrutiny Committee	

1. BACKGROUND

1.1 The rapidly rising cost of living is having significant impacts on residents and businesses in Greater Manchester. Prices are now rising at 9.9% per cent, which is a slight fall in the rate of growth from the previous month but still at historic highs. This is mainly being driven by rapid increases in energy prices.

1.2 The impacts of this include:

- **Increasing food poverty** – for example, That Bread and Butter Thing, a food provision organisation offering 3 bags of food to households at a heavily discounted rate across 5 of the 10 Greater Manchester local authorities, have seen higher transaction levels in 2022 than ever before, even during the pandemic period. Between January 2022 and August 2022, there were 49,687 TBBT transactions, compared to 39,886 in the same period in 2020 and 38,703 in the same period in 2021.
- **Increasing housing insecurity** – for example, data collected for Bury, Manchester, Oldham, Salford and Trafford shows that the number of households in temporary accommodation has increased to 18,182 in the period January – July 2022, which is a 9% increase from the same period in 2021.
- **Increasing costs of doing business** – for example, 25.1% of respondents to the Growth Hub's Business Survey reported rising costs of raw materials, staffing and other inputs in the 12 weeks to 2nd September 2022. In addition, 16.8% of businesses reported cashflow issues over the period.

1.3 These impacts can also be particularly significant for people with protected characteristics. The Greater Manchester Residents' Survey found that younger respondents and those from a racially minoritised background are significantly more likely to be affected financially, while among those without children in their household, respondents from low income households (47%), minority ethnic groups (44%), those aged 16-44 (43%), and those with a disability (38%) are more likely to be food insecure. The results of the GM Big Disability Survey 2022 were also published on 20th September. 28% of disabled people could afford essential items but nothing else, and 20% sometimes could not afford essential items. A quarter of respondents have had to use a foodbank, meaning that disabled people use food banks at three

times the rate of non-disabled people. Most people found dealing with benefits very difficult (13% said it was impossible). In text responses there was evidence of an abusive, inaccessible, and unfair system that negatively impacts physical and mental health. 68% have changed the food they eat to save money, a third cannot pay all their bills and 39% were in debt. 75% said they spend more on gas and electric because they were disabled, and a similar proportion are worried about this coming winter. 23% were not using digital services because of lack of money. The biggest negative influence on people's wellbeing and mental health was poverty (66%).

- 1.4 Local authorities are stepping up support for residents and businesses in the face of these significant pressures. The GMCA is providing additional support where possible, including the setting up the 'Helping Hand' website, an information, signpost advice repository. This brings together advice and support available locally and nationally linking to pensions, childcare, travel, home safety, energy, food, digital inclusion and mental health. Transport for Greater Manchester have delivered reduced bus fares, introduced at the start of September. Over 500 employers in Greater Manchester are now accredited with the Living Wage Foundation, covering over 120,000 employees. The GM Population Health Board is also linking the impact of poverty on health and inequalities in GM, and identifying opportunities for action, for example sign posting opportunities to access benefits and debt advice, improving uptake of free prescriptions and patient transport, and action to address cold homes.
- 1.5 Some Voluntary, Community and Social Enterprise organisations are facing significant increases in demand due to the crisis, but are also themselves being hit directly by rising costs. For example, the Social Investment Forum have carried out a survey of organisations in the sector and found that 45 per cent of respondents had seen their turnover decrease compared with the same period last year, while 93 per cent had experienced an increase in the prices of the goods and services they had bought.
- 1.6 At a national level, the Prime Minister has announced a new package of measures in response to rising energy costs. The 'energy price guarantee' will place a cap on the unit cost of electricity and gas so that average household bills do not exceed £2,500 over the next two years. The equivalent scheme for businesses, charities and public sector employers, will be limited to an initial six months of support during which the

Government will make up the difference between the new cap and what energy retailers would otherwise charge businesses. After six months, the government plans to switch to a more focused plan for vulnerable industries although more detail on the nature of this support is not available at the time of writing.

1.7 This report sets out the latest indicators and analysis on the Cost of Living and Economic Resilience. They include inflation and its direct impacts, but also some of the remaining impacts of the Covid-19 pandemic and changes due to the UK's exit from the European Union. It also summarises some of the emerging responses to those insights.

1.8 The assessment is based on two dashboards:

1.9 The Cost of Living dashboard is designed to specifically track the cost-of-living in GM in comparison to England and the North West on a monthly basis. It allows for comparison between each Greater Manchester local authority, the city region as a whole, the North West and the whole of England.

The data is divided into five sections:

- Housing and Homelessness provides data on housing support and temporary accommodation use in GM.
- Employment, Finances and Welfare provides leading indicators on personal finances, financial support and living costs.
- Food provides data on food poverty and support in GM.
- Fuel provides the latest data on fuel prices and energy costs.
- Crime provides data on domestic abuse incidents and acquisitive crime in GM.

1.10 As the Dashboard continues to develop, relevant health data will also be considered for incorporation.

1.11 The GMCA Research Team have also been working closely with Greater Manchester Poverty Action (GMPA) on their annual poverty monitor. The poverty monitor has been created to highlight the scale and nature of poverty in GM and includes 60 indicators across child poverty, educational attainment, fuel poverty, food poverty and the poverty premium, health, housing, social security and the labour market. The

2022 Poverty monitor can be found at: <https://www.gmpovertyaction.org/poverty-monitor-2022/>

- 1.12 The latest version of the dashboard can be viewed live at this link (and is attached as a PDF report):

[Workbook: Cost of Living \(gmtableau.nhs.uk\)](https://gmtableau.nhs.uk)

- 1.13 The Economic Resilience Dashboard aims to provide up to date intelligence on the conditions in the Greater Manchester economy.

The data is divided into seven sections:

- Labour Market provides leading indicators on employment and economic activity.
- Household Finances and Cost of Living provides data on pay, debt and inflation.
- Business Outlook provides data gathered by GM based organisations on business sentiment and confidence.
- Business Lending and Credit Risk provides information on coronavirus support measures and SME Lending.
- Behavioural Insights provides information on the movement of people across GM.
- International Trade provides the most up to date information available on exports at different geographies.
- National Indicators provides leading indicators on the state of the economy nationally.

- 1.14 The latest version of the dashboard can be viewed live at this link (and is attached as a PDF report):

[GM Economic Resilience Dashboard: About - Tableau Server \(gmtableau.nhs.uk\)](https://gmtableau.nhs.uk)

2. HEADLINES FROM THE COST OF LIVING DASHBOARD AND GM ECONOMIC RESILIENCE DASHBOARD

- 2.1 Inflation remained high in August after reaching its highest level since 1982 in July. The widely used CPI measure of inflation fell to 9.9% a decrease of 0.2 percentage points on the previous month. The largest contribution to the month-on-month reduction was a decrease in the cost of motor fuel. Average petrol prices decreased by 4.9% to £1.69 per litre in the month to 5 September. Diesel prices decreased by 3.0% across the same period. However, there were rises in other categories, most markedly in the cost of food and non-alcoholic beverages. Respondents to the Growth Company's survey of businesses continued to report rising costs as amongst the most prominent issues for their businesses.
- 2.2 Two out of three sectoral PMIs decreased in August 2022 meaning that Manufacturing and Construction PMI's are now below the 50.0 threshold that indicates growth. This is the first time that two of the three PMI measures have been below this threshold since early in the pandemic suggesting a weakening in business confidence.
- 2.3 UK Consumer Confidence continued to decrease in August 2022 falling by three points to -44, reflecting the worsening state of household finances amid high inflation and economic uncertainty. Consumer confidence is now at the lowest level since records began in 1974.
- 2.4 Recent figures show that there has been a 11.2% increase in the number of employed people that have been referred to 'A Bed Every Night' for emergency accommodation and support (179 employed individuals referred in the period Jan-Aug 2021 compared to 199 in the period Jan-Aug 2022).
- 2.5 As the Cost of Living Dashboard continues to develop the range of measures is being widened to understand potential second order impacts of the crisis. One of these is assessing changes in crime rates. There has been a 20.8% increase in the volume of acquisitive crime recorded across GM (62,480 recorded crimes during Jan-Jul 2022 compared to 51,716 recorded during Jan-Jul 2021).

- 2.6 A more positive development is that healthy start voucher uptake is at the highest level seen on record in Greater Manchester with 73% of those eligible now claiming vouchers. Driving uptake of healthy start vouchers has been a key priority for the Greater Manchester Food Security Action Network.
- 2.7 'That Bread and Butter Thing' (TBBT) are a registered charity that provides a mobile food club to various locations within GM, aimed at making life more affordable for people on low incomes. In June 2022 TBBT undertook their annual survey which included responses from 2,350 households in GM. A presentation of the survey findings to the GM Food Security Action Network showed that of the GM respondents to the survey:
- 56% reported that their health is worse this year compared to last year.
 - 90% are finding it more difficult to find the food they need at an affordable price locally.
 - 67% state that using the TBBT service means they don't have to use a food bank.

3. DEVELOPING RESPONSE TO THE IMPACT OF THE COST OF LIVING CRISIS ON RESIDENTS

- 3.1 **Bus Fare Cap.** Greater Manchester has become the first major conurbation outside London to cap bus fares with reduced fares introduced at the start of September. Adults will pay no more than £2 for any single bus journey and children no more than £1. This will mean a saving of around 50% on many trips and is intended to ease transport costs as more than two thirds of households confirm money worries.
- 3.2 **Real living wage campaign.** Increasing inflation is reducing real wages, making payment of the Real Living Wage all more important for those in work. However, for employers who are facing rising costs, significant increases in pay are also a challenge. The campaign is developing to support employees and employers in the face of these challenges. There are now over 500 Living Wage accredited employers

in Greater Manchester who have made the public commitment to pay all of their staff and first line suppliers at least the real Living Wage. The new rate was announced in September that is calculated to reflect and cover the living costs of an individual in full time employment. Plans have begun for Living Wage Week in November where a series of events and workshops will be run across the conurbation to raise awareness of the campaign and make the business, moral, and ethical case to employers. The launch event for the week will be held on Monday 14 November.

- 3.3 **Good Employment Charter.** The Real Living Wage is a core aspect of the Good Employment Charter, but other employment standards embedded in the Charter are also crucial for supporting people facing falling living standards. Over 1,300 employers are now engaged with the Charter Unit, with c.400 Supporters and some 67 Full Members. In September, the Charter hosted a leadership reference group on leadership for good employment which reviewed and validated the work undertaken by Gillian Drakeford (Ex-CEO of IKEA UK). Other activity is planned to deliver events including an Ageing in the Workplace Masterclass, events on disability, race as well as workshops on Human Trafficking and also the Early Years sector.
- 3.4 **Launch of Helping Hand.** An information, signpost advice repository has been launched on the GMCA website under the 'Helping Hand' brand. This brings together advice and support available locally and nationally linking to pensions, childcare, travel, home safety, energy, food, digital inclusion and mental health. It is anticipated that this resource will grow over time.
- 3.5 **Pension Top Up Campaign.** There is an estimated £70m unclaimed pension credit in GM per year. In addition there are associated unclaimed and unquantifiable amounts in passported benefits such as attendance allowance, housing benefit and council tax benefit. The second phase of the GM awareness campaign has been launched in partnership with GM Housing Providers and the national charity. Over 100,000 leaflets, guides and posters have been distributed via local authorities and housing providers as well as campaign messaging printed on 250,000 pharmacy bags. In excess of 200 frontline staff have booked onto online training sessions to receive an overview of pension credit and attendance allowance, online benefits calculator and to understand strategies for speaking to older people.

- 3.6 **Engagement with Retailers.** Options are being explored for how retailers could support residents, for example through the recycling of unwanted stock so that it can be passed on to residents who need it.
- 3.7 **GM Cost of Living Response Group.** Building on good practice and joint working through-out the pandemic a GM Cost of Living Response Group has been formed. The primary purpose of the group is to provide a space for local leads and partners from across GM to come together to share good practice, discover and escalate common issues, and consider associated trends and impacts linking to the ongoing 'cost of living crisis'. During the first meeting of the group in August a comprehensive picture was captured of the emerging plans in each locality in response to the cost of living. One of the key issues highlighted was the recognition of an increase in the number of individuals that are new to finding themselves in a position where they are having to seek help and support.
- 3.8 **Digital Inclusion.** Work continues to address the widening divides of digital exclusion and to support locally-led coordinated impact that is embedded in communities. For example, GM has now launched the UK's biggest connectivity in social housing pilot. Galvanising 5 of the leading Internet Service Providers Social, Housing Providers, and associated Local Authorities this will pilot a model of working for accessible, affordable internet connectivity and community access for up to 5,000 homes and nearby community hubs before scaling across GM.
- 3.9 **GM Resident survey.** To help guide the response, the range of questions in the GM Residents survey is being expanded to capture further insights, particularly linked to behaviour change, as a result of the rising cost of living.

4. DEVELOPING RESONSE TO THE IMPACTS ON BUSINESSES

- 4.1 In response to the increased costs for businesses, partner organisations across Greater Manchester are mobilising activity and pivoting existing interventions to respond to the current pressures. This collective response will develop over the

coming months, informed by the macroeconomic context and any further announcements from the government following the fiscal event in September.

4.2 **Cost of Doing Business.** The Business Growth Hub is developing a plan of activity to take a leading role in supporting GM businesses to manage the increasing costs of doing business. The ongoing programme on **decarbonisation** continues to support businesses to adopt and implement energy efficiency measures to reduce costs in both the short and longer terms. Other activity will include:

- **A series of workshops** to help companies develop a plan to respond to the current economic situation looking at areas such operational costs including energy, efficiencies, reducing waste, achieving better returns on investment, staff productivity, payments etc.
- **Pivoting one to one support** - as part of the diagnostic process, all advisors address current and future challenges. Advisors will concentrate activity on supporting businesses with practical solutions to the immediate challenges they are facing, along with longer term planning.
- **Access to Finance.** The team have developed a cohort programme which works with businesses to understand their costs, their cashflow and their income patterns with the aim of helping business owners understand where efficiencies can be made, where costs can be reduced and enabling the finance cycle to work in the best way for the business.
- **Business Growth Hub #HereForBusiness microsite.** A dedicated landing page to provide information on the support available from the Business Growth Hub, case studies, blogs and other useful information from government channels and our partners.
- **#HereForBusiness Campaign.** A dedicated campaign including a social media campaign, digital marketing, and PR on the support available to GM businesses and sharing practical solutions business can undertake.
- **Business Growth Hub Business Intelligence** continued production of the monthly SitRep report which informs around business confidence, cash levels and other metrics.

Cost of Living Dashboard

Housing and Homelessness

Employment, Finances and Welfare Support

Food

Fuel

Crime

Contact Us

The Cost of Living Dashboard aims to provide insight and evidence into the rising cost of living in Greater Manchester. The dashboard allows for comparison between each Greater Manchester local authority, the city region as a whole, the North West region and the whole of England.

The indicators that are included in this dashboard, as seen below, cover between April 2019 and the present day, each showing monthly changes, which have contributed to the rising cost of living.

The data is divided into five sections:

Housing and Homelessness: Housing Support Claimant Share, Households in Temporary Accommodation and Employed individuals referred to ABEN Accommodation.

Employment, Finances and Welfare: Bank of England Interest Rate, Inflation Rate, Council Tax Support, Council Tax Arrears, Universal Credit Claimant Share and Median Monthly Pay.

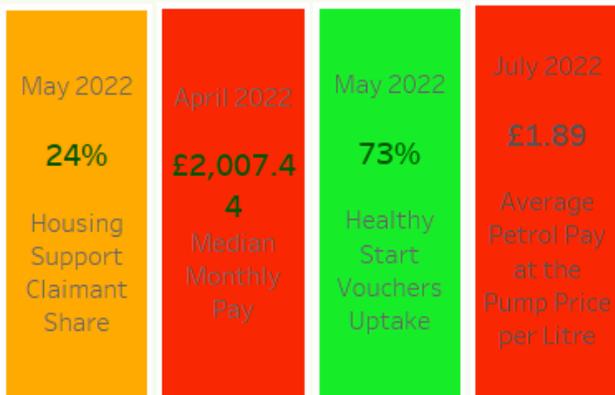
Food: Healthy Start Vouchers uptake, That Bread and Butter Things transaction levels, Free School Meal Eligibility and Food Parcel Distribution levels.

Fuel: Fuel Prices and Energy Price Cap.

Crime: Acquisitive Crime and Domestic Abuse Incidents

Future iterations of this dashboard will include metrics relating to the GM Residents Survey and Health measures...

RAG Ratings - to show comparisons with previous months for the same metrics.



Other Relevant Dashboards

There are other highly relevant and insightful dashboards that are interlinked to the cost of living crisis, such as:

GM Welfare and Benefits Dashboard - A monthly update of data on Claimant Count, Universal Credit claimants, the employment status of UC claimants as well as their gender and conditionality.

- The GM claimant share in March 2022 was 5.6%, higher than the North West and UK averages (4.8% and 4.2%).
- In all boroughs across GM, the majority of UC claimants were in employment in February 2022.

GM Economic Resilience Dashboard - Intelligence on the GM economy, recovery from the pandemic and other emerging issues.

- Consumer Confidence Index decreased by 7 points in April 2022, to -38 - the lowest point since April 2008.
- 68% of survey respondents stated finances are a concern in the latest wave of the GM Resident Survey.

GM Poverty Action Dashboard - A multi-dimensional picture of poverty in GM across topics including child poverty, debt, education, fuel and so on.

- 1 in 4 children in the city region are living in poverty, equating to 144,784 children.
- 59.57% of those seeking debt advice in GM are aged between 25 and 49.

GM Housing Market Monitor - Provides an overview of the housing market in Greater Manchester.

- 40% of homes in Greater Manchester are in band C, in relation to their Energy Performance Certificate
- The highest residential house price in GM, is in Trafford where the average price in 2022 is £346,934. Trafford is the only borough in GM where this value is higher than the England average.

GM Strategy Dashboard - Central hub for the progress measures of the GM Strategy to monitor collective progress and assess changes within the region, across all Shared Outcomes and Shared Commitments.

- 26.8% of households reported that they had experienced some form of digital exclusion in February 2022.

GM Parity Dashboard - Provides a modelled housing stock baseline for GM.

In 2020, a modelled housing stock baseline was produced for GM providing an assessment of all housing stock, predictions of risks in the homes as well as an Energy Query Builder and Housing Query Builder.

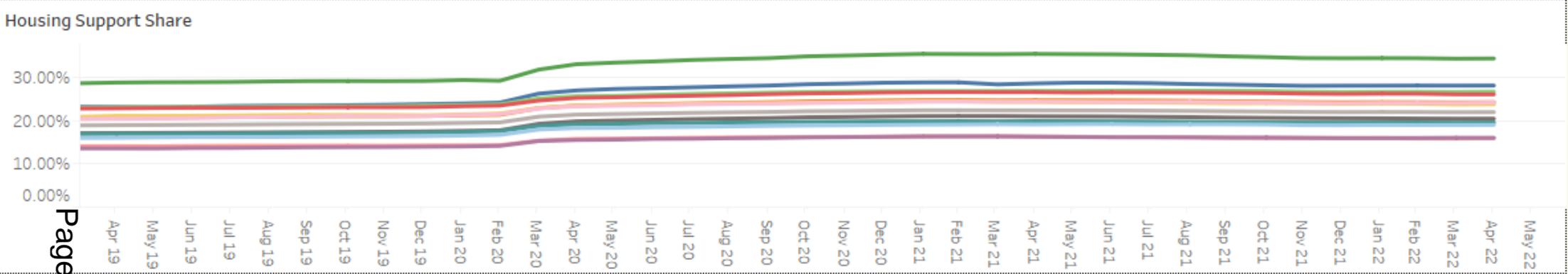


Housing and Homelessness

Housing costs account for a significant proportion of household expenses and so understanding the trends that are occurring in this area and the effect changes are having, is key to understanding the cost of living crisis. For the most vulnerable in society, becoming homeless and/or residing in temporary accommodation is a real risk of the cost of living crisis and so these metrics have also been included to give a full understanding of the situation.

Page last updated: 20.09.2022

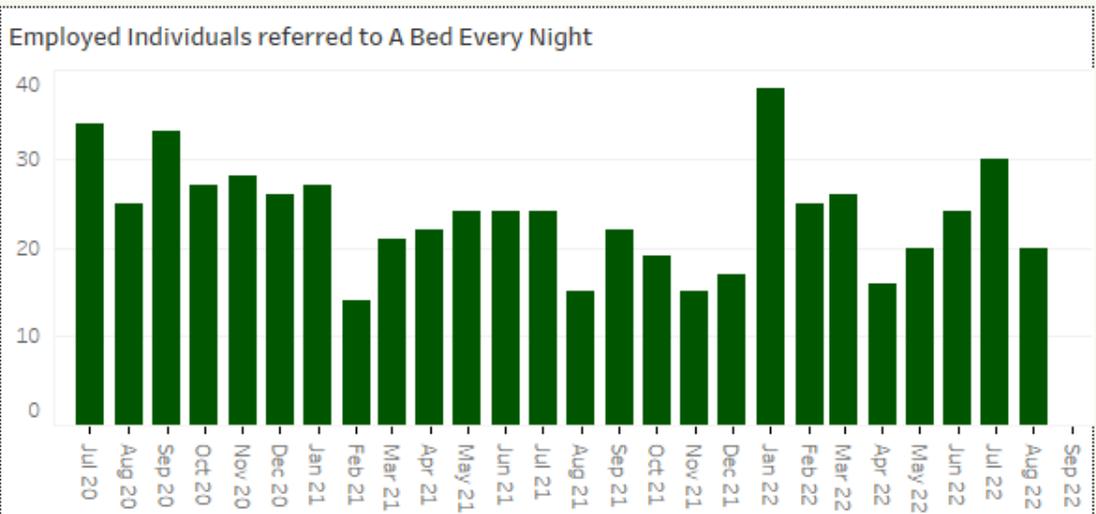
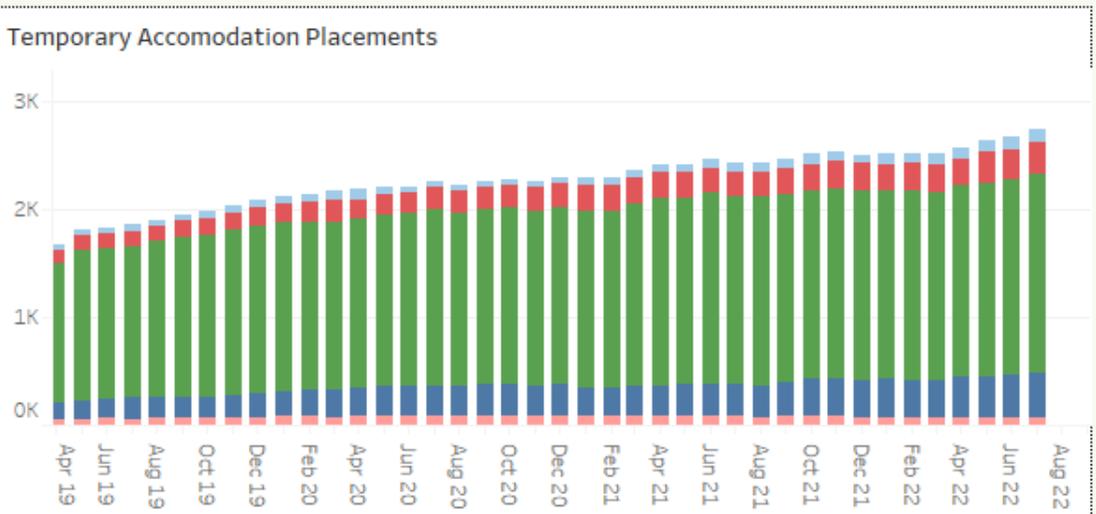
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- Housing Support Share - ...**
- Bolton
 - Bury
 - England
 - Greater Manchester
 - Manchester
 - North West
 - Oldham
 - Rochdale
 - Salford
 - Stockport
 - Trafford
 - Tameside
 - Wigan
 - North West

The percentage of households receiving Housing Support. A combination of the number of households receiving Housing Benefit and the housing element of Universal Credit.

Where is this data from?



- Housing Support Share - ...**
- Bolton
 - Bury
 - Manchester
 - Oldham
 - Rochdale
 - Salford
 - Stockport
 - Tameside
 - Trafford
 - Wigan
 - Greater Manchester
 - North West

The number of households in temporary accommodation in Bury, Manchester, Salford and Trafford. Click here for a further breakdown of temporary accommodation data.

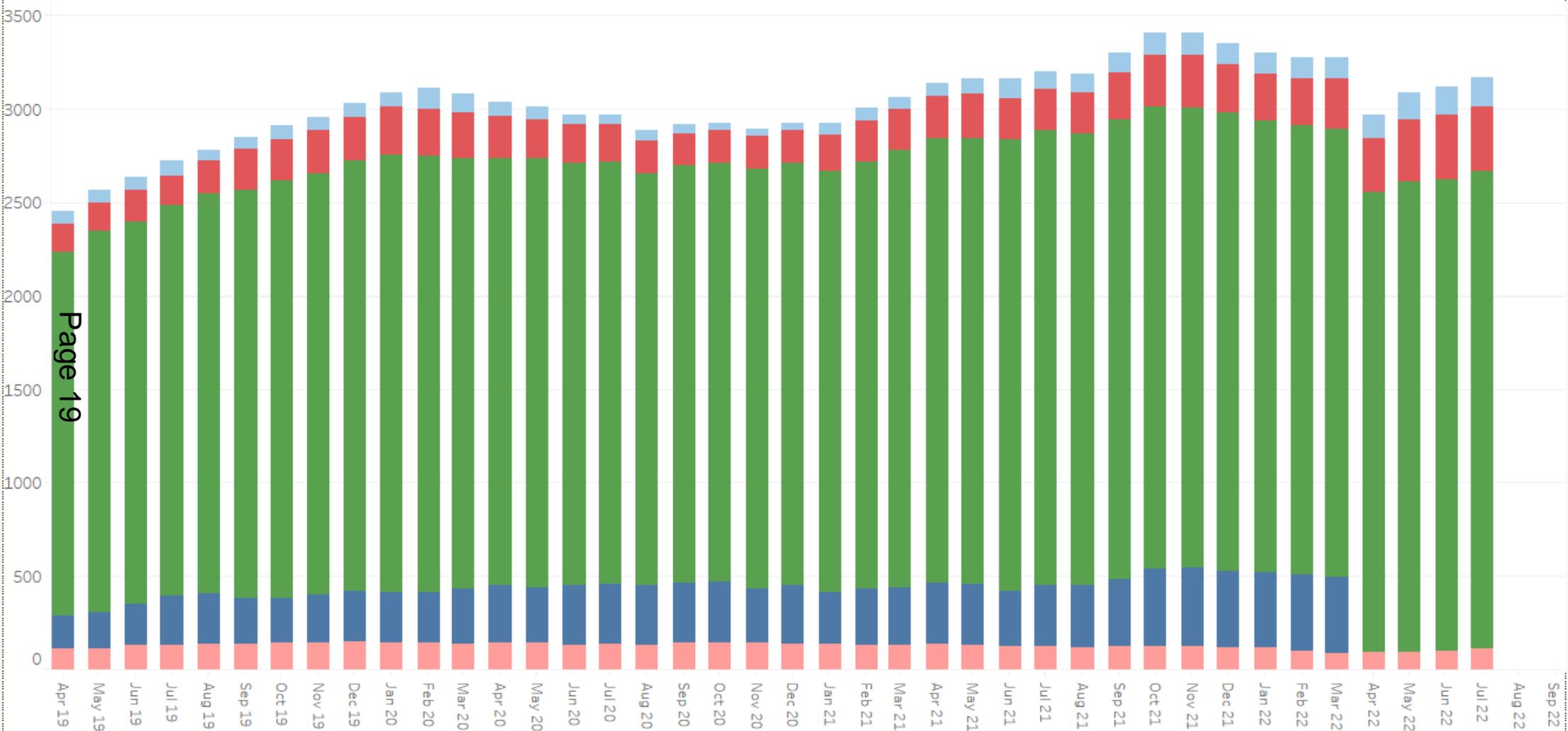
The number of people referred to A Bed Every Night, each month, who are in employment. Click here for a further breakdown of this visualisation.





Housing and Homelessness

Temporary Accommodation Placements - Children



Key

- Bury
- Oldham
- Manchester
- Salford
- Trafford

Page 19

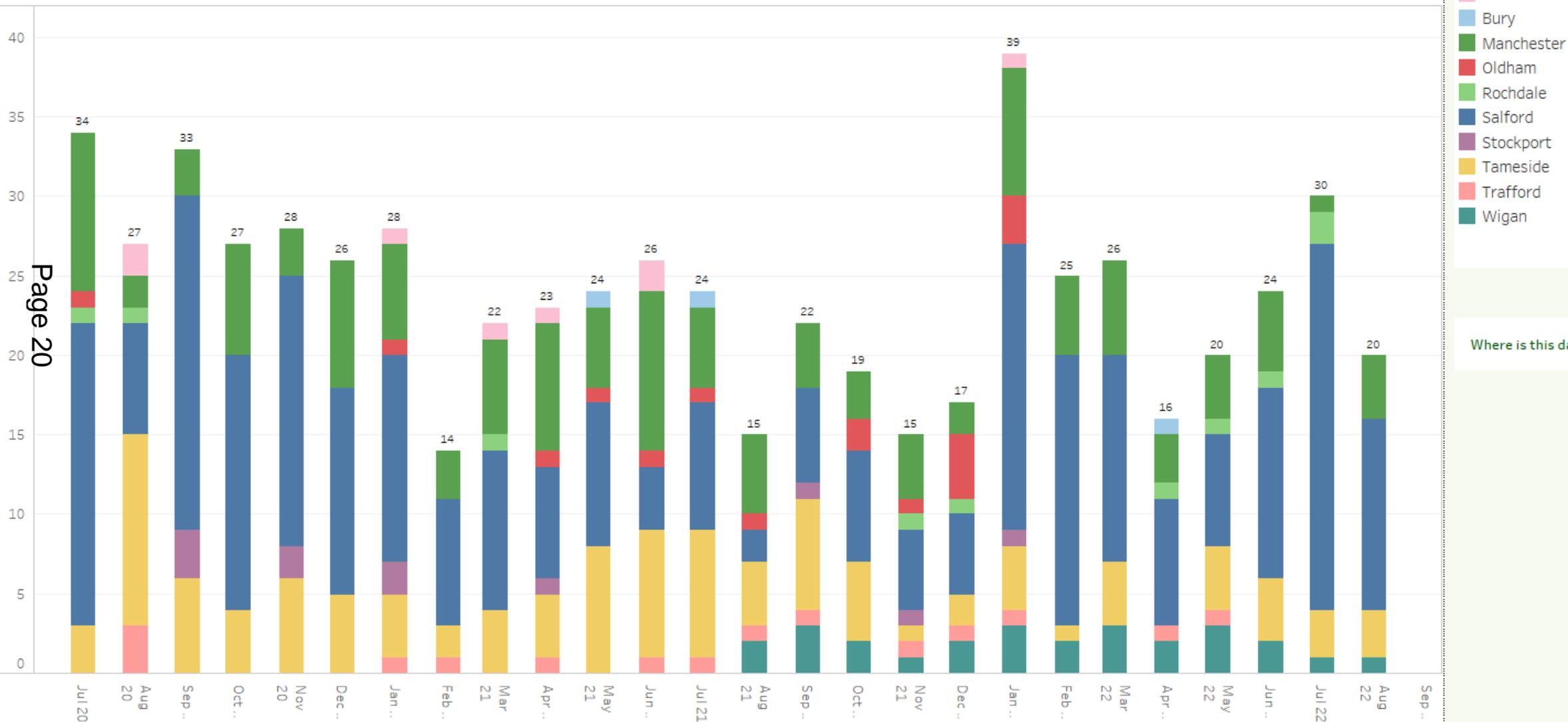
Where is this data from?

The number of children in temporary accommodation in Bury, Manchester, Oldham, Salford and Trafford.



Housing and Homelessness

Employed Individuals referred to A Bed Every Night



Page 20

Where is this data from?

The number of people referred to A Bed Every Night, each month, who are in employment. Broken down further to examine the proportion of those referred in each local authority.

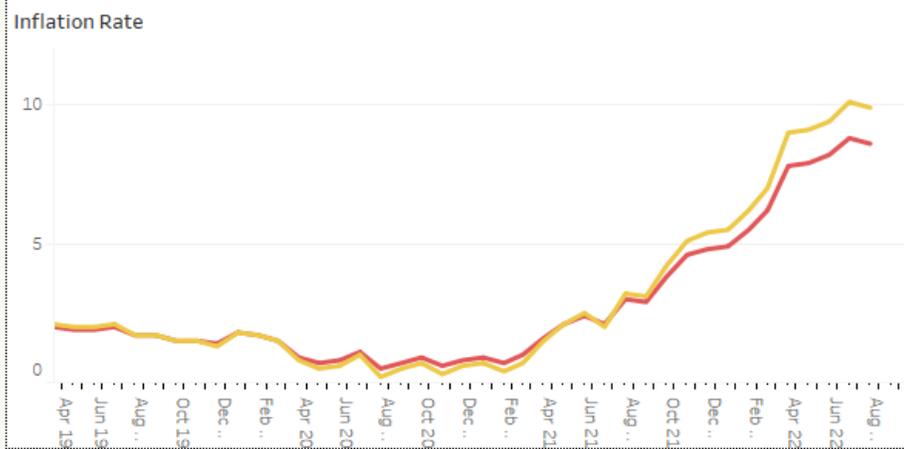
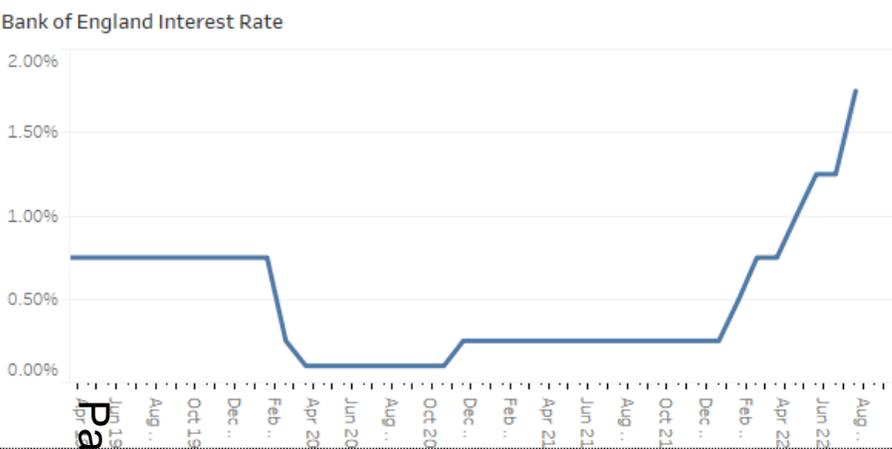


Employment, Finances and Welfare Support

Understanding the economic context in which people are experiencing the cost of living crisis is key, hence why the Bank of England Interest rate and CPI and CPIH rates are included on this page. It is also key to understand the effects this is having on the personal finances of everyday people, including the proportion making universal credit claims, median monthly pay (adjusted for inflation) and the seeking a reduction on their council tax bills.

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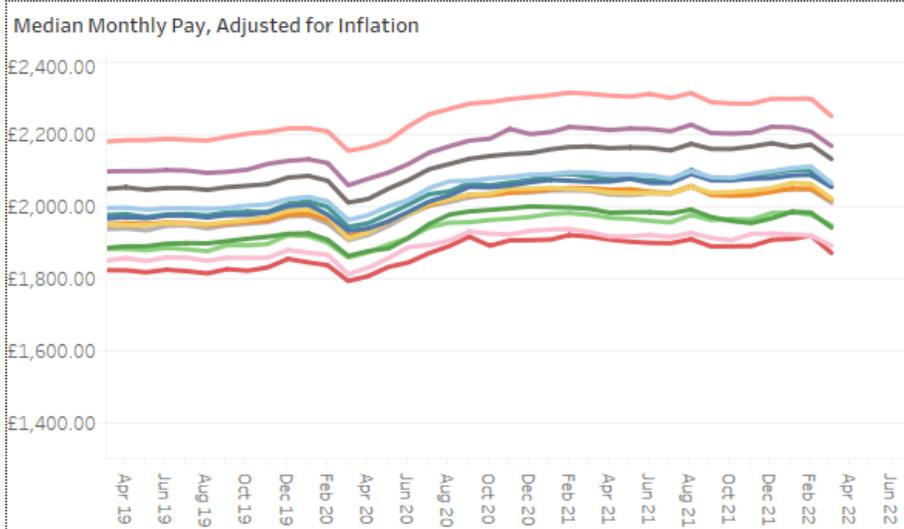
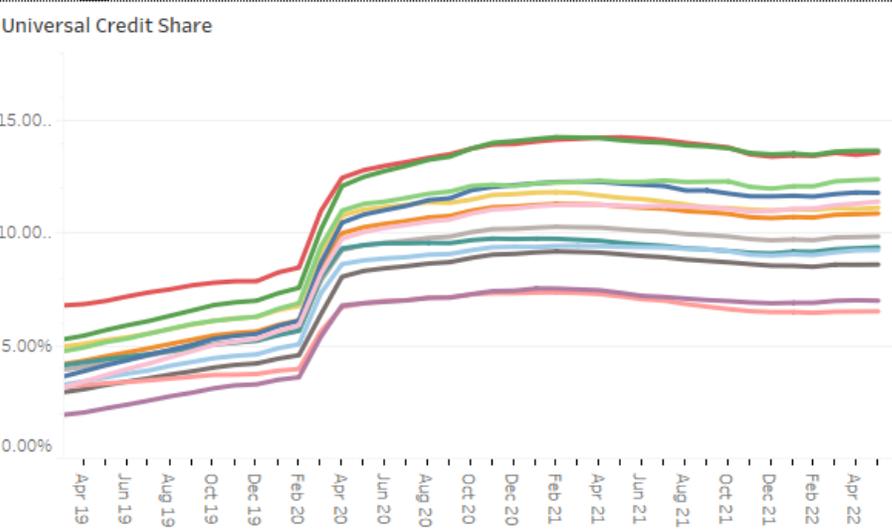
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- ### Inflation Rate
- CPI
 - CPIH
- ### Universal Credit Share - C..
- Bolton
 - Bury
 - England
 - Greater Manchester
 - Manchester
 - North West
 - Oldham
 - Rochdale
 - Salford
 - Stockport
 - Tameside
 - Trafford
 - Wigan

The interest rate set by the Bank of England to influence spending and inflation in the UK.

Consumer Price Index is the official measure of inflation of consumer prices in the UK. Consumer Price Index, including Housing costs extends the CPI to include the costs of maintaining a household.



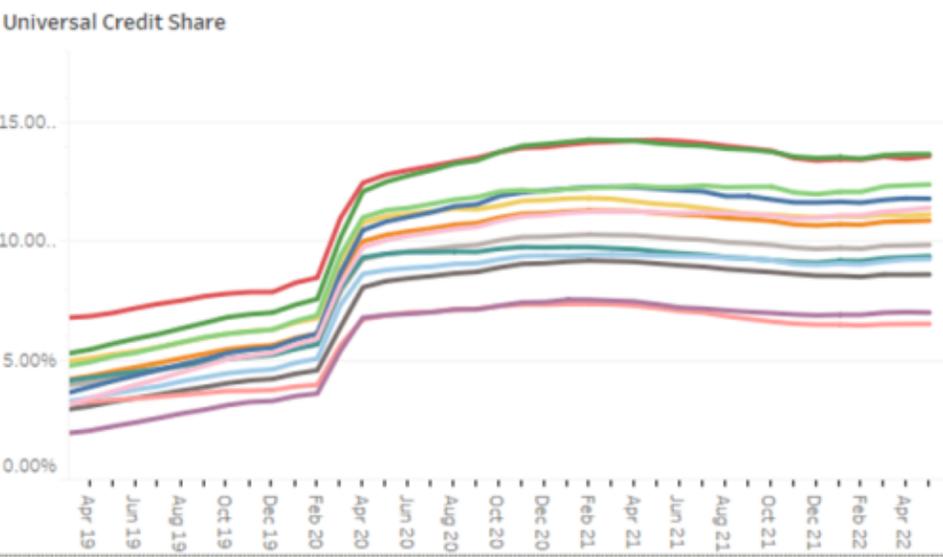
- ### Median Monthly Pay - Cho..
- Bolton
 - Bury
 - Greater Manchester
 - Manchester
 - North West
 - Oldham
 - Rochdale
 - Salford
 - Stockport
 - Tameside
 - Trafford
 - UK
 - Wigan

The percentage of Universal Credit claimants. A payment made up of a standard allowance and any extra amounts that apply to an individual.

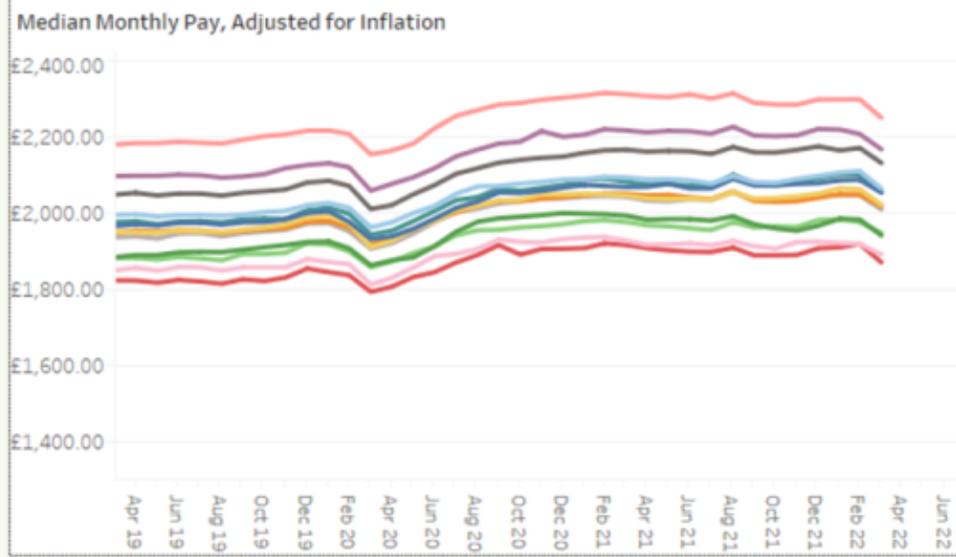
Earnings from Pay As You Earn Real Time Information, adjusted for Inflation.

Where is this data from?

Page 21



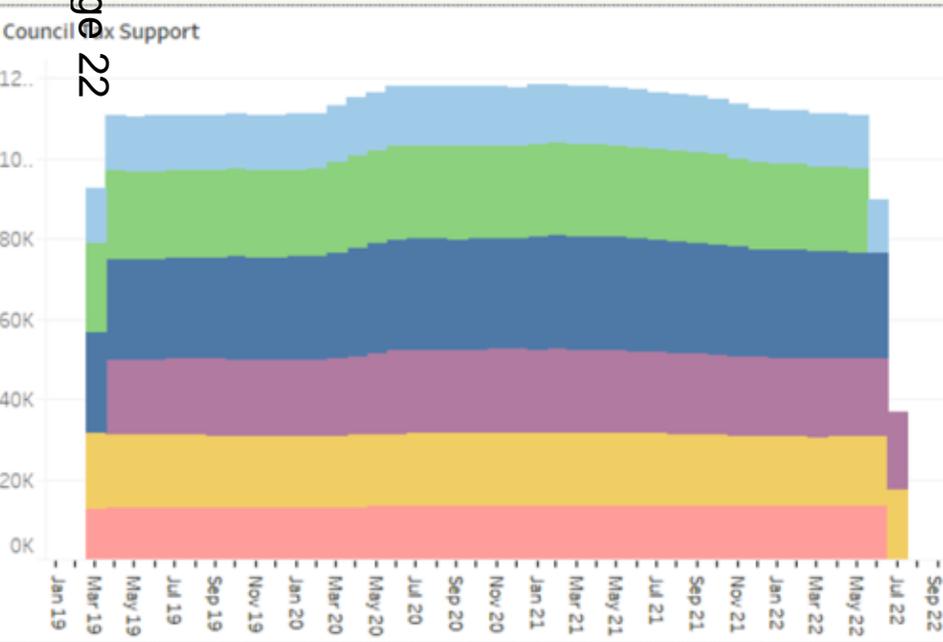
The percentage of Universal Credit claimants. A payment made up of a standard allowance and any extra amounts that apply to an individual.



- #### Median Monthly Pay - Cho..
- Bolton
 - Bury
 - Greater Manchester
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 - North West
 - Oldham
 - Rochdale
 - Salford
 - Stockport
 - Tameside
 - Trafford
 - UK
 - Wigan

Earnings from Pay As You Earn Real Time Information, adjusted for Inflation.

[Where is this data from?](#)



The number of council tax support claims in Bury, Rochdale, Salford, Stockport, Tameside and Trafford.

Council tax arrears are a metric that are understood to be key to recognising those struggling with the rising cost of living. Council tax may be the first bill that households miss, in order to reduce their monthly costs. Due to the differences in how council tax arrears are recorded within each locality, the measures we have been able to collect and present for this metric differ.

[Click here to navigate to a breakdown of council tax arrears measures.](#)

- #### Area
- Bolton
 - Bury
 - Manchester
 - Oldham
 - Rochdale
 - Salford
 - Stockport
 - Tameside
 - Trafford
 - Wigan
 - Greater Manchester
 - North West
 - England

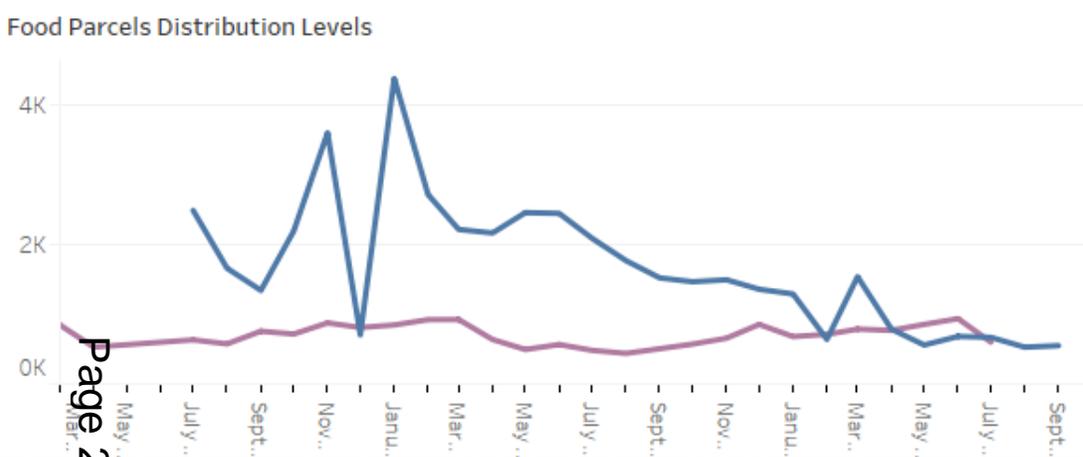


Food

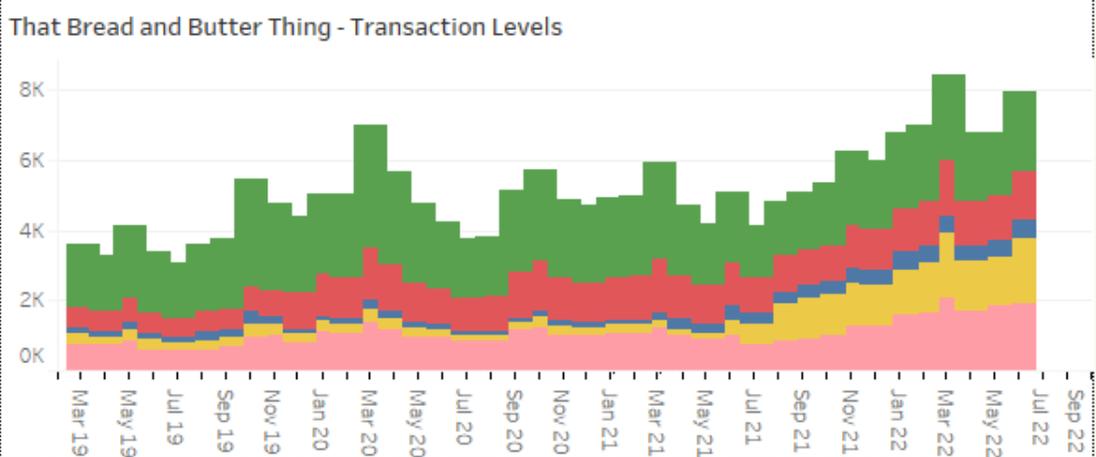
As inflation rises and households struggle to pay bills, the cost of food can be come a stressor for some and so it is key to track how the cost of living crisis is affecting food distribution services and recognise where peaks are forming and intervention may be necessary. It is also of great value to track trends in eligibility and claimant levels for government schemes in place which aim to support those experiencing food poverty, such as free school meals and healthy start vouchers.

Page last updated: 20.09.2022

Page next update: 14.10.2022



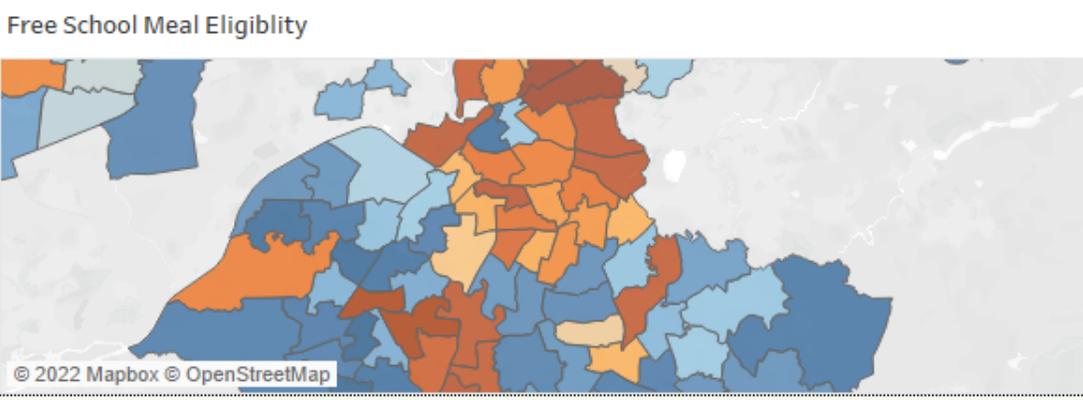
The number of food parcels distributed across Bury and Rochdale. Not all local authorities are able to collect this data due to the set up of food distribution services in their locality. These figures also do not represent a full picture in any authority due to missing submissions from food providers.



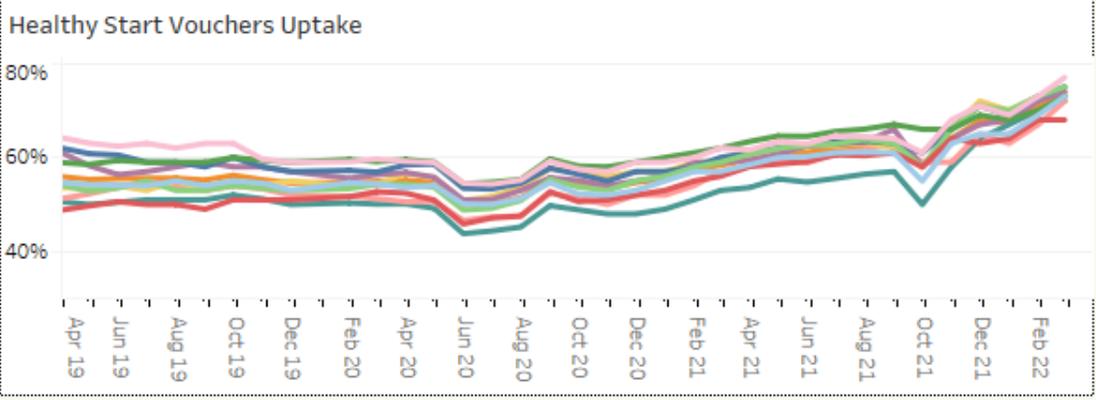
The number of transactions, per month, in the 5 local authorities that 'That Bread and Butter Thing' operate in, per month.

TBBT - Choose Area

- Greater Manchester
- Manchester
- Oldham
- Salford
- Tameside
- Trafford



The percentage of children eligible for free school meals, by ward across Stockport, Tameside and Wigan.



The percentage of healthy start vouchers taken up by those eligible across each local authority in Greater Manc.

FSM - Choose Month

- May 2019
- October 2019
- January 2020

Healthy Start - Choose Ar..

- Bolton
- Bury
- England

Healthy Start - Area

- Bolton
- Bury
- Manchester



Page 23

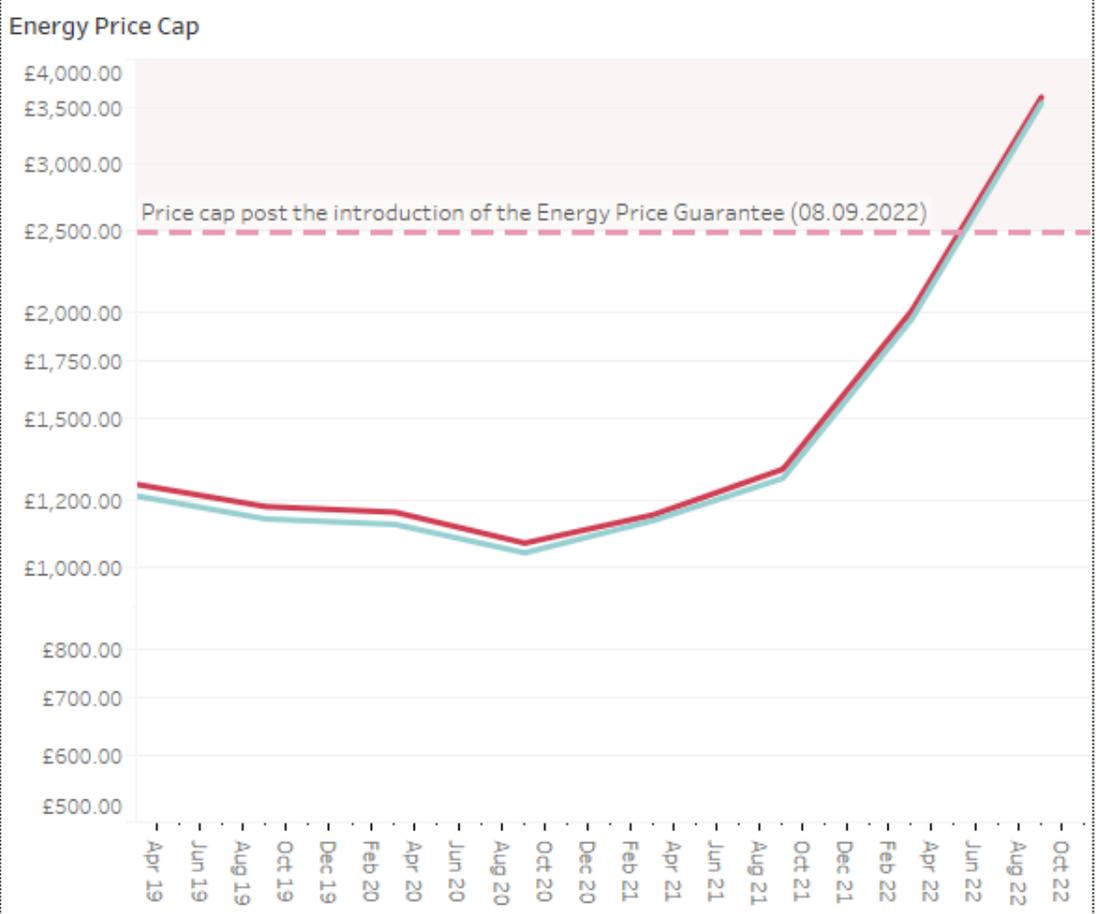
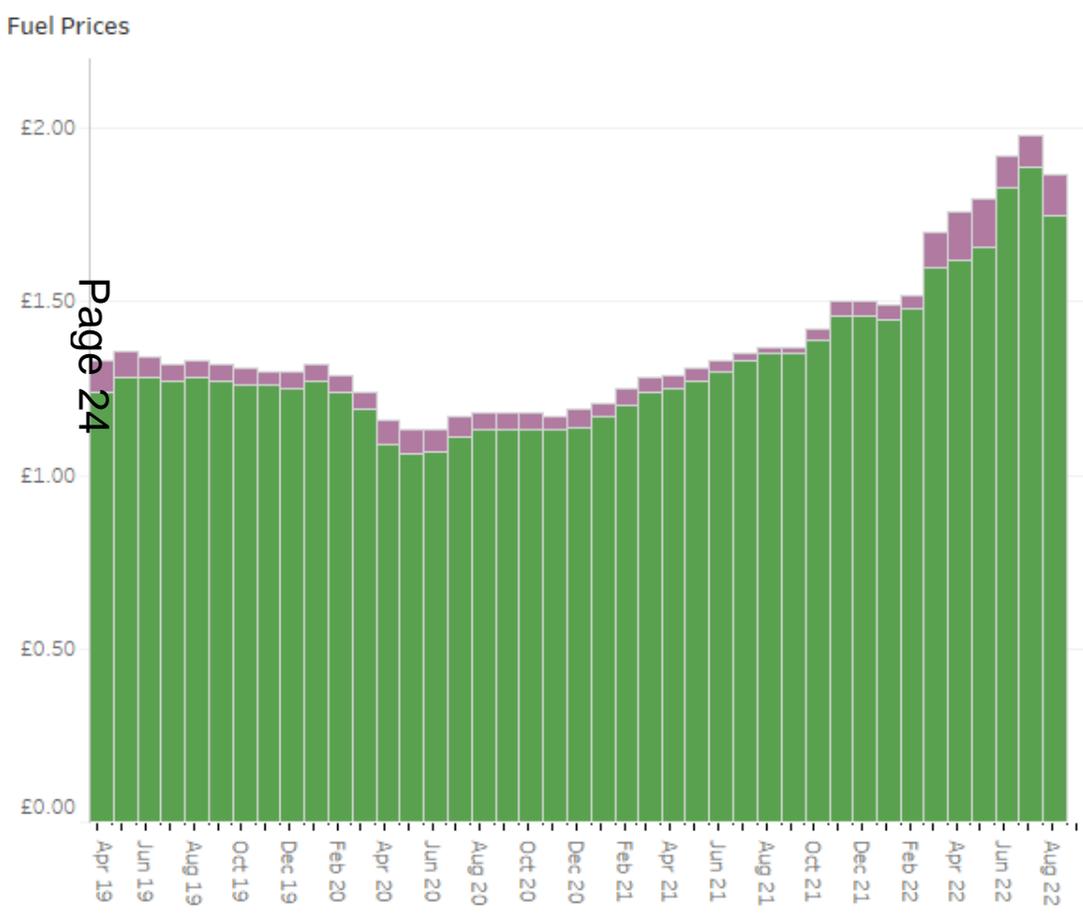


Fuel

The historically high prices of fuel, on an international basis, have had a direct effect on the cost of living for households. Effecting both pay at the vehicle fuel prices, as well as energy costs for running a household. It is also key to recognise government intervention in this area, for example the energy price cap and how this has an effect on household costs.

Page last updated: 20.09.2022

Page next update: 14.10.2022



- Fuel Type**
 - Diesel Prices
 - Petrol Prices
- Payment Methods**
 - Direct Debit Payment
 - Pre-Payment

Where is this data from?

Monthly average 'pay at the pump' prices for fuel, per litre, in the UK.

A backstop protection for those on a default energy tariff set by Ofgem. This graph includes a projection for the Energy Price Cap in October 2022.





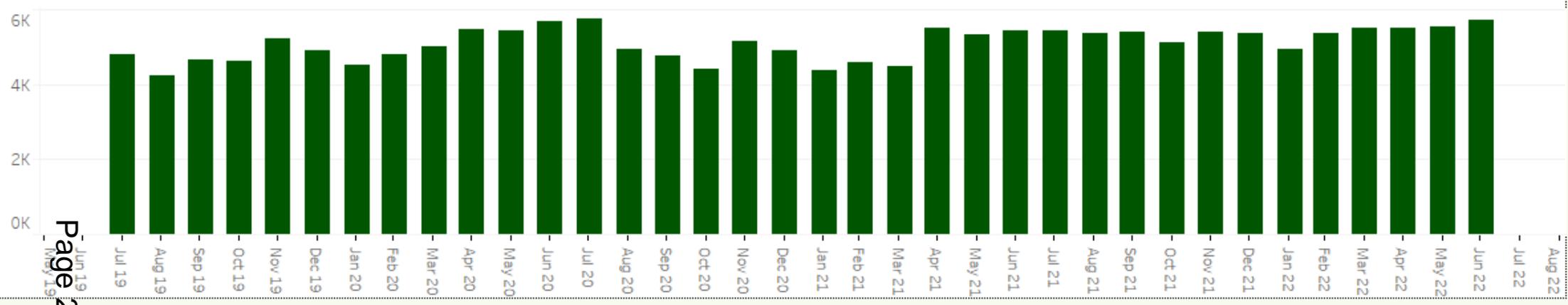
Crime

As we experience a rising cost of living, concern is increasing that we could see a rise in crime as a result. This is particularly the case for acquisitive crime and domestic abuse incidents. This theme aims to explore these metrics in further depth.

Page last updated: 20.09.2022

Page next update: 14.10.2022

Domestic Abuse Incidents

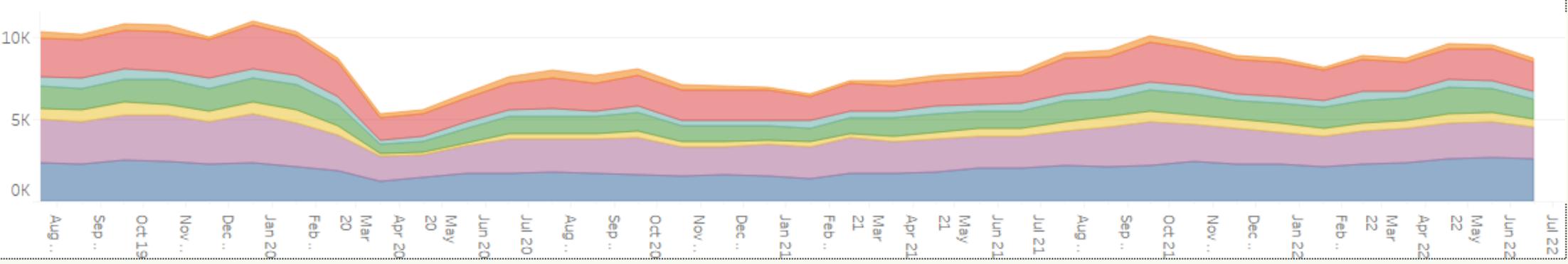


Page 25

The number of domestic abuse incidents, per local authority. [Click here for a further breakdown of this graph.](#)

[Where is this data from?](#)

Acquisitive Crime



- Crimes Recorded
- Bicycle theft
 - Burglary
 - Robbery
 - Shoplifting
 - Theft from the person
 - Vehicle offences
 - All other theft offenc..

A breakdown of all acquisitive crimes reported in Greater Manchester, by the type of crime.





Crime

Domestic Abuse Incidents



Local Authority

- Bolton
- Bury
- Manchester
- Oldham
- Rochdale
- Salford
- Stockport
- Tameside
- Trafford
- Wigan

Where is this data from?

The number of domestic abuse incidents. Broken down further to examine the proportion of those referred in each local authority.



Metadata Information

Housing Support Claimant Count

Combination of Housing Benefit claimants and those who claim the Housing Element of Universal Credit, as a proportion of 2020 population estimates.

[Stat-Xplore: Housing Benefit and Universal Credit Claimants](#)

[ONS: Population and Household estimates, England and Wales: Census 2021](#)

Number of Households in Temporary Accommodation

Data provided by Bury, Manchester, Oldham Salford, Trafford and Wigan councils.

Number of Employed Individuals referred to A Bed Every Night.

Data kept locally at the Greater Manchester Combined Authority.

Bank of England Interest Rate

[Bank of England Database: Bank Rate History and Data](#)

Inflation Rate

[ONS: Consumer Price Inflation Tables](#)

Universal Credit Share

The proportion of Universal Credit claimants, as a proportion of 2020 population estimates.

[Stat-Xplore: Universal Credit Claimants](#)

Universal Credit Share

The proportion of Universal Credit claimants, as a proportion of 2020 population estimates.

[Stat-Xplore: Universal Credit Claimants](#)

[ONS: Estimates of the population for the UK, England and Wales, Scotland and Northern Ireland](#)

Median Monthly Pay

Median monthly pay from Pay As You Earn Real Time Information, seasonally adjusted.

[ONS: Earnings and employment from Pay As You Earn Real Time Information](#)

[ONS: Consumer Price Inflation Tables](#)

Council Tax Reduction Caseloads

Data provided by Bury, Rochdale, Salford, Stockport, Tameside, Trafford and Wigan.

Council Tax Arrears

Data provided by Bury, Rochdale, Tameside, Trafford and Wigan.

Food Parcels Distribution Levels

Data provided by Bury, Manchester, Rochdale and Wigan.

That Bread and Butter Thing – Transaction Levels

Data provided by That Bread and Butter Thing.

Free School Meals Eligibility

Data provided by Manchester Oldham, Rochdale, Salford, Stockport, Tameside, Trafford and Wigan.

Healthy Start Vouchers Uptake

[NHS: Healthy Start Vouchers](#)

Fuel Prices

Weekly road fuel prices, averaged over the month.

[GOV.UK - Weekly road Fuel Prices](#)

Energy Price Cap

[Ofgem - Check if the energy price cap affects you](#)

[House of Commons Library - Domestic energy prices](#)

Domestic Abuse Incidents

Data kept locally at the Greater Manchester Combined Authority.

Acquisitive Crime

Data kept locally at the Greater Manchester Combined Authority.



Contact Us

Page 28

Any feedback on how this dashboard could be changed or expanded is more than welcome. We are also happy to help with any relevant queries.

We are contactable via:

beth.kilheeney@greatermanchester-ca.gov.uk or
daniel.morris@greatermanchester-ca.gov.uk

Economic Resilience Dashboard

Tracking the Greater Manchester Economy



economy, recovery from the Covid-19 crisis and other emerging issues.

The data is divided into seven sections:

- **Labour Market** provides leading indicators on employment and economic activity.
- **Household Finances and Cost of Living** provides data on pay, debt and inflation.
- **Business Outlook** provides data gathered by GM based organisations on business sentiment and confidence.
- **Business Lending and Credit Risk** provides information on coronavirus support measures and SME Lending.
- **Behavioural Insights** provides information on the movement of people across GM.
- **National Indicators** provides leading indicators on the state of the economy nationally.
- **International Trade** provides the most up to date information available on exports at different geographies.

The economic data in response to Covid-19 and other events is changing rapidly with new datasets becoming available and others being withdrawn on a regular basis. The dashboard will be updated with the best available data each month with the resultant analysis described in the Analysis tab.

We would welcome feedback on alternative measures to be included in the dashboard or insights on the data provided. If you have any feedback please email jack.james@greatermanchester-ca.gov.uk.

Analysis



90,840

GM residents were in receipt of unemployment benefits in August, a increase of 0.6% since July.



14,047

4-week average of online job postings in week ending 27th August 2022. This is 34% higher than the 4 weeks to 30th July.



9.9%

UK Inflation as measured by the Consumer Price Index was 9.9% in the 12 months to August '22. This was a 0.2 percentage points decrease on the July figure of 10.1%.

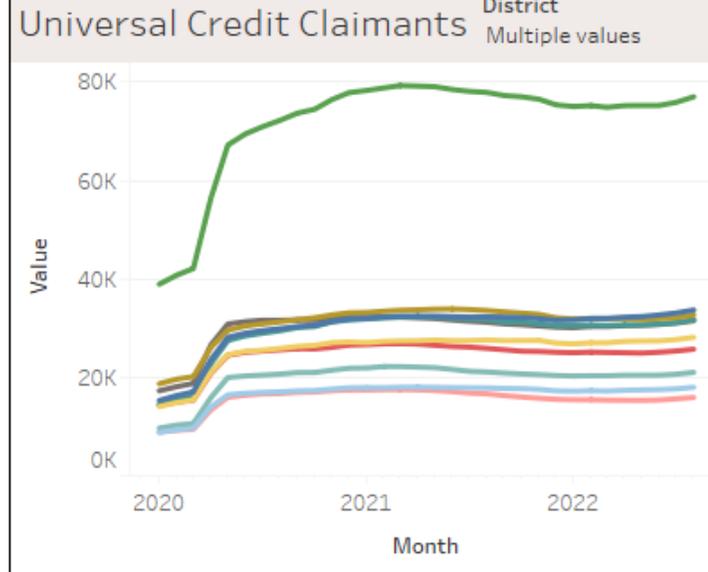
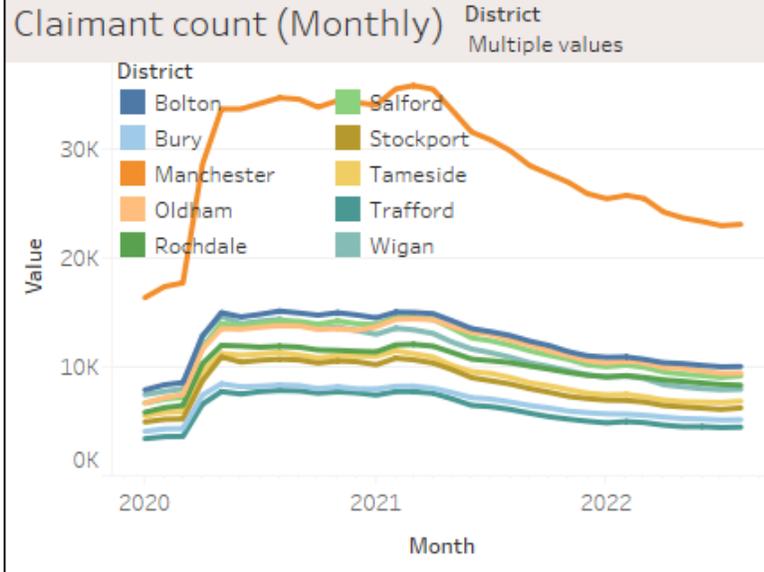
The incoming Prime Minister Liz Truss has announced a new package of measures in response to rising energy costs. The 'energy price guarantee' will place a cap on the unit cost of electricity and gas so that average household bills do not exceed £2,500 over the next two years. The equivalent scheme for businesses, charities and public sector employers, will be limited to an initial six months of support during which the Government will make up the difference between the new cap and what energy retailers would otherwise charge businesses. After six months, the government plans to switch to a more focused plan for vulnerable industries although more detail on the nature of this support is not yet available.

Inflation remained high in August after reaching its highest level since 1982 in July. The widely used CPI measure of inflation fell to 9.9% a decrease of 0.2 percentage points on the previous month. The largest contribution to the month-on-month reduction was a decrease in the cost of motor fuel. Average petrol prices decreased by 4.9% to £1.69 per litre in the month to 5 September. Diesel prices decreased by 3.0% across the same period. However, there were rises in other categories, most markedly in the cost of food and non-alcoholic beverages. Respondents to the Growth Company's survey of businesses continued to report rising costs as amongst the most prominent issues for their businesses.

Two out of three sectoral PMIs decreased in August 2022 meaning that Manufacturing and Construction PMI's are now below the 50.0 threshold that indicates growth. This is the first time that two of the three PMI measures have been below this threshold since early in the pandemic suggesting a weakening in business confidence.

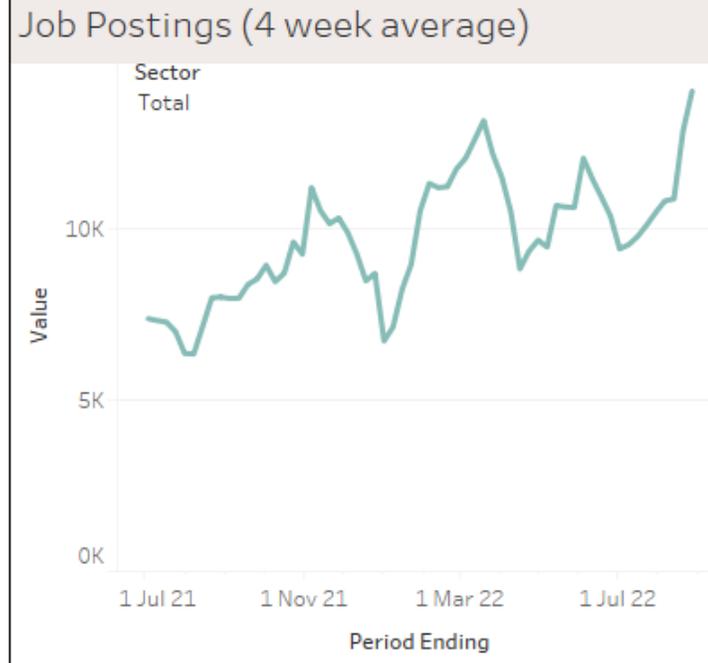
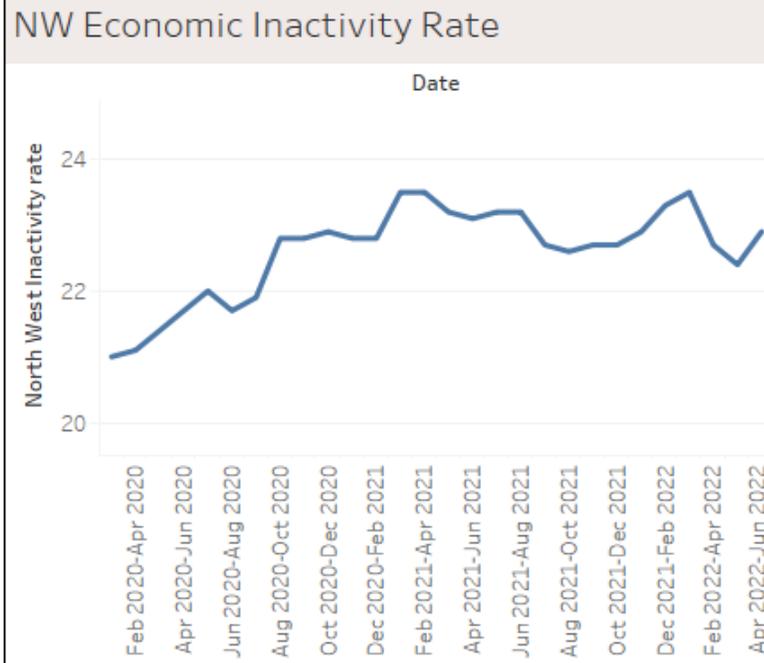
UK Consumer Confidence continued to decrease in August 2022 falling by three points to -44, reflecting the worsening state of household finances amid high inflation and economic uncertainty. Consumer confidence is now at the lowest level since records began in 1974.

Labour Market



The number of claimants increased by 0.6% to 90,840 between July and August. The increase in GM was slightly lower than the increase across the UK (-1.0%). Between August 2021 and August 2022, claimants have fallen by 24% in GM.

There were 315,378 Universal Credit claimants in GM in August. This is an increase of 1.6% compared to the previous month. The number of claimants also increased by 1.6% across both the North West and Great Britain.

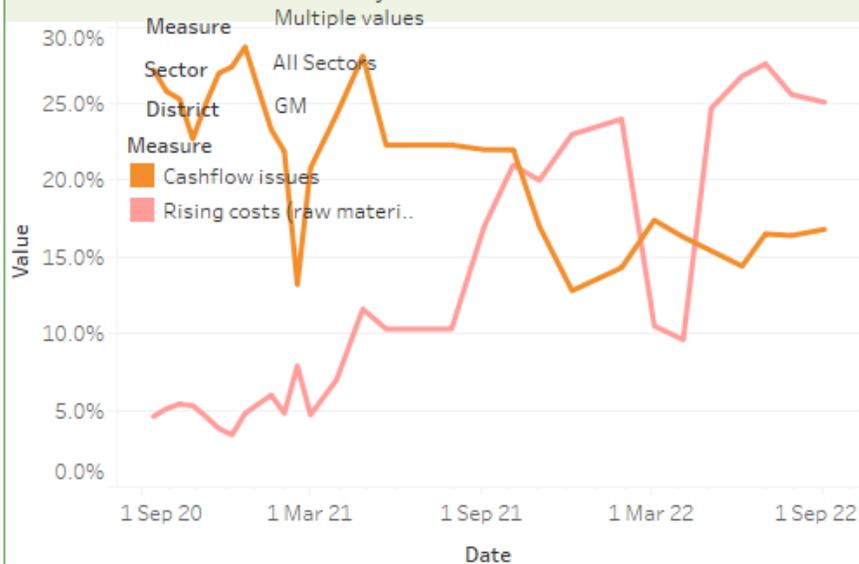


The number of people neither working nor seeking employment stood at 1,048,807 (23.3% of working age population) in the three months to July 2022 in the North West. This was a rise of 5,080 people from the three months to June.

The 4-weekly average of online job postings increased to 14,047 in week ending 27th August 2022. This is 34% higher than the 4 weeks to 30th July 2022...

Business Outlook

Business Growth Hub Survey



Business Growth Hub Survey: Business planning to make redundancies



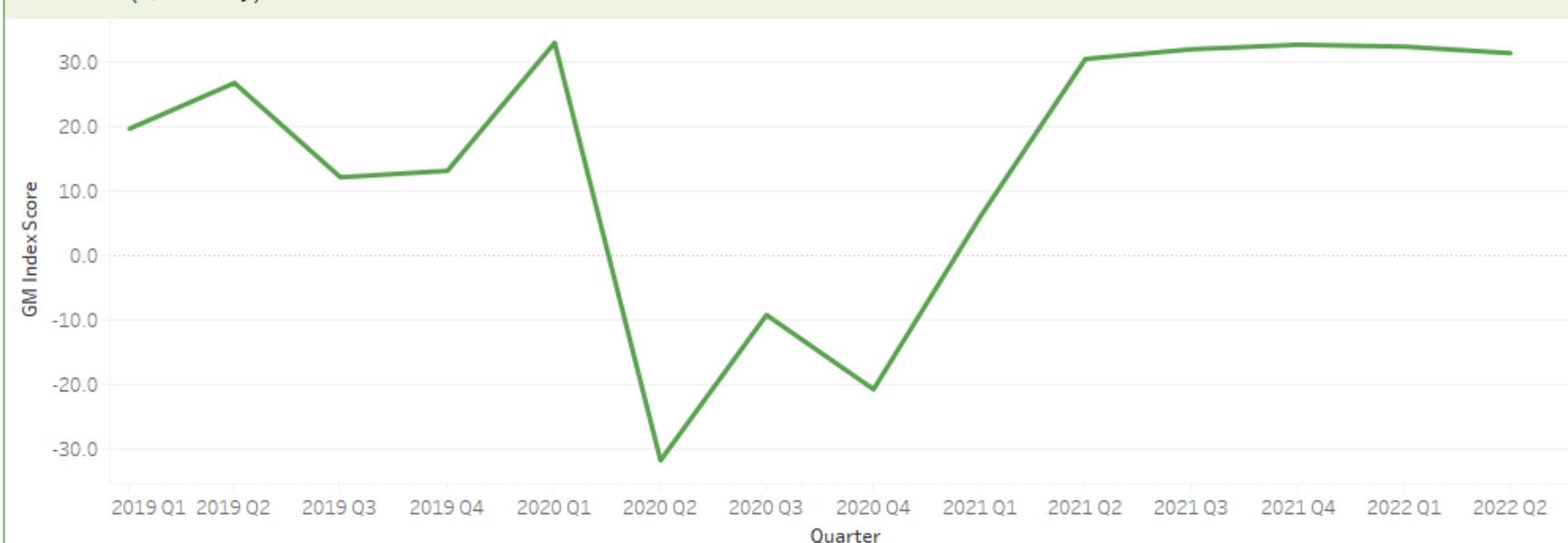
Key Facts

25.1% of businesses reported rising costs in the 12 weeks to 2nd September, according to the Growth Hub's Business Survey. Previously, 25.6% of firms reported rising costs in the 12 weeks to 29th July. 16.8% of businesses reported cashflow issues over the period, compared to 16.1% in the 12 weeks to 29th July.

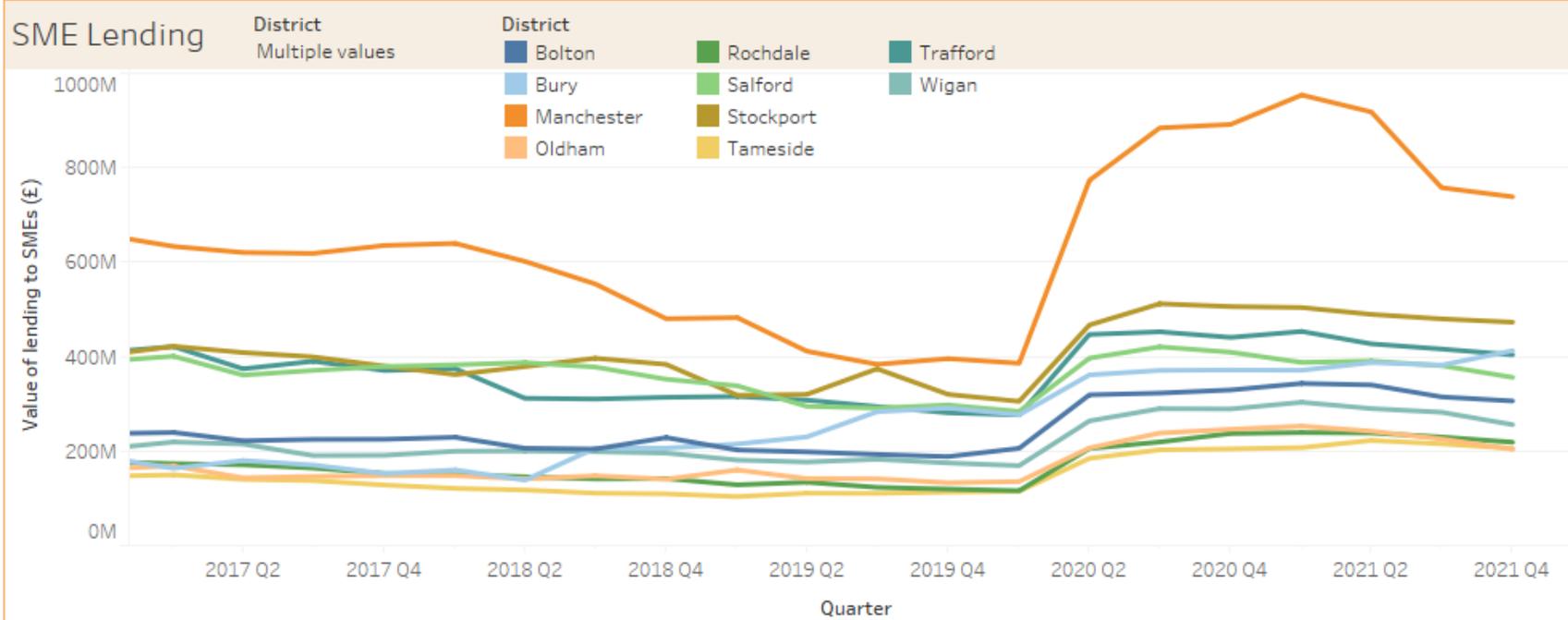
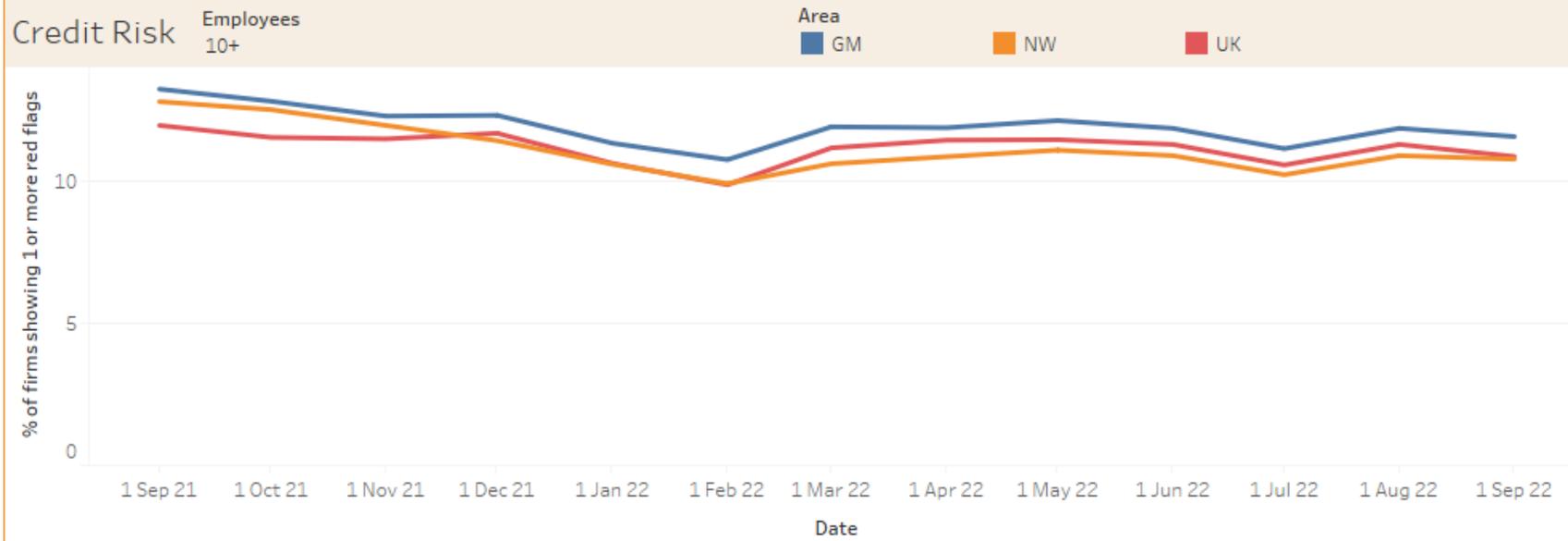
The number of firms that said they were considering making redundancies was 2.8% in the 12 weeks up to 2nd September. 3.4% of firms said they had already made redundancies.

GM Chamber's GM Index decreased from 32.3 in Q1 2022 to 31.3 in Q2 2022. This is the sixth consecutive positive score since Q1 2021.

GM Index (Quarterly)



Business Lending and Credit Risk



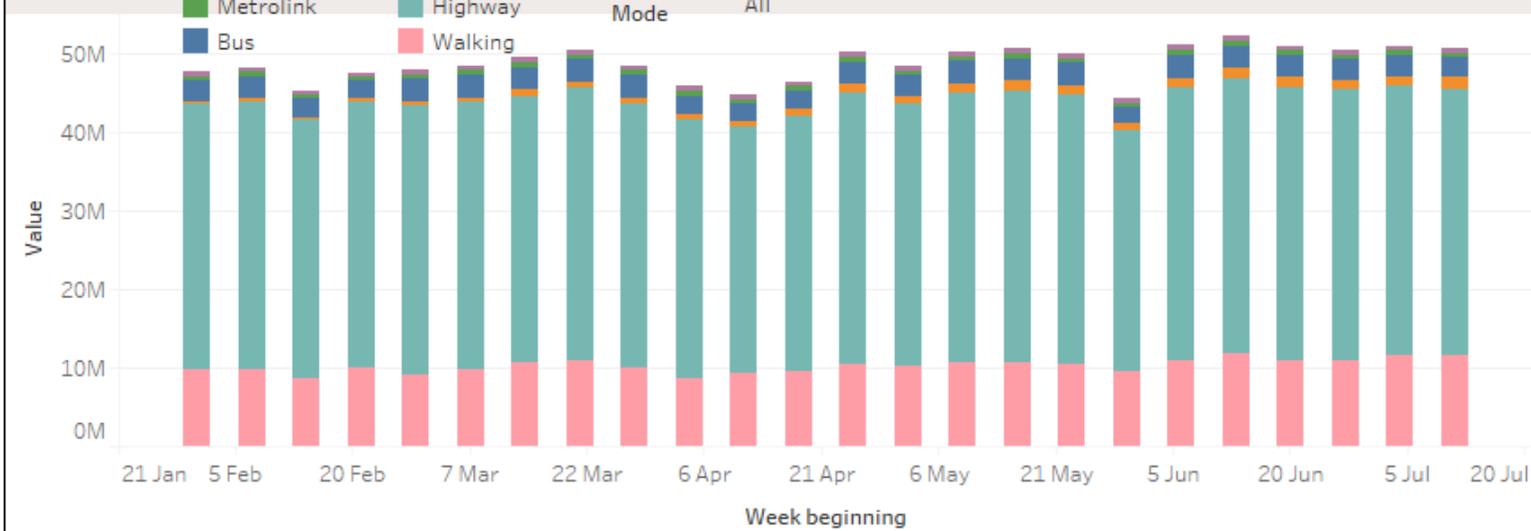
Key Facts

11.6% of all firms with 10 or more employees in GM had 1 or more red flags in the month to 1st September 2022, compared to 10.8% for the North West and 10.9% for the UK as a whole. Previously, 11.9% of firms in GM had 1 more red flags in the month to 1st July.

The value of loans to Small and Medium Sized Enterprises (SMEs) decreased by -3.0% from £3.68 billion in Q3 2021 to £3.57 billion in Q4 2021. This data includes loans issued under the CBILS and BBLS schemes.

Behavioural Insights

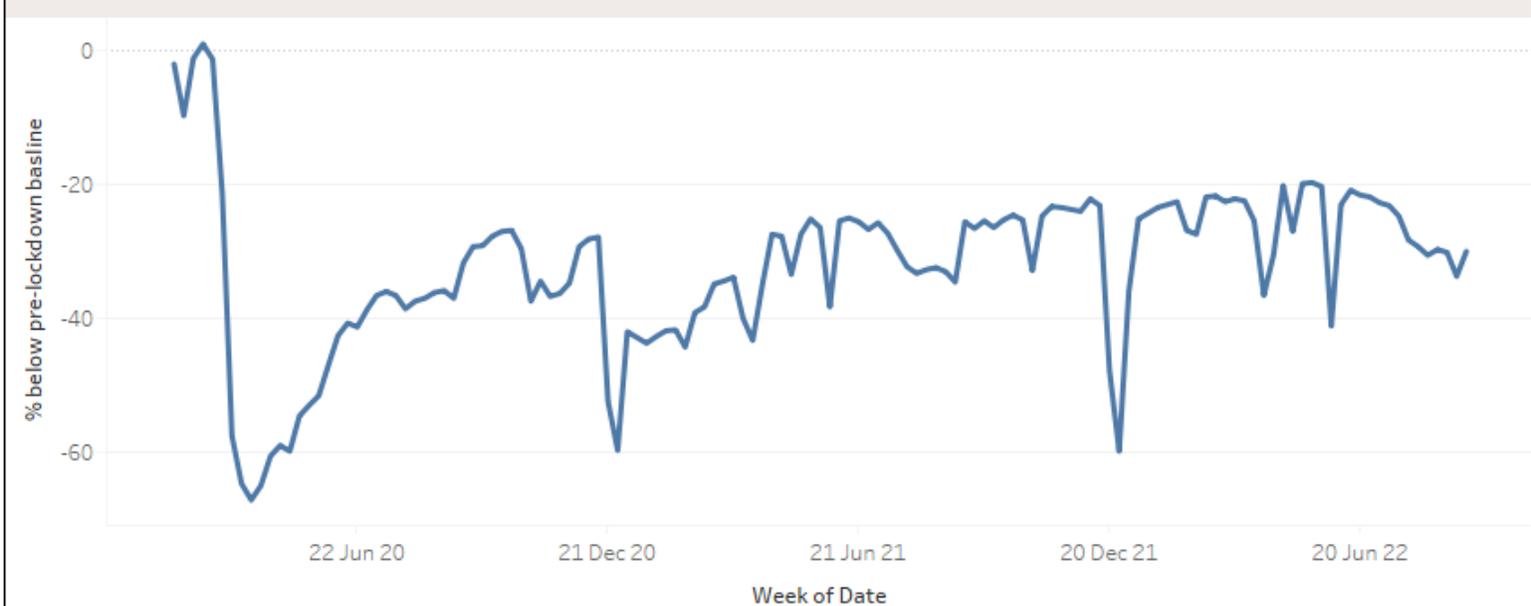
Greater Manchester Transport Usage by Mode (Weekly)



Key Facts

There were 50.6 million passenger journeys across all modes of transport in Greater Manchester in week commencing 11th July 2022. Total passenger journeys are now roughly equal to pre-crisis levels.

Google Mobility Data - Travel through Workplaces



Google Mobility data for GM shows that the weekly average number of people moving through workplaces was -30% below the baseline in week commencing 5th September.

National Indicators

UK purchasing managers index (Monthly)



Key Facts

Two out of three sectoral PMIs decreased in August 2022, Manufacturing PMI decreased from 52.1 to 47.3 and Services PMI decreased from 52.6 to 50.9. Construction PMI increased from 48.9 to 49.2. Manufacturing and Construction PMI's are now below the 50.0 threshold that indicates growth.

The UK Consumer Confidence Index declined to -44 in August 2022. Consumer confidence is lower than at any point during the pandemic.

UK consumer confidence (Monthly)



International Trade

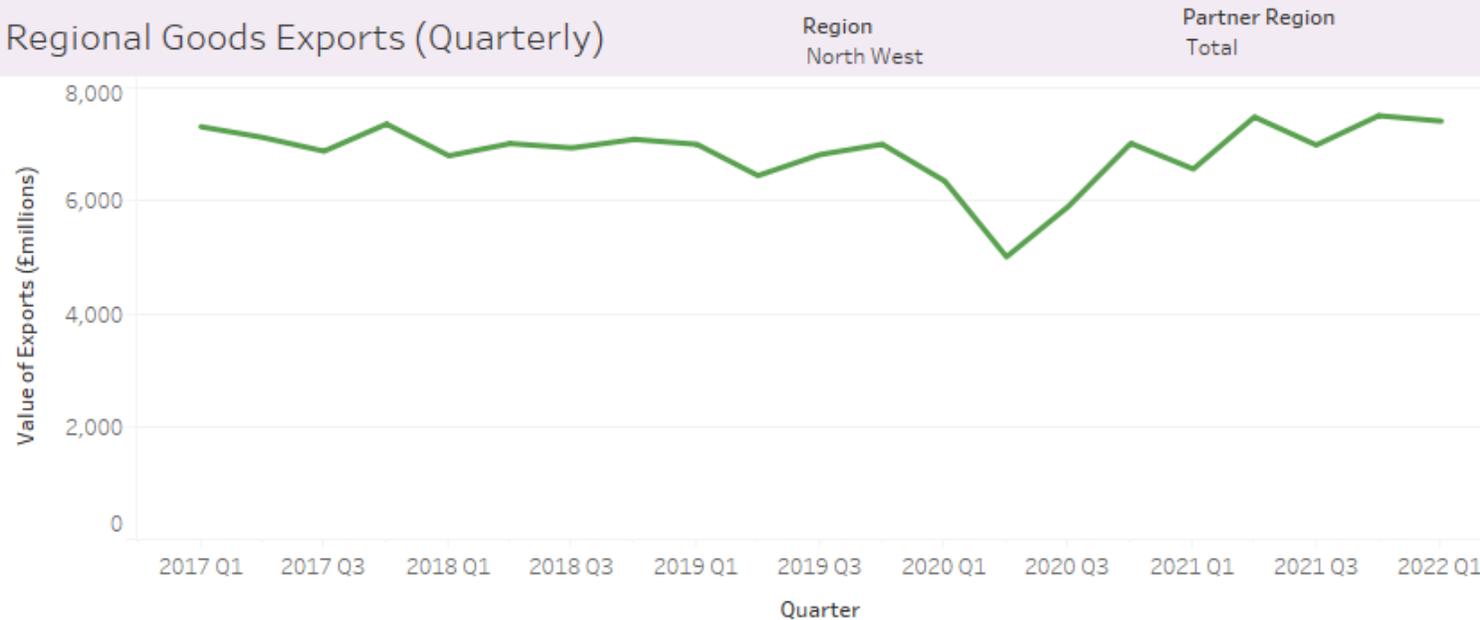
Export Documents (Monthly)



Key Facts

Export documents processed by the GM Chamber of Commerce decreased by -1.3% between May and June, from 2,070 to 2,044. The total number of export documents is down -13.1% since June 2021.

Regional Goods Exports (Quarterly)



The total value of goods exports from the North West was £7.4 billion in Q1 2022, 13% more than Q1 2021. The total value of UK exports was £82.5 billion in Q1 2022, 16% more than Q1 2021.

Definitions

Labour Market

Claimant Count - This data is taken from a monthly statistical release by the Office for National Statistics. Alternative Claimant Count experimental statistics measure the number of people claiming unemployment related benefits by modelling what the count would have been if Universal Credit had been fully rolled out since 2013 (when Universal Credit began) with the broader span of people this covers.

Economic Inactivity - This data is taken from a quarterly release by the ONS. Economic inactivity refers to people who are not participating in the labour market: they are neither working nor seeking employment.

Job Postings - Job postings data is taken from Burning Glass and updated on a weekly basis. This measure indicates new job vacancies posted in that week for GM as a whole. New job postings are averaged over 3 weeks.

Household Finances and Cost of Living

Median Monthly Pay - Taken from the ONS's monthly experimental release using PAYE data. Median monthly pay shows what a person in the middle of all employees would earn each month. The median pay is generally considered to be a more accurate reflection of the "average wage" because it discounts the extremes at either end of the scale.

Unsecured Personal Loans - This is taken from UK Finance's quarterly statistical release and shows statistics on the geographic distribution of personal loans by certain UK lenders (Barclays, CYBG, Lloyds Banking Group, HSBC, Nationwide Building Society, Royal Bank of Scotland and Santander UK in Great Britain; Bank of Ireland, Danske Bank, First Trust Bank, Nationwide Building Society and Ulster Bank in Northern Ireland).

Inflation - This data is taken from a monthly release by the Office for National Statistics. The Consumer Prices Index including owner occupiers' housing costs (CPIH) is the most comprehensive measure of inflation. It extends the Consumer Prices Index (CPI) to include a measure of the costs associated with owning, maintaining and living in one's own home, known as owner occupiers' housing costs (OOH), along with council tax.

Weekly Fuel Prices - This data is taken from a weekly release by the Department for Business, Energy and Industrial Strategy. It provides average UK retail pump prices.

Business Outlook

Growth Company Business Survey - Figures relating to the impact of COVID-19 on business are taken from the Growth Company's monthly business survey. The survey covers all businesses that are Growth Company Clients, this means that some businesses outside of GM that access Growth Company services may be included in the dataset.

GM Index - The Greater Manchester Index is a quarterly composite indicator taken from seven measures in the Greater Manchester Chamber of Commerce's Quarterly Economic Survey. Those seven indicators are Domestic Sales, Advance UK Orders, Export Sales, Advance Overseas Orders, Capacity Utilisation, Turnover Confidence, Profitability Confidence.

Business Support and Lending

Credit Risk - This data is provided on a monthly basis by RedFlag, a provider of real-time business intelligence. The data shows businesses that have 1 or more 'red flags', this means that they are at risk of potential insolvency.

SME Lending - This is taken from UK Finance's quarterly statistical release. Trends covering member lending to UK small and medium sized enterprises (SMEs). Data is shown for loans and overdrafts across postcode sectors. This data includes loans made under CBILS and BBLs.

Behavioural Insights

Google Mobility Data - This data is from Community Mobility Reports published by Google. The reports chart movement trends over time by geography, across different categories of places such as retail and recreation, groceries and pharmacies, parks, transit stations, workplaces, and residential.

Greater Manchester Transport Usage by Mode - This data is provided by Transport for Greater Manchester and measures the number of passenger journeys on each mode of transport (Car, Bus, Rail, Cycling, Metrolink).

Workers Index - This data is taken from the Centre for Cities Workers Index released on a monthly basis. The index looks at city-centre workers in the city centre in the daytime on weekdays, compared to a pre-lockdown baseline of 100. The index uses anonymised mobile phone data from Locomizer.

National Indicators

Purchasing Manager's Index - The Purchasing Managers' Index (PMI) is an index of the prevailing direction of economic trends in the manufacturing, service and construction sectors. It consists of a diffusion index that summarizes whether market conditions, as viewed by purchasing managers, are expanding, staying the same, or contracting. The Index is published on a monthly basis by IHS Markit Economics. The purpose of the PMI is to provide information about current and future business conditions to company decision makers, analysts, and investors.

Consumer Confidence - In the United Kingdom, the consumer confidence survey measures the level of optimism that consumers have about the performance of the economy in the next 12 months. Published on a monthly basis by GfK. The GfK Consumer Confidence is derived from the survey of about 2,000 consumers which are asked to rate the relative level of past and future economic conditions including personal financial situation, climate for major purchases, overall economic situation and savings level.

International Trade

Export Documents - This is a monthly count of the number of export documents processed for GM businesses, as reported to GMCA by the GM Chamber of Commerce. It gives an indication of the level of international trade happening in GM in the month.

Regional International Trade - This data is published by HMRC on a quarterly basis. The data combines EU and Non - EU trade for all regions of the UK.

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