

GREATER MANCHESTER COMBINED AUTHORITY**DATE: Friday, 24th March, 2023****TIME: 10.30 am****VENUE: Council Chamber, Bolton Town Hall, Victoria Square,
Bolton, BL1 1RU (Access via Albert's Hall entrance)****SUPPLEMENTAL AGENDA****5.E GMCA Audit Committee - Minutes of the Meeting held on 15
March 2023 - To Follow**

To note the minutes of the GMCA Audit Committee held on 15
March 2023.

**5.F GMCA Waste & Recycling Committee - Minutes of the Meeting
held on 16 March 2023 - To Follow**

To note the Minutes of the GMCA Waste & Recycling Committee
held on 16 March 2023.

6. GMCA Trailblazer Devolution Deal - To Follow

Report of Andy Burnham, Mayor of Greater Manchester.

14. Cost of Living and Economic Resilience

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

BOLTON	MANCHESTER	ROCHDALE	STOCKPORT	TRAFFORD
BURY	OLDHAM	SALFORD	TAMESIDE	WIGAN

- 22. In Year Capital Allocation, Department of Levelling Up, Housing and Communities - To Follow**
Report of Councillor David Molyneux, Portfolio Lead for Resources & Investment.
- 25. Social Housing Fund - To Follow**
Report of Paul Dennett, Portfolio Lead for Housing, Homelessness & Infrastructure.
- 26. Greater Manchester Housing Investment Loans** 49 - 54
Report of Steve Rumbelow, Portfolio Lead Chief Executive for Housing, Homelessness & Infrastructure.

29. EXCLUSION OF THE PRESS AND PUBLIC

That, under section 100 (A)(4) of the Local Government Act 1972 the press and public should be excluded from the meeting for the following items on business on the grounds that this involved the likely disclosure of exempt information, as set out in the relevant paragraphs of Part 1, Schedule 12A of the Local Government Act 1972 and that the public interest in maintaining the exemption outweighed the public interest in disclosing the information.

PART B

- 31. Greater Manchester Housing Investment Loans** 3 55 - 58
Report of Steve Rumbelow, Portfolio Lead Chief Executive for Housing, Homelessness & Infrastructure.

For copies of papers and further information on this meeting please refer to the website

www.greatermanchester-ca.gov.uk. Alternatively, contact the following

Governance & Scrutiny Officer: Governance and Scrutiny

✉ sylvia.welsh@greatermanchester-ca.gov.uk

This agenda was issued on 17 March 2023 on behalf of Julie Connor, Secretary to the
Greater Manchester Combined Authority, Broadhurst House, 56 Oxford Street,
Manchester M1 6EU

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Greater Manchester Combined Authority

Date: 24th March 2023

Subject: Cost of Living and Economic Resilience

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:

The GMCA is requested to:

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.		

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

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?

N/A

GM Transport Committee

N/A

Overview and Scrutiny Committee

N/A

1. HEADLINES FROM THE COST OF LIVING DASHBOARD AND OTHER FEEDBACK

- 1.1 Consistently, when asked, the majority of Greater Manchester residents report that they have been worried about the rising costs of living. In the most recent wave of the Greater Manchester Residents Survey (conducted in December 2022), 71% of residents indicated that they were 'very worried' or 'somewhat worried' about rising costs over the previous fortnight. This does reflect a reduction in those who are worried about this issue, as this figure has previously stood at 81% when the survey was conducted in October. This suggests that rising costs are becoming the new norm and Greater Manchester Residents are more accustomed to this.
- 1.2 As well as health and wellbeing measures which relate directly to the cost of living crisis, the Greater Manchester Residents Survey also asks residents questions related to their general anxiety levels. Over half (54%) of GM Residents rank their anxiety levels as upwards of 4, on a scale of 0-10, where 10 is 'completely anxious.' We can see that this is consistent over time, through the multiple waves of the survey. When analysed by local authority, however, there are differences across Greater Manchester. For example, in Manchester and Salford almost one quarter of residents (24%) ranked their anxiety at higher than a 7, in comparison to Bury, Stockport, Tameside and Trafford where less than one fifth of residents ranked it so high.
- 1.3 Healthy start vouchers which support families and pregnant women on low incomes to access health food, milk and vitamins, have an uptake rate of 64% in Greater Manchester, which aligns with the average across England. Uptake is highest in local authorities such as Oldham, Rochdale and Trafford (at closer to 70%) and this has been consistent since the beginning of 2023, when the new prepayment card process came into existence.
- 1.4 The annual rough sleeping 'autumn snapshot' which is conducted nationally each November, saw a rise in the number of individuals experiencing rough sleeping, for the first time in Greater Manchester since the GMCA was formed. This was an annual rise of 13%, but local programmes such as A Bed Every Night have ensured that it is significantly lower than the national average of 26% or higher increases in other areas

such as London (34%) or the West Midlands (40%). The GM Cost of Living dashboard reflects the number of people experiencing rough sleeping for the first time in the recorded local authority, across Greater Manchester on a monthly basis. In line with the national 'autumn snapshot' the number of individuals experiencing rough sleeping for the first time rose in November 2022, to 43 people. This has not been a consistent trend however, as the data show that this number has fallen significantly since November. The increase seen in the national 'autumn snapshot' in November does not appear to be a trend that is continuing.

- 1.5 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 are divided into eight 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, acquisitive crime and shoplifting in GM.
- Fire provides the data on the number of cost of living related incidents recorded by Greater Manchester Fire and Rescue Service. At time of data collection, there had not been any incidents recorded as cost of living related on the GMFRS system.
- Digital Exclusion provides data from the GM Residents Survey which focuses on the level of digital exclusion felt by Greater Manchester residents.
- Health and Wellbeing provides data from the GM Residents Survey focused on the wellbeing of Greater Manchester residents and the impact the rise in cost of living has on this.

The dashboard also contains two direct links to:

- Citizens Advice Greater Manchester dashboard which provides data on the issues presented to Citizens Advice services by Greater Manchester residents. This data covers from April 2020 to October 2022 and can be broken down by types of issue, client demographics and the channel through which the client has accessed support.
- Cost of Living analysis focused on data from CACI. This dashboard presents CACI estimated predictions data that focuses on GM average spending on gas, electric and oil and mortgages, as well as, mean net disposable income. This data is presented at LSOA level and is a snapshot in time from Spring 2022.

1.6 NHS GM is currently working with GMCA to incorporate appropriate health and care measures into the GM Cost of Living Dashboard in future editions. The monthly update will also be presented to the ICP Board and ICB as well as being cascaded through other significant parts of the GM health and care system such as place based leads and provider collaboratives. In addition, NHS GM will broaden representation (including from clinicians) at the GM Cost of Living response group as part of ensuring a whole system response to the cost of living crisis.

1.8.1 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)

2. HEADLINES FROM GM ECONOMIC RESILIENCE DASHBOARD

2.1 The UK economy narrowly avoided recession in 2022, according to the latest data from the Office for National Statistics (ONS). The UK economy saw zero growth between October and December, however, there was a sharp decline in economic output in December, partly due to strike action. The IMF has forecast the UK will be the only major economy to go into recession in 2023. It predicts the UK economy will contract by 0.6% in 2023, rather than grow as previously predicted. The IMF said it had downgraded its forecast because of high energy prices, rising mortgage costs and increased taxes as well as persistent worker shortages.

- 2.2 The Bank of England also expects the UK to go into recession in 2023 but expects it will be shorter and less severe than previously forecast. In response to the continuing cost of living crisis, the Bank raised interest rates to 4% in February. Andrew Bailey, the Governor of the Bank of England, said that interest rates will peak at 4.5%.
- 2.3 Economic Inactivity remains persistently high. Inactivity among 16-64 year olds (neither working nor looking for it) in the North West rose in the three months to December 2022. The rate was 23% - up from 22.8% on the previous period (about 5,052 people). Nationally, inactivity edged lower (by 58,500 people).
- 2.4 UK Consumer Confidence remains low as real wages are falling and high inflation continues to effect households. Consumer Confidence improved by 7 points to -38 in February, however, this score is lower than at any point during the pandemic or the financial crisis.
- 2.5 Growth Hub Survey findings for the 12 weeks to 3rd March found that the main risks facing GM businesses are high costs, supply chain issues and cashflow issues. 36% of firms reported rising costs for the second month in a row, while the number of firms reporting cashflow issues increased slightly from 19.5% to 21.3%. In addition, the latest survey showed an increase in the number of firms reporting late payments. The proportion of firms in the survey recruiting from last month has increased, however, three-fifths of firms report workforce skill gaps, in particular within sales, digital and team leadership / team working alongside a range of specialist technical skills.
- 2.6 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)

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

Household Support Fund Extension

- 3.1 On 21st February 2023, the government announced an extension of government funding to help households with essential food and energy costs. This is the fourth allocation of the Household Support Fund (HSF).
- 3.2 The funding, from the Department for Work and Pensions, will be allocated to councils from 1st April 2023. The distribution of the funding is targeted at the areas of the country with the most vulnerable households. All councils in England have the flexibility to decide how best to spend their allocation to support people in their local area.
- 3.3 The table below shows the HSF4 allocations across Greater Manchester for 2023/24 and total allocation since the scheme started.

Local Authority	HSF4 Allocation	Total HSF Allocation (1-4)
Bolton	£5,560,633	£13,901,583
Bury	£3,068,400	£7,671,000
Manchester	£12,906,326	£32,265,816
Oldham	£4,838,738	£12,096,846
Rochdale	£4,674,768	£11,686,919
Salford	£5,467,798	£13,669,496
Stockport	£4,326,259	£10,815,649
Tameside	£4,449,373	£11,123,432
Trafford	£2,916,149	£7,290,372
Wigan	£5,636,469	£14,091,172
Total	£53,844,914	£134,612,284

- 3.4 The Greater Manchester Cost of Living Response Group has highlighted examples of good practice in the use of the HSF across the city region. For example, the Disabled People’s Panel have highlighted work in Stockport to introduce a Trusted Partner Scheme, which is a collaboration between the council and local VCSE organisations that make payments to locally identified priority groups. The underlying principle is that Trusted Partner organisations are best placed to understand the individual needs of the people they work with and use their professional judgement to provide appropriate discretionary support. A practical example of this is how the Council has worked with Disability Stockport to ensure that support is provided to disabled people in the borough. Other examples of good practice in the use of the HSF include Manchester City Council's partnership with the Post Office, which enables direct cash payments to people in targeted groups

through the use of Post Office Payout Vouchers and weekly direct payments to all Care Leavers living in their own tenancies.

Claimant Delays for Pension Credit

- 3.5 Pension Credit is awarded to people over State Pension age on low incomes and can be worth more than £3,300 per year by itself and can also be a gateway to up to £8,000 in additional support. Despite this, there is an estimated 36,000 eligible households in GM that are not claiming Pension Credit – this equates to a third of those who are eligible. The average value to households of unclaimed Pension Credit is estimated at £34 per week, this means there is around £70m per year unclaimed across the city region in Pension Credit alone.
- 3.6 Since January 2021, the Greater Manchester Ageing Hub have coordinated a series of campaigns to encourage greater uptake of benefits and entitlements for older residents, primarily centred around Pension Credit (Pension Top Up and Winterwise campaigns)
- 3.7 DWP aims to process and clear Pension Credit claims within six weeks. However, welfare rights advisers in Greater Manchester and elsewhere have reported severe delays in claims being processed. A recent survey of advisers and claimants conducted by Greater Manchester Law Centre (GMLC) and the National Association of Welfare Rights Advisers (NAWRA) found that
- 98.7% of respondents said that they are waiting more than six weeks on average for claims or changes to be processed.
 - 58.4% said they are waiting between 12 weeks and six months on average for claims or changes to be processed.
 - 15.6% said that they are waiting more than six months on average for claims and changes to be processed.
- 3.8 The issue of delays has been raised with DWP by a range of GM partners and stakeholders. Department officials have acknowledged the delays and have said that Pension Credit are currently experiencing unprecedented demand within the service; this includes increased volumes of claims received which they in part

ascribe to the success of the take up campaign. DWP officials advise that due to the nature of Pension Credit, the time it takes for applications to be processed can vary due to the complexity and information required. They advise that DWP is working rigorously to process applications as quickly as possible, and that successful claims and arrears will be backdated and paid accordingly to ensure those that are entitled don't miss out.

- 3.9 The GM Ageing Hub has requested the support of Greater Manchester MPs to raise Pension Credit delays in Parliament and have called for the following to better understand the experiences of residents:
- DWP to make best use of available data to produce an updated estimate of take up, and to publish Pension Credit uptake statistics annually thereafter;
 - DWP to provide details on the practical steps they are taking to improve their service;
 - DWP to publish a strategic action plan around Pension Credit uptake, including targeted action for specific groups.

Community Fridges Launch

- 3.10 A Community Fridge is a space that brings people together to eat, connect, learn new skills and reduce food waste. It is a site where local people can share food, this includes surplus from supermarkets, local food businesses, producers, households and gardens. Fridges are run by community groups in shared spaces such as schools, community centres and shops, their main purpose is saving fresh food from going to waste.
- 3.11 The journey for the Community Fridge initiative in GM began with the Co-op and the environmental charity Hubbub supporting the 'In Our Nature' programme which is a partnership between Manchester Climate Change Agency, Hubbub, Groundwork Greater Manchester, Amity, the Tyndall Centre for Climate Research and Manchester City Council. The purpose is to work with communities across the city to connect the climate crisis to practical actions everyone can take to make a difference, reduce our carbon emissions and save money.
- 3.12 Following the success of the Community Fridges through the In Our Nature programme, Hubbub and the Co-op were asked if they could pilot and fund a cluster

of Community Fridges in a GM locality which would provide one in each 30-50,000 neighbourhood area footprint. They agreed to undertake this pilot in Oldham as there was already a Community Fridge based at the Failsworth Co-op Academy. This neighbourhood cluster pilot is a first and Hubbub, the Co-op and Action Together have worked collaboratively to identify suitable locations and host organisations in communities to ensure there is equal coverage across the district. Following an evaluation of the work in Oldham, the aim is to extend this initiative to other districts where this aligns with local activity.

GM Consortium of Credit Unions and 'SoundPound'

- 3.13 Insights from the GM Resident Survey on the cost-of-living impact shows that almost one third of Greater Manchester respondents (30%) say they have borrowed more money or used more credit in the past month (December 2022), compared to this time last year: This is substantially higher than the proportion for Great Britain (22%). The most common ways of borrowing are credit cards (51%), from friends and family (43%) and bank overdrafts (31%) – although there has been a significant increase in those borrowing more on store cards since October/November (14%, from 8%). Over half of those who have borrowed more money or taken out more credit (58%) are worried about being able to pay back this money.
- 3.14 Credit unions have been active in Greater Manchester for more than 30 years and there are now 14 based across the city region. Of these, the 8 community-based credit unions joined together in 2016 to form a consortium which is now known as Greater Manchester Credit Unions (GMCU).
- 3.15 Creating this consortium has allowed them to amplify their existing financial services offer and work together across the city region. The consortium is unique in England. Together they hold more than £48m of assets which have been built up from deposits and borrowing by 66,000 GM residents. These same residents have together accumulated £6m in financial reserves and in the last year, the consortium lent over £28million to GM residents.
- 3.16 Credit unions across the UK have an appetite to scale up by a factor of ten over the next 10 years, as evidenced through engagement with the work of Fair4AllFinance.

Here in GM, their combined membership currently represents less than 2.5% of the city region compared to 25% in Glasgow.

- 3.17 The ambition in Greater Manchester is for all GM residents to have the opportunity to access credit union services and receive the benefits that brings. This includes encouraging all GM Employers to partner with a local credit union and offer this as part of package of benefits for their employees.
- 3.18 On 7th February the Mayor supported the launch of the #SoundPoundChallenge which signalled the introduction of new loan product to support our GM response to the current Cost of Living crisis. This loan is for £200-£1000 and is open to applications from people with squeezed finances, new to credit unions.

4. DEVELOPING RESPONSE TO THE IMPACTS ON BUSINESSES

- 4.1 In response to the increased costs for businesses, partner organisations across Greater Manchester have mobilised activity and pivoted existing interventions in response, focused on helping businesses to manage increased costs and reduce their energy bills.

Cost of Doing Business

- 4.2 The Business Growth Hub has developed a suite of interventions to take a leading role in supporting businesses to manage the increasing costs of doing business. The creation of a dedicated website, the #HereForBusiness portal, provides businesses with a 'one-stop' central digital hub where they can find all the latest news, and resources to help them understand the current crisis, and to access practical support that is available. This support includes informing businesses of the Government's Energy Relief measure, energy related cost saving/ROI opportunities, along with wider cost of operations, access to finance, decarbonisation, restructuring, productivity, and leadership well-being support.

4.3 The campaign includes a series of webinars and workshops to help companies develop a plan to respond to the current economic situation. The sessions focus on areas including energy management, financial planning, and people and cost management. A series of financial resilience workshops for businesses in the retail and foundational economy entitled 'Strive and Thrive' have taken place since the new year, the most recent held in Manchester this month following sessions in Bury, Oldham, Rochdale, Salford, Tameside, Trafford and Wigan.

Good Employment and real Living Wage

4.4 **Good Employment Charter and the real Living Wage Campaign.** Over 1,300 employers are engaged with the Charter Unit, with around 475 Supporters and 75 full Members. The Charter continues to deliver specific content and support to employers and is now focused on proactive engagement with sectors where low paid and insecure work is most prevalent and specific engagement work will be developed with the Health and Social Care Sectors through a 'Community of Practice' model.

4.5 There are over 600 Living Wage accredited employers in Greater Manchester who have made the public commitment to pay all their staff and first line suppliers at least the real Living Wage. Over 20,000 employees in Greater Manchester have seen a pay rise to the real Living Wage as a result of the accreditation of their employer.

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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



88,705

GM residents were in receipt of unemployment benefits in February, an increase of 0.5% since December.



23%

The number of people neither working nor seeking employment stood at 1,033,219 (23% of working age population) in the three months to December 2022 in the NW. This compares with 21.4% across the UK as a whole.



10.1%

UK Inflation as measured by the Consumer Price Index was 10.1% in the 12 months to January. This was a 0.4 percentage point decrease on the December figure of 10.5%.

The UK economy narrowly avoided recession in 2022, according to the latest data from the Office for National Statistics (ONS). The UK economy saw zero growth between October and December, however, there was a sharp decline in economic output in December, partly due to strike action. The IMF has forecast the UK will be the only major economy to go into recession in 2023. It predicts the UK economy will contract by 0.6% in 2023, rather than grow as previously predicted. The IMF said it had downgraded its forecast because of high energy prices, rising mortgage costs and increased taxes as well as persistent worker shortages.

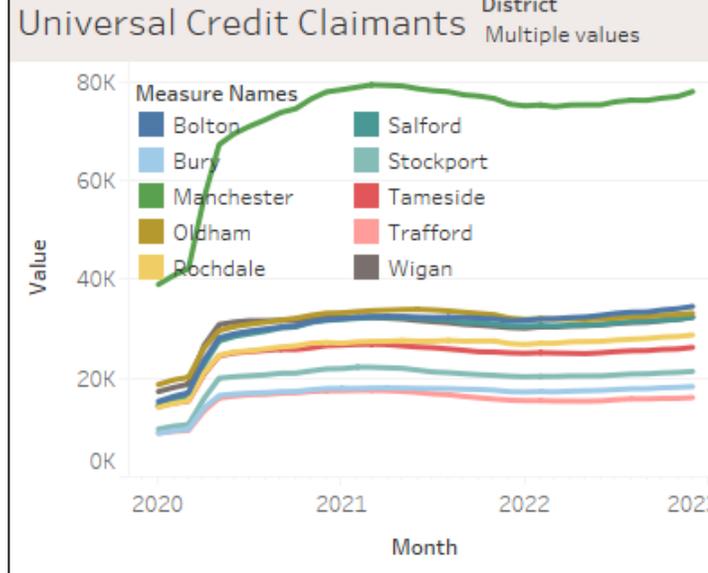
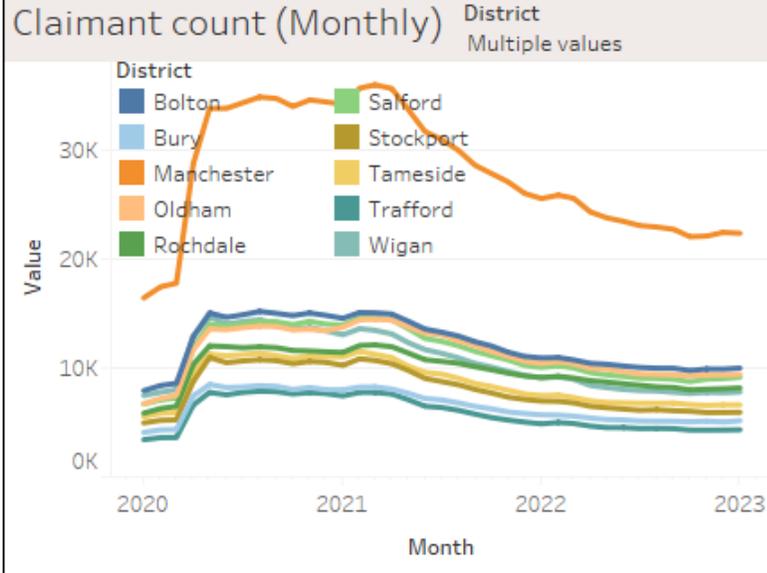
The Bank of England also expects the UK to go into recession in 2023 but expects it will be shorter and less severe than previously forecast. In response to the continuing cost of living crisis, the Bank raised interest rates to 4% in February. Andrew Bailey, the Governor of the Bank of England, said that interest rates will peak at 4.5%.

Economic Inactivity remains persistently high. Inactivity among 16-64 year olds (neither working nor looking for it) in the NW rose in the three months to December 2022. The rate was 23% - up from 22.8% on the previous period (about 5,052 people). Nationally, inactivity edged lower (by 58,500 people).

UK Consumer Confidence remains low as real wages are falling and high inflation continues to effect households. Consumer Confidence improved by 7 points to -38 in February, however, this score is lower than at any point during the pandemic or the financial crisis.

Growth Hub Survey findings for the 12 weeks to 3rd March found that the main risks facing GM businesses are high costs, supply chain issues and cashflow issues. 36% of firms reported rising costs for the second month in a row, while the number of firms reporting cashflow issues increased slightly from 19.5% to 21.3%. In addition, the latest survey showed an increase in the number of firms reporting late payments. The proportion of firms in the survey recruiting from last month has increased, however, three-fifths of firms report workforce skill gaps, in particular within sales, digital and team leadership / team working alongside a range of specialist technical skills.

Labour Market

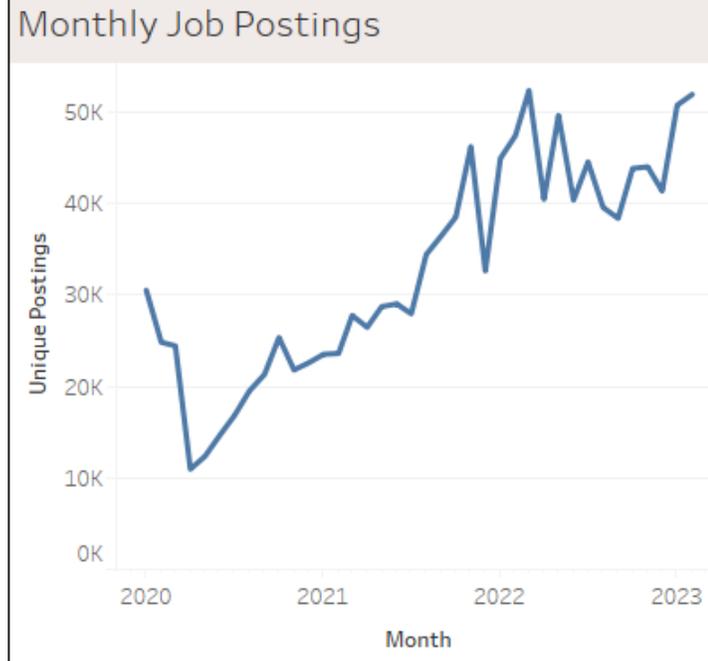
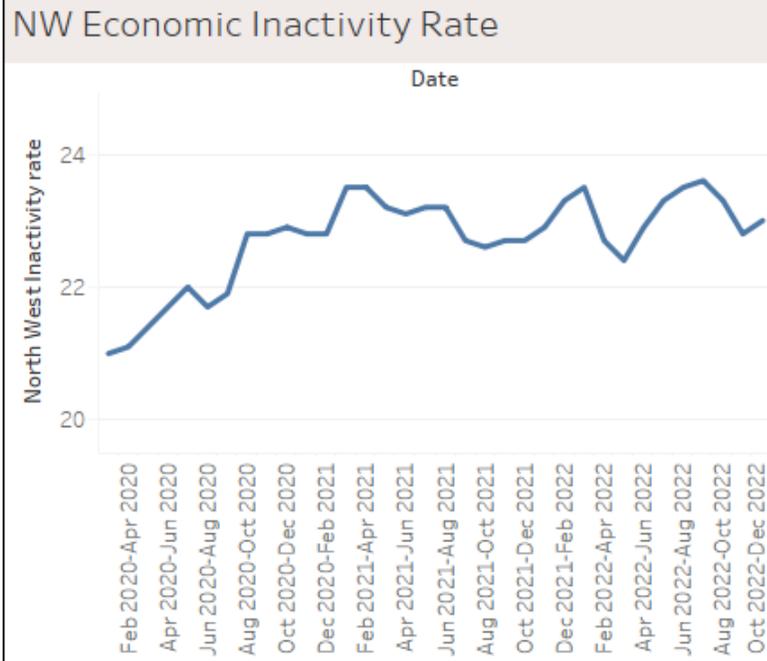


The number of claimants increased by 0.5% to 88,705 between December and January. Between January 2022 and January 2023, claimants have fallen by 11.3% in GM.

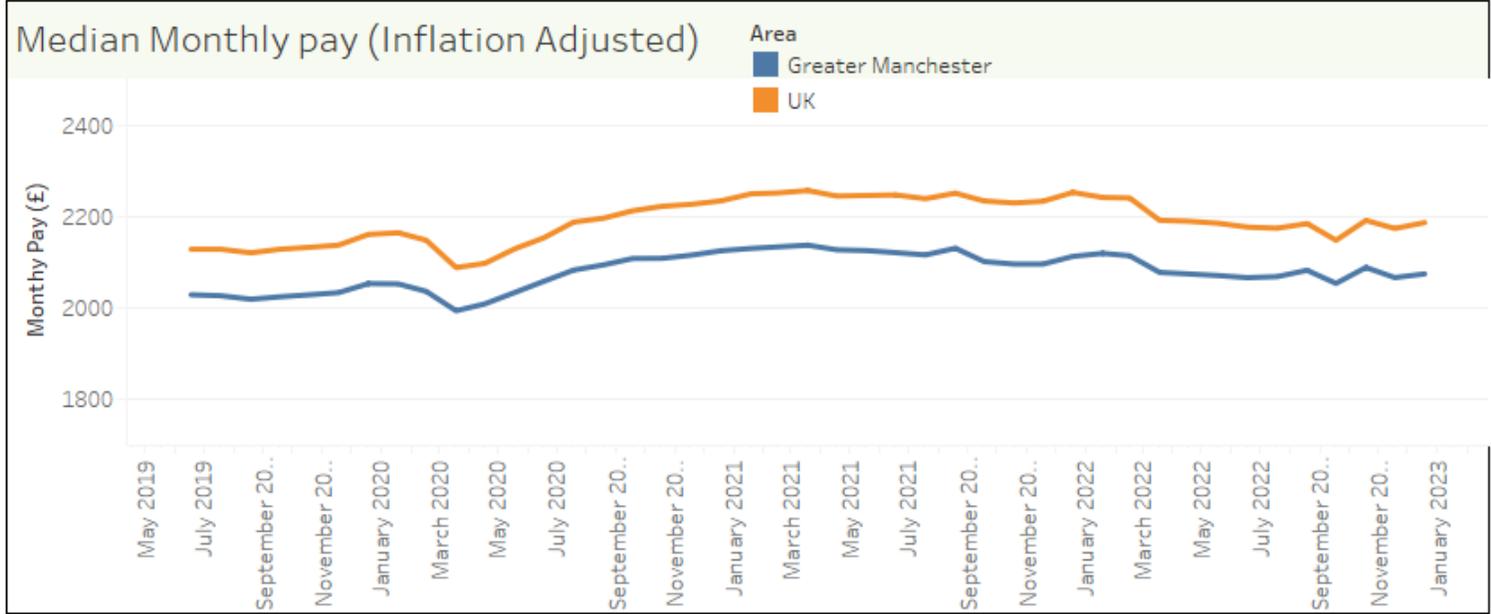
There were 320,724 Universal Credit claimants in GM in December. This is an increase of 1.2% compared to the previous month. The number of claimants increased across the UK by 1.3%

The number of people neither working nor seeking employment stood at 1,033,219 (23.0% of working age population) in the three months to December 2022 in the NW. This compares with 21.4% across the UK as a whole.

There were 51,947 job postings in February, an increase of 2.3% from January. The number of job postings was 9% above February 2022.



Cost Pressures

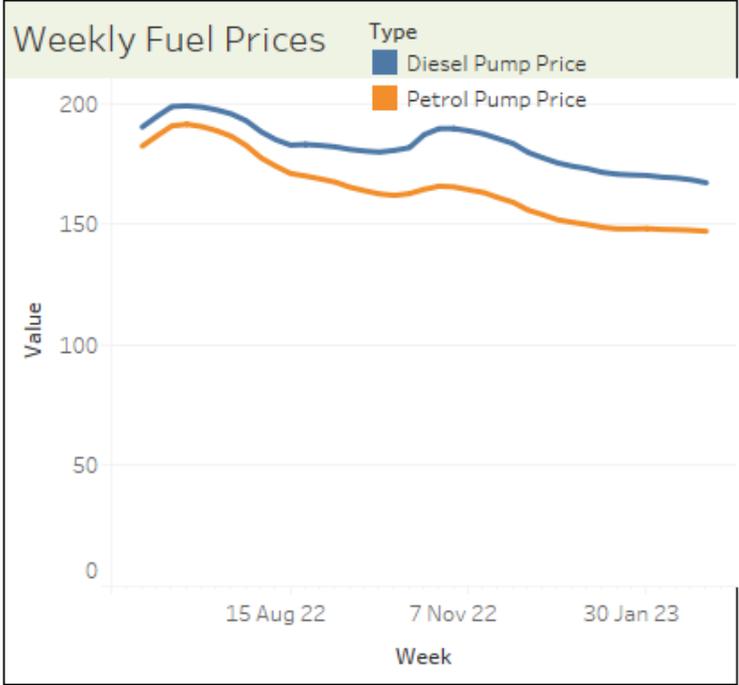
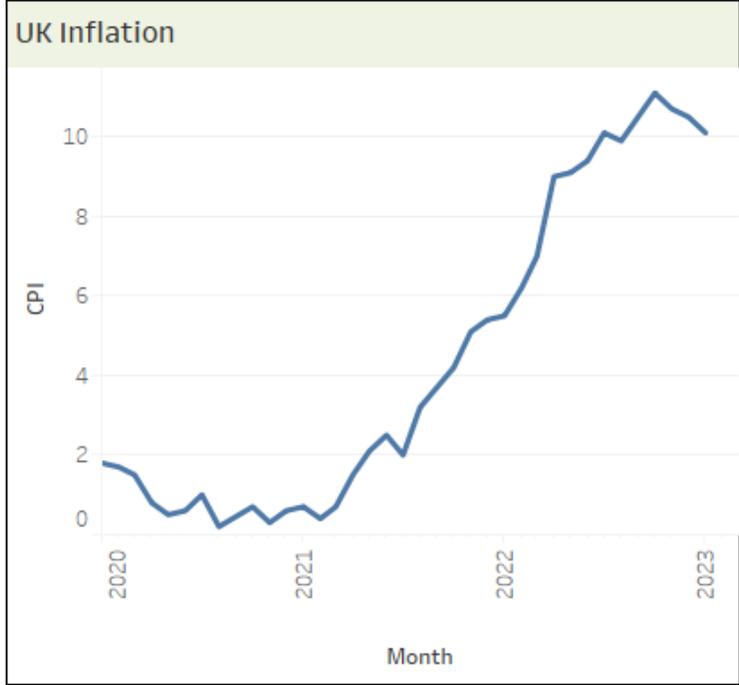


Key Facts

UK inflation as measured by the Consumer Price Index was 10.1% in the 12 months to January 2023. This was a 0.4 percentage point decrease from the December figure of 10.5%. Inflation including housing costs was 8.8% in January.

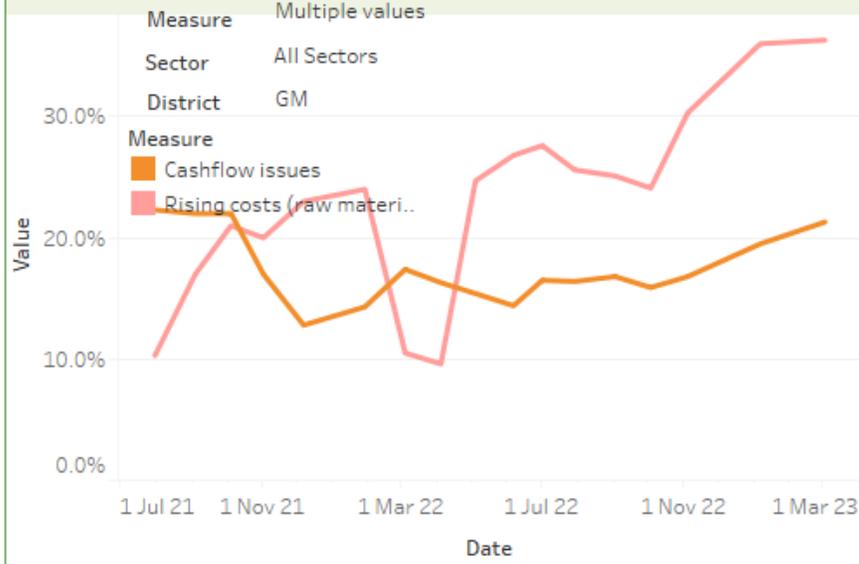
Median monthly pay adjusted for inflation in Greater Manchester was £2,075 in January, compared to £2,187 for the UK, according to PAYE RTI data. Median monthly pay in GM has decreased 1.8% since January 2022, compared to 2.9% for the UK as a whole.

Petrol pump prices were 147.23p per litre in week commencing 6th March 2023, -0.7% lower than a month earlier. Diesel pump prices were 167.33p per litre, -1.8% lower than a month earlier.

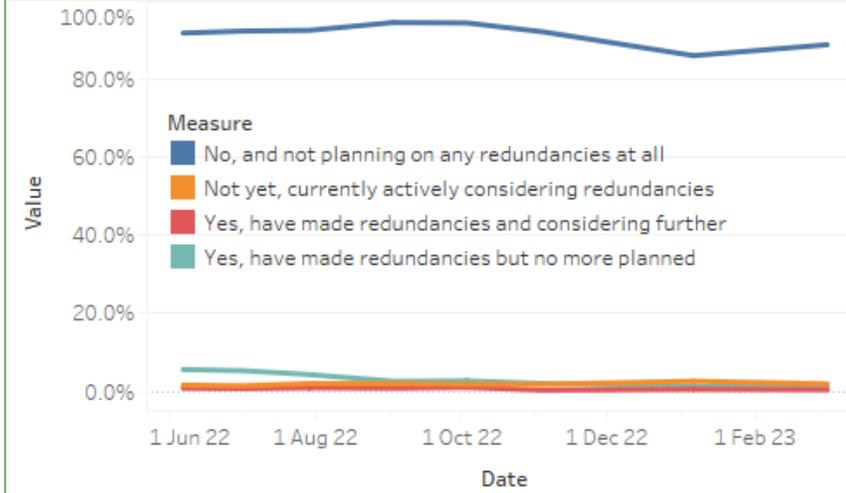


Business Outlook

Business Growth Hub Survey



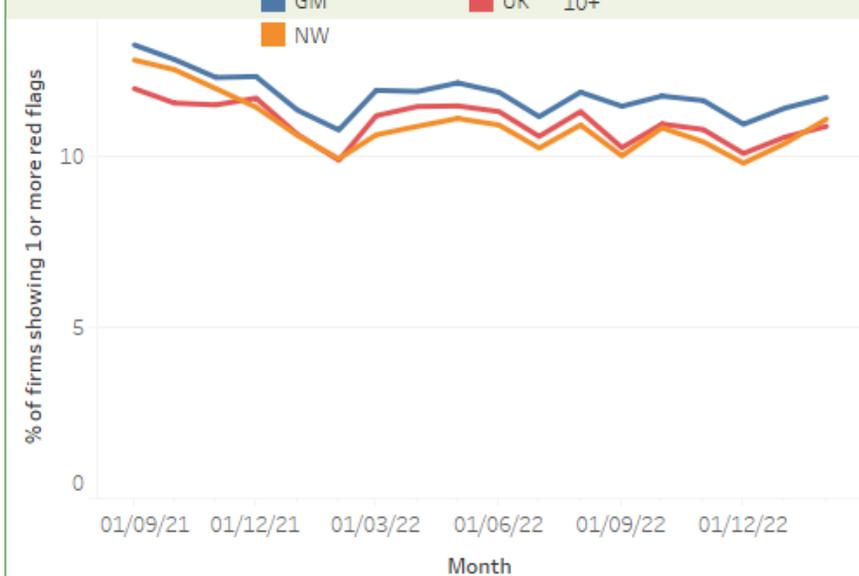
Business Growth Hub Survey: Business planning to make redundancies



36% of businesses reported rising costs in the 12 weeks to 3rd March, according to the Growth Hub's Business Survey. This is equal to the percentage of businesses that reported rising costs in the 12 weeks to 6th January. 21.3% of businesses reported cashflow issues over the period, compared to 19.5% in the 12 weeks to 6th January.

The number of firms that said they were considering making redundancies was 2.3% in the 12 weeks up to 3rd March. 1.7% of firms said they had already made redundancies.

Credit Risk



GM Index (Quarterly)



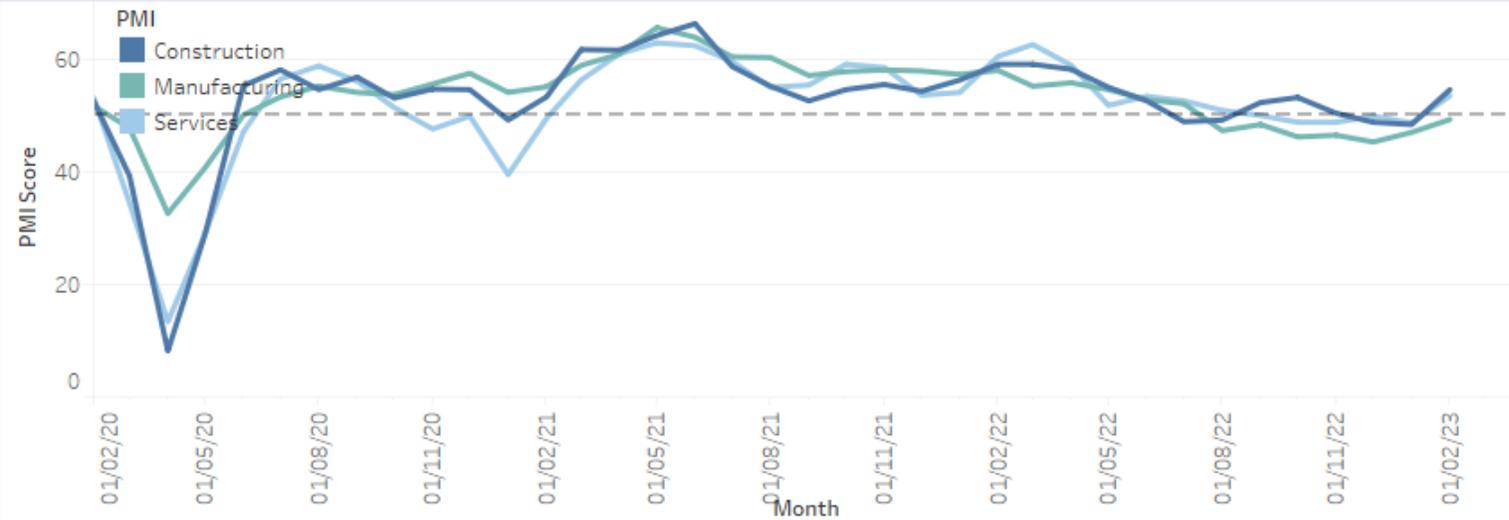
11.7% of all firms with 10 or more employees in GM had 1 or more red flags in the month to 1st February, compared to 11.1% for the North West and 10.9% for the UK as a whole.

Previously, 11.4% of firms in GM had 1 more red flags in the month to 1st January.

GM Chamber's GM Index increased from 13.5 in Q3 2022 to 17.8 in Q4 2022.

National Indicators

UK purchasing managers index (Monthly)



Key Facts

All three sectoral PMI's increased in February 2023, Manufacturing PMI increased from 47.0 to 49.3, Services PMI increased from 48.7 to 53.5 and Construction PMI increased from 48.4 to 54.6. Services and Construction PMI's are now above the 50.0 threshold that indicates growth.

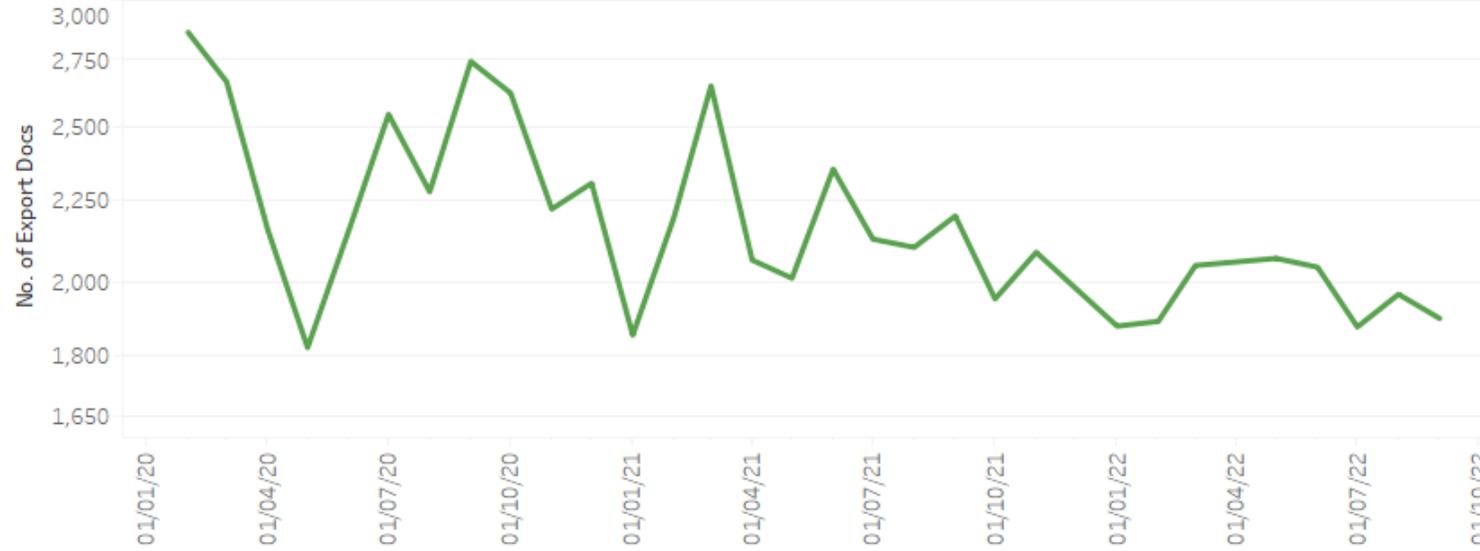
The UK Consumer Confidence Index increased from -45 to -38 in February 2023. Consumer confidence is lower than at any point during the pandemic.

UK consumer confidence (Monthly)



International Trade

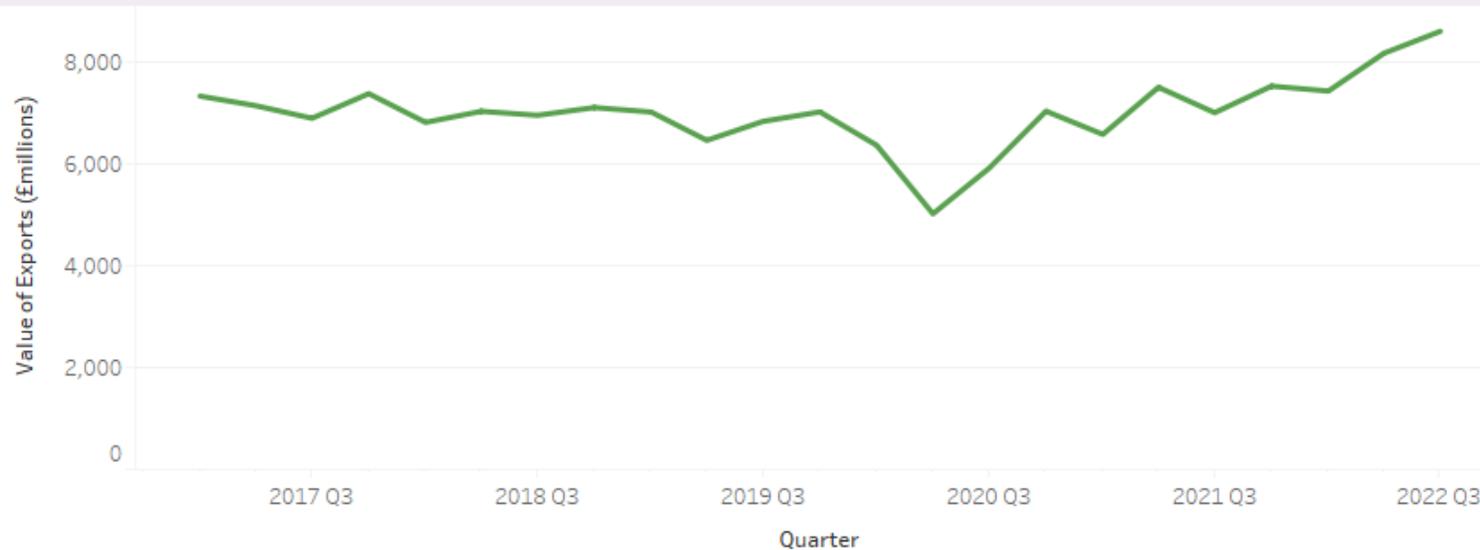
Export Documents (Monthly)



Key Facts

Export documents processed by the GM Chamber of Commerce decreased by 8.4% between January and February, from 1,599 to 1,741. The total number of export documents is down 15.4% since February 2022. (Please note October figure was modelled due to missing data).

Regional Goods Exports (Quarterly)



The total value of goods exports from the North West was £8.6 billion in Q3 2022, 5.2% more than Q3 2021. The total value of UK exports was £97.2 billion in Q3 2022, 5.4% more than Q3 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.

Cost Pressures

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.

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.

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.

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.

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.

Cost of Living Dashboard

[Housing and Homelessness](#)

[Employment, Finances and Welfare Support](#)

[Food](#)

[Fuel](#)

[Fire](#)

[Crime and Incidents](#)

[Digital Exclusion](#)

[Health and Wellbeing](#)

[Contact Us](#)

[Glossary](#)

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.

Data presented in the dashboard comes from a variety of sources, such as national data sources, council provided data, data from the Greater Manchester Residents Survey, NHS data and more. Each page in the dashboard that presents data contains a link to the metadata page which details the origin of the data.

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

February 2023	November 2023	February 2023	September -December 2022
24	£2,108.4	61%	58%
Employed individuals referred into A Bed Every Night	1 Median Monthly Pay	Uptake of Healthy Start vouchers in GM	GM Residents reported difficulty in affording their ener..

Citizens Advice, Greater Manchester

A dashboard has been created to analyse the requests received by Citizens Advice teams across Greater Manchester. This allows breakdown by local authority and ward, as well as, demographic breakdowns by age group, disability, ethnicity and gender. The dashboard also allows for a breakdown of access channel used by residents.

Issues are presented in the dashboard as main issues such as, fuel debts, housing or employment and then broken down further into level 2 and level 3 issues. This dashboard allows for analysis of change over time, with monthly updated data dating back to April 2020.

[Click here to access the Citizens Advice dashboard for Greater Manchester.](#)

CACI

A dashboard has been created which presents LSOA level outputs of estimate paycheck level data, for LSOA's across Greater Manchester. This data has been used to create estimates of mortgage payments, energy payments and mean disposable income.

[Click here to access the CACI dashboard for Greater Manchester...](#)

Other Relevant Dashboards

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

GM Economic Resilience Dashboard - GM economy, pandemic recovery and other emerging issues.

- In Dec 2022, Consumer Confidence Index stood at -45, a two point increase from Nov 2022.



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



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.



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.



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 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 May 2022 was 5.2%, higher than the North West and UK averages (4.4% and 3.8%).





Cost of Living Dashboard - CACI Data

Gas, electricity and oil

Mortgages

Mean net disposable income

The CACI paycheck level data is made up of estimated predictions of households incomes and outgoings based on a range of data including data from Ocean, CACI's lifestyle database and the ONS Average Weekly Earnings and Living Costs and Food Survey.

The data held by Greater Manchester Combined Authority is recorded at postcode level and has been aggregated at LSOA level for the purpose of these presentations. The data is a snapshot in time from Spring 2022.

At present, the GMCA Research Team have used the CACI data to understand households energy costs, mortgage costs and disposable income at LSOA level. We are keen to expand these first steps and would welcome any requests for us to action (please see our contact details on the original GM Cost of Living dashboard).

This analysis for this CACI data is very much a work in progress and there are some issues with the data that we are trying to resolve, for example some LSOAs are not currently appearing on the CACI analysis maps. This is currently being investigated and will be resolved as soon as possible.

Page 24

DO

- Use CACI analysis to get an understanding of likely characteristics for an area
- Use CACI to target communications and engagement at an area level, including communication channel preferences
- Consider CACI as a 'best guess' of the types of households within an area - based on multiple proprietary data sources and CACI categories
- Complement CACI analysis with official statistics and local intelligence from officers 'on the ground'

DON'T

- Take CACI 'as fact' - it is modelled data, based on probability and likelihood
- Cite specific characteristics engaging with households (i.e. 'our analysis indicates that you are x, y, z')
- Use CACI to try and identify or link to individuals as this is not possible
- Link CACI with other data sources, we can look for associations in different places (i.e. wards) but we cannot link individual records or households



Cost of Living Dashboard - CACI Data

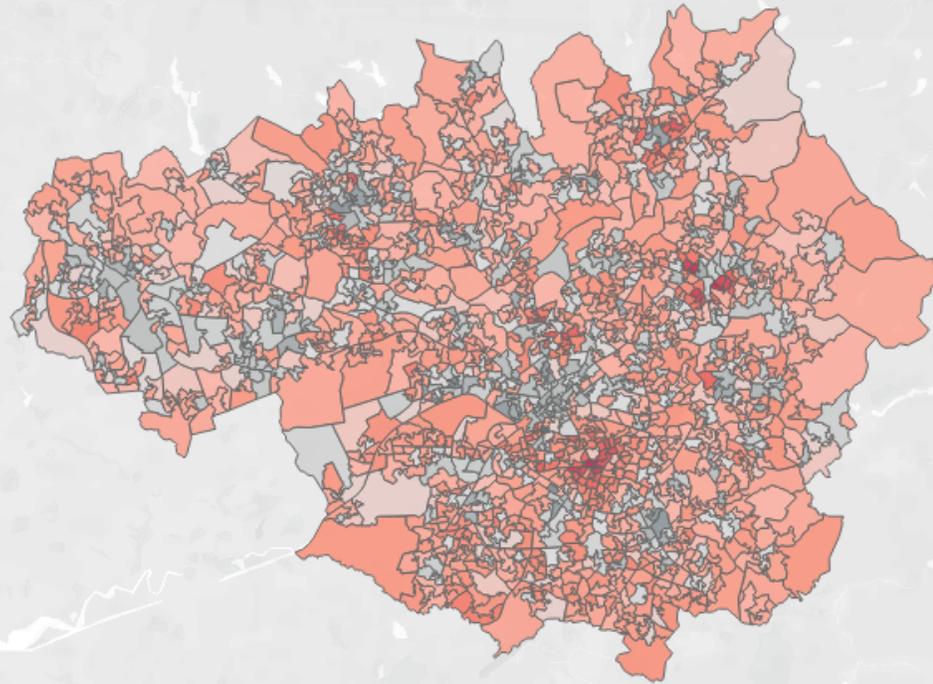
Gas, electricity and oil

Mortgages

Mean net disposable income

Gas, electricity and oil payments

Page 25



Council

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

Neighbourhood

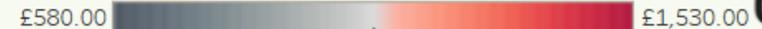
- Bolton : Brightm..
- Bolton : Central & ..
- Bolton : Chorley R..
- Bolton : Crompton ..
- Bolton : Farnwort..
- Bolton : Horwich
- Bolton : Rumworth
- Bolton : Turton
- Bolton : Westhoug..
- Bury : East
- Bury : North
- Bury : Prestwich
- Bury : West
- Bury : Whitefield
- Manchester : Anco..
- Manchester : Ard..
- Manchester : Regu..

This visualisation presents the average amount spent on gas electricity and oil in each LSOA across Greater Manchester.

Reminder:

- this is modelled data and should not be taken as fact
- it cannot be used to identify specific people or households
- should not be referred to when engaging with specific people or communities, i.e. 'we know your energy bills account for X amount as you live in Y LSOA'

Avg. Gas, electricity, oil (Relevant)





Cost of Living Dashboard - CACI Data

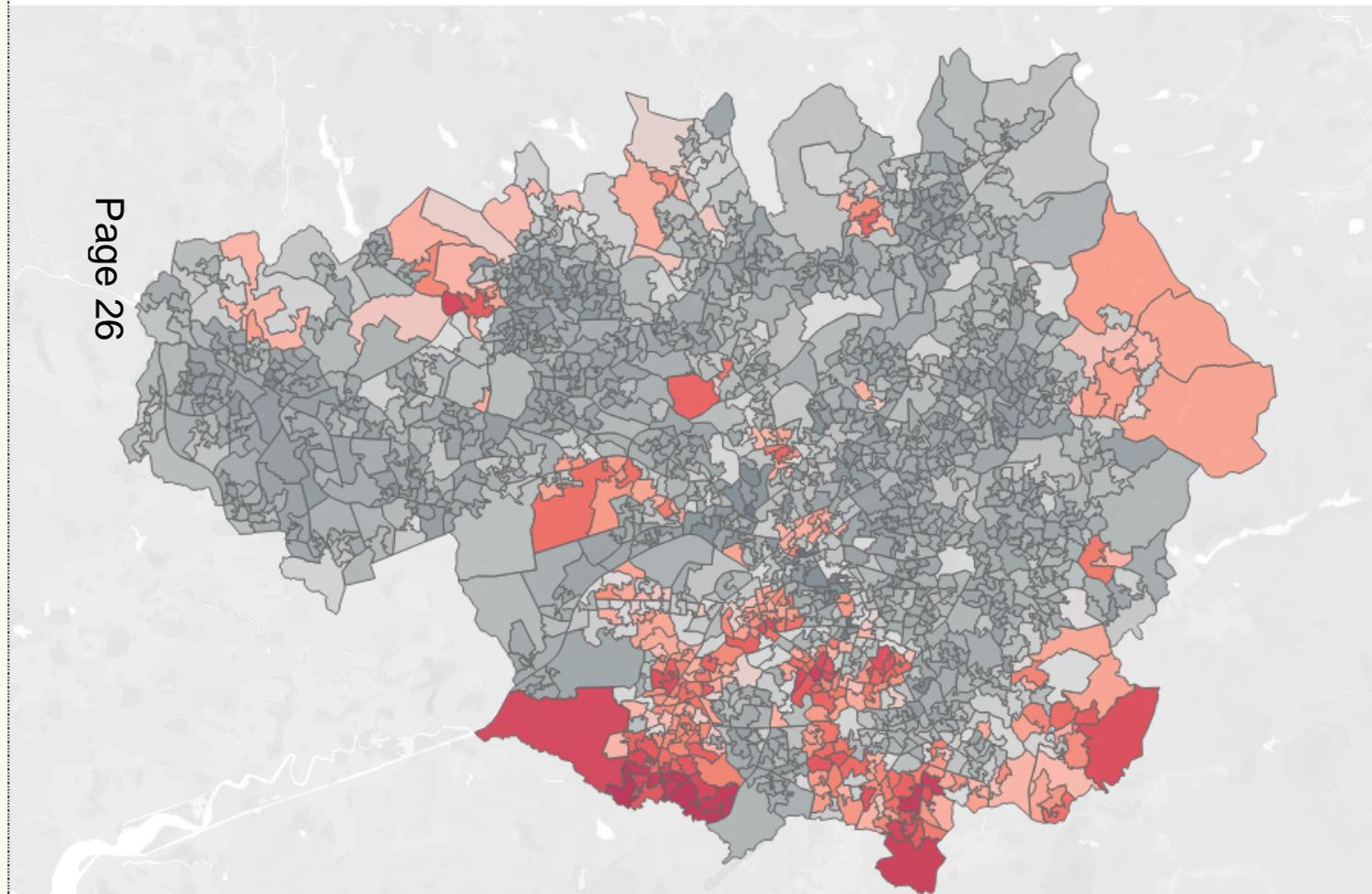
Gas, electricity and oil

Mortgages

Mean net disposable income

Mortgage payments

Page 26



This visualisation presents the average amount spent on mortgages in each LSOA across Greater Manchester.

Reminder:

- this is modelled data and should not be taken as fact
- it cannot be used to identify specific people or households
- should not be referred to when engaging with specific people or communities, i.e. 'we know your mortgage bills cost X amount as you live in Y LSOA'

Council

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

Neighbourhood

- Bolton : Brightme..
- Bolton : Central & G..
- Bolton : Chorley Ro..
- Bolton : Crompton ..
- Bolton : Farnworth ..
- Bolton : Horwich
- Bolton : Rumworth
- Bolton : Turton
- Bolton : Westhoug..
- Bury : East
- Bury : North
- Bury : Prestwich
- Bury : West
- Bury : Whitefield
- Manchester : Anco..
- Manchester : Ardwi..
- Manchester : Baqu..





Cost of Living Dashboard - CACI Data

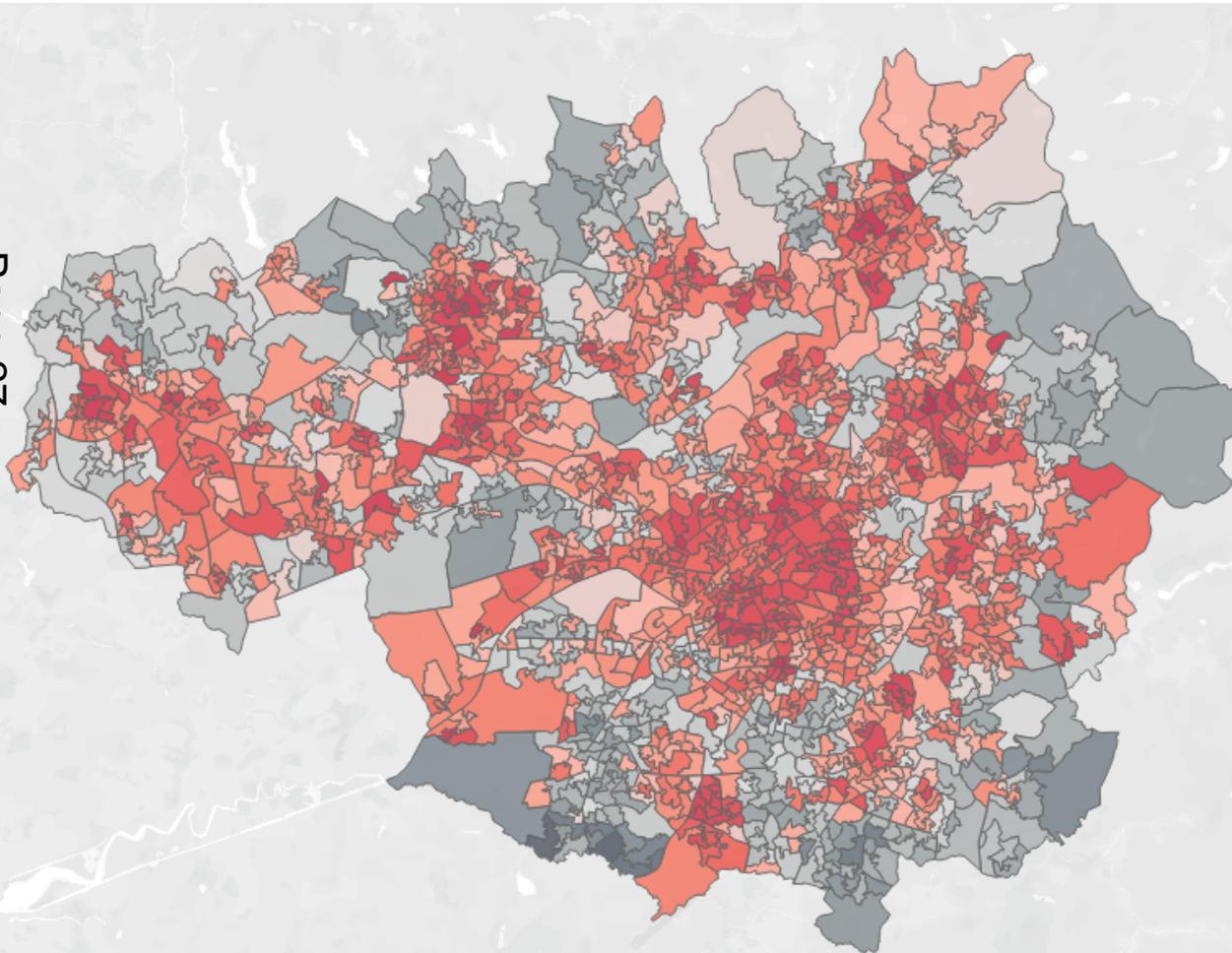
Gas, electricity and oil

Mortgages

Mean net disposable income

Net disposable income

Page 27



This visualisation presents the average amount of net disposable incomes households have after a income tax, national insurance and other non-discretionary outgoings. These non-discretionary outgoings include mortgage payments, rent, council tax, utilities, water bills, insurance, food, clothing costs, childcare, students loans, pension contributions and travel to work costs.

Reminder:

- this is modelled data and should not be taken as fact

- it cannot be used to identify specific people or households

- should not be referred to when engaging with specific people or communities, i.e. 'we know you have X disposable income as you live in Y LSOA'

Council

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

Neighbourhood

- Bolton : Brightmet & ...
- Bolton : Central & Gre...
- Bolton : Chorley Roads
- Bolton : Crompton & H...
- Bolton : Farnworth & ...
- Bolton : Horwich
- Bolton : Rumworth
- Bolton : Turton
- Bolton : Westhoughton
- Bury : East
- Bury : North
- Bury : Prestwich
- Bury : West
- Bury : Whitefield
- Manchester : Ancoats ..
- Manchester : Ardwick ..
- Manchester : Raguley

Avg. Mean Net Disposable Income (£k)





Housing and Homelessness

Housing and Homelessness

Employment, Finances and Welfare Support

Food

Fuel

Fire

Crime and Incidents

Digital Exclusion

Health and Wellbeing

Contact Us

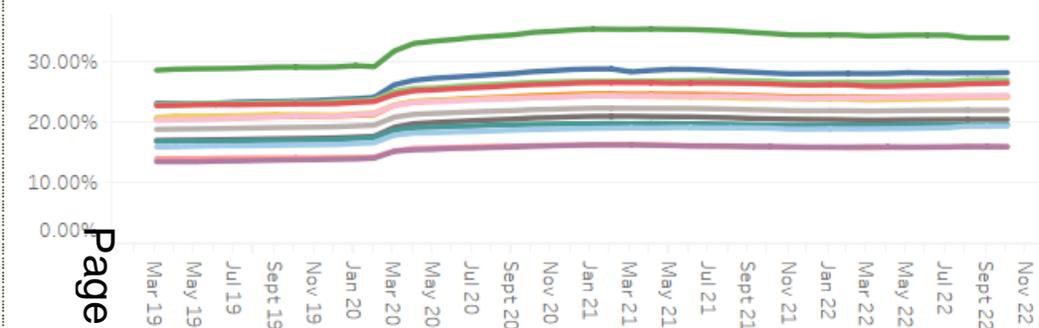
Glossary

Housing costs account for a significant proportion of household expense 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.

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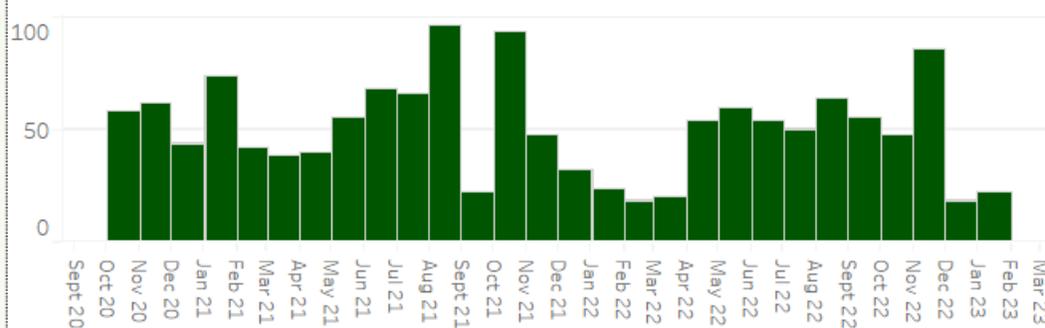
Housing Support Share



Page 28

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

New to rough sleeping



Housing Support Share - ..

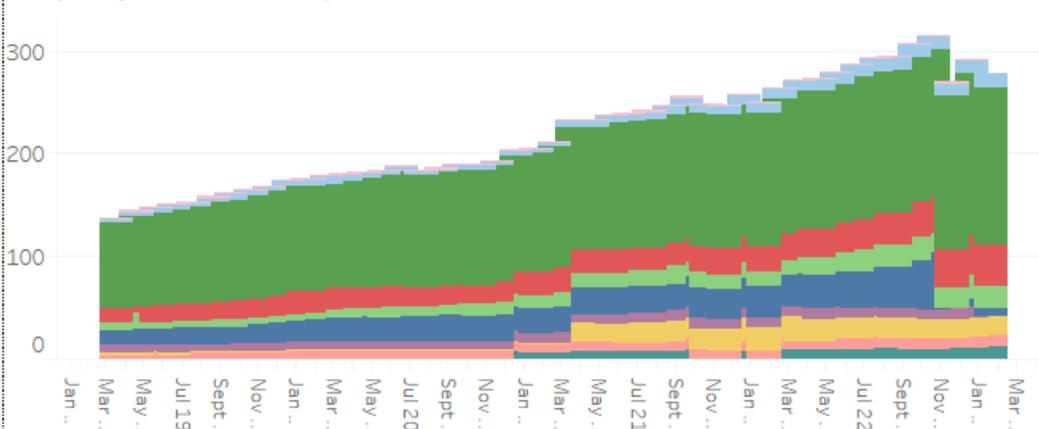
- Bolton
- Bury
- England
- Greater Manchester
- Manchester
- North West
- Oldham
- Rochdale
- Salford
- Stockport
- Tameside
- Trafford

The number of individuals sleeping rough across Greater Manchester, for the first time in that local authority. There is a further breakdown of this by local authority via the link to th...



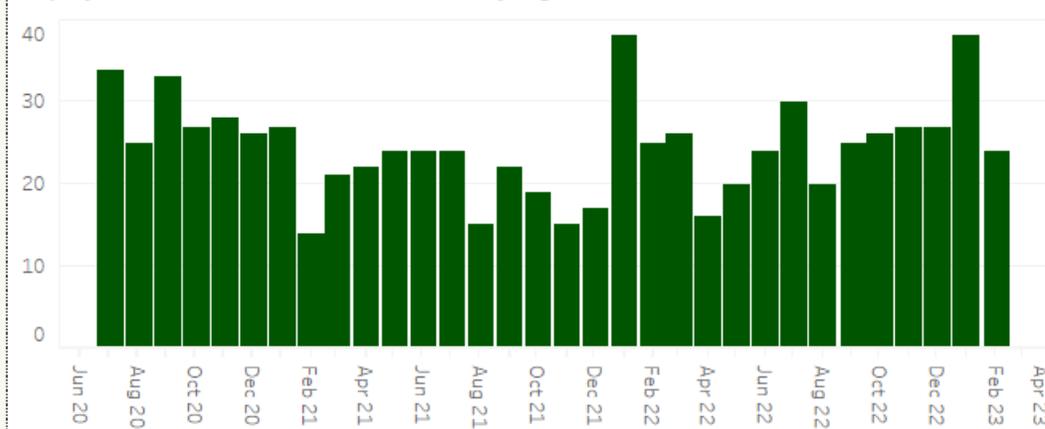
Where is this data from?

Temporary Accommodation, per 10,000 households



Temporary accommodation placements, across GM localities as per 10,000 households.

Employed Individuals referred to A Bed Every Night



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

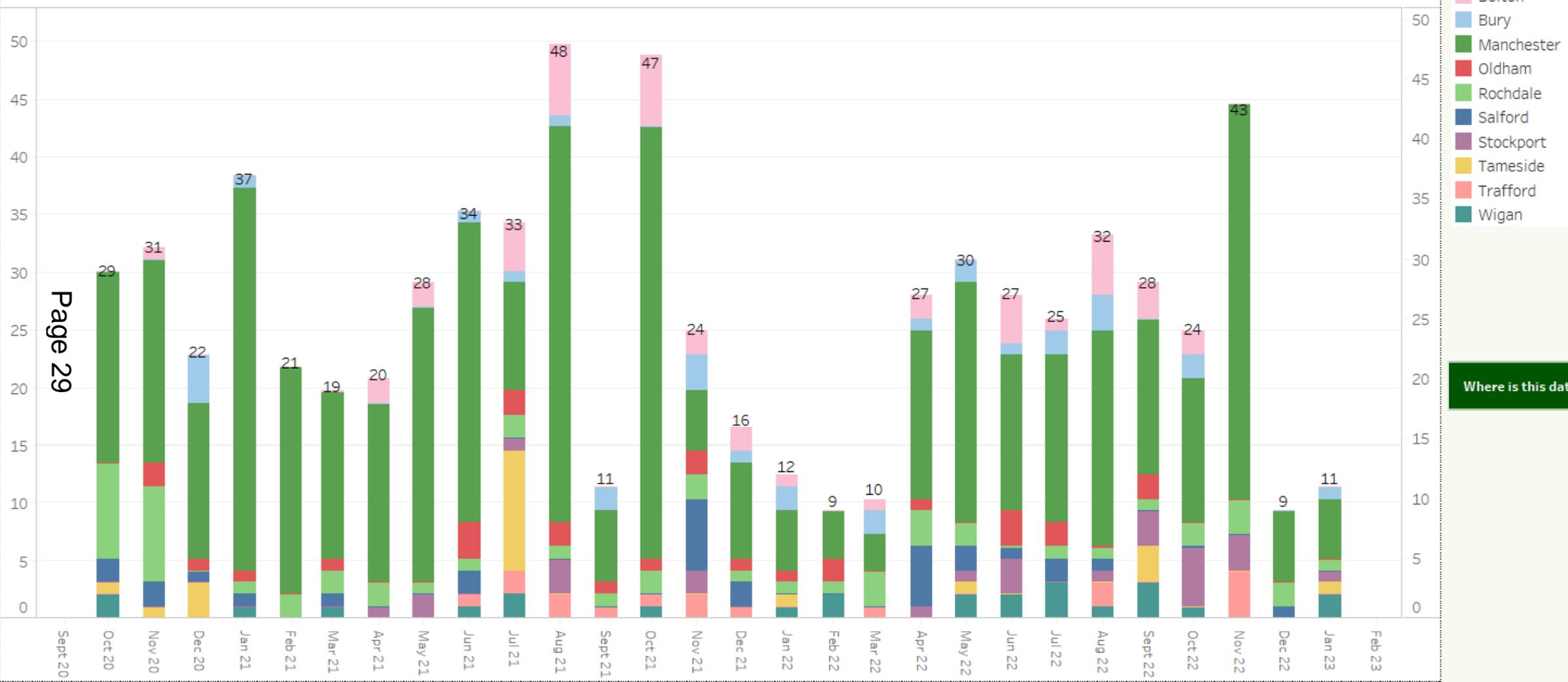
The number of people referred to A Bed Every Night, each month, who are in employment. There is a further breakdown of this by local authority via the link to the right.





Housing and Homelessness

New to rough sleeping by local authority



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

Page 29

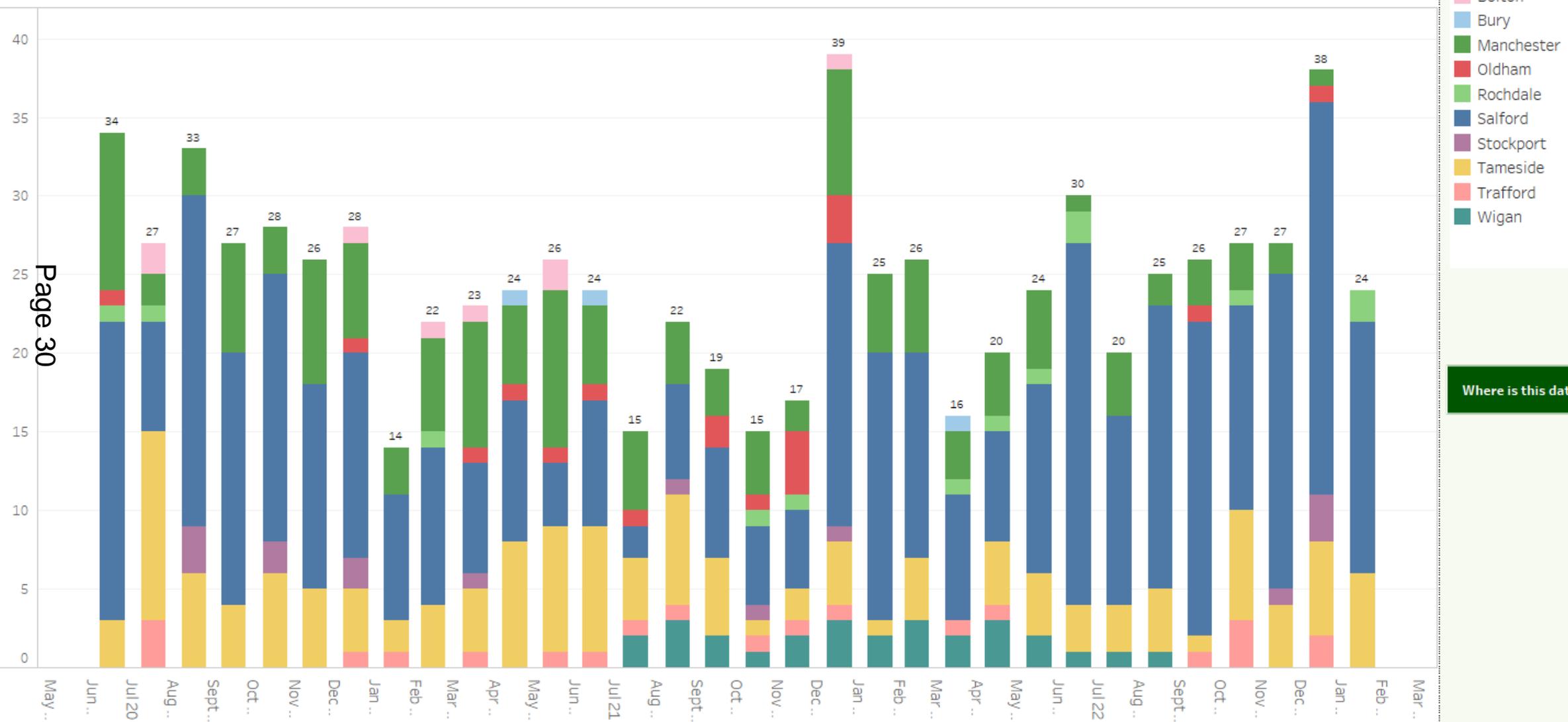
Where is this data from?

The number of people across Greater Manchester, who are new to sleeping rough in that local authority (we do not have insight into whether they have previously slept rough in another LA). Broken down further to examine the number of people in each local authority.



Housing and Homelessness

Employed Individuals referred to A Bed Every Night



Page 30

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

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

Housing and Homelessness

Employment, Finances and Welfare Support

Food

Fuel

Fire

Crime and Incidents

Digital Exclusion

Health and Wellbeing

Contact Us

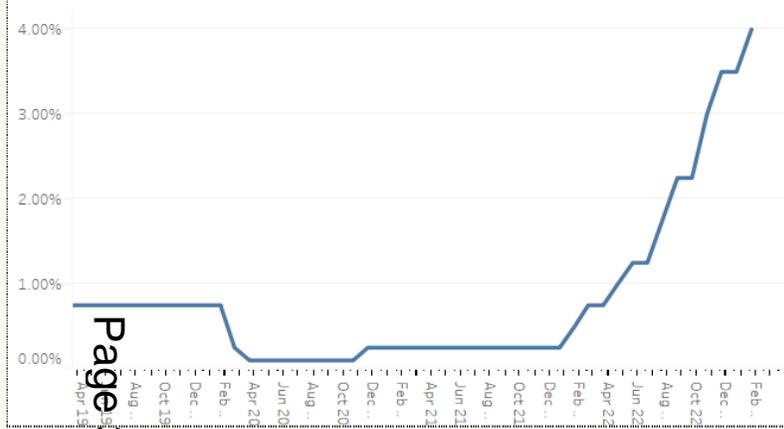
Glossary

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 crucial to understand the effects this is having on the personal finances of everyday people, hence the inclusion of universal credit claimant share and median monthly pay (adjusted for inflation) as well as specific council tax measures.

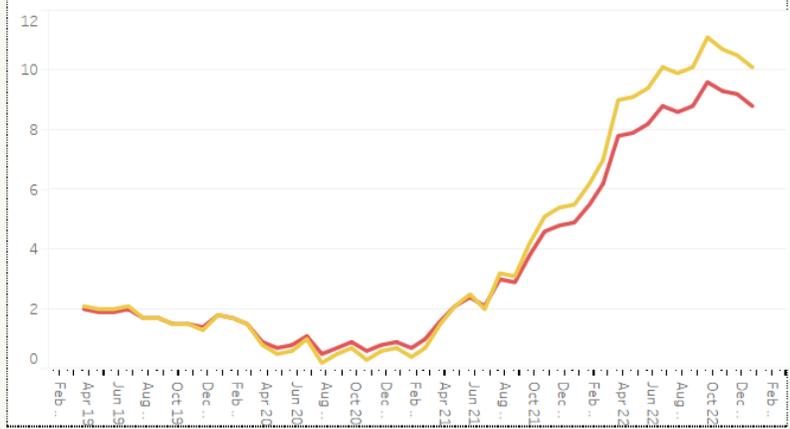
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Bank of England Interest Rate



Inflation Rate



Inflation Rate

- CPI
- CPIH

Universal Credit Share - C..

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

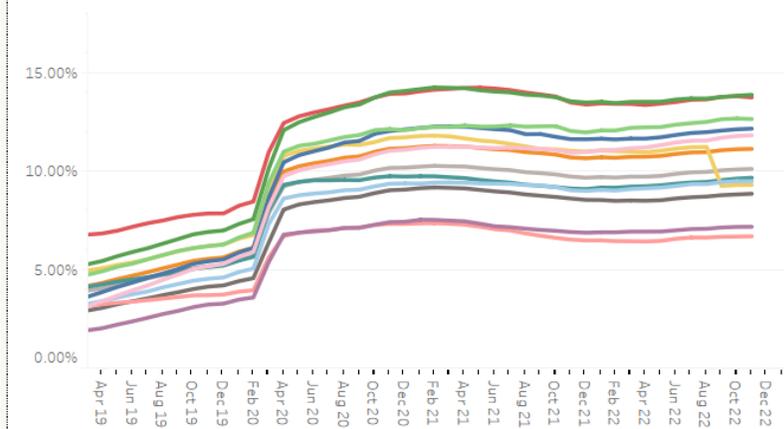
The interest rate set by the Bank of England to influence spending and inflation in the UK.

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.

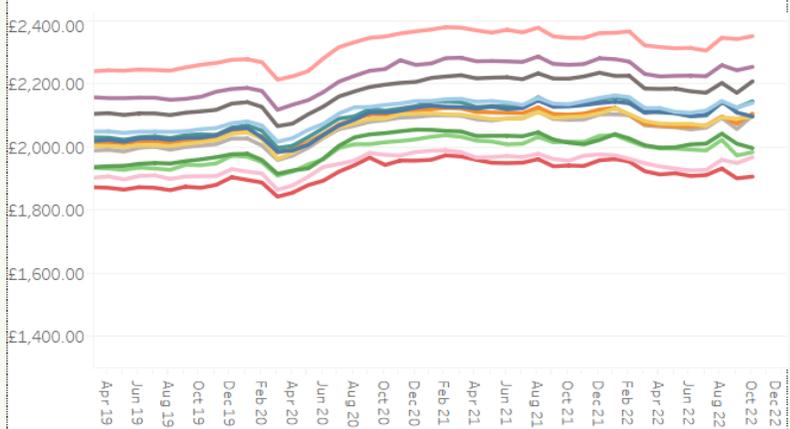
Median Monthly Pay - Cho..

- Bolton
- Bury
- Greater Manchester
- Manchester
- North West
- Oldham
- Rochdale
- Salford
- Stockport
- Tameside
- Trafford
- UK
- Wigan

Universal Credit Share



Median Monthly Pay, Adjusted for Inflation



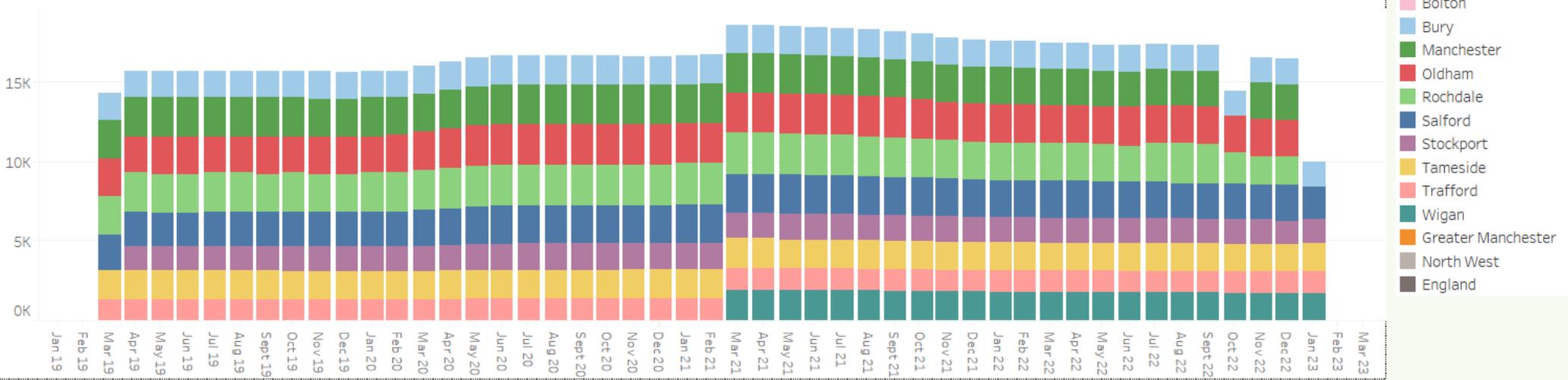
The percentage of Universal Credit claimants in each local authority. There is a breakdown of this graph and further explanation via the link to the right.



Median monthly pay, adjusted for inflation for each local authority, Greater Manchester, North West and UK.

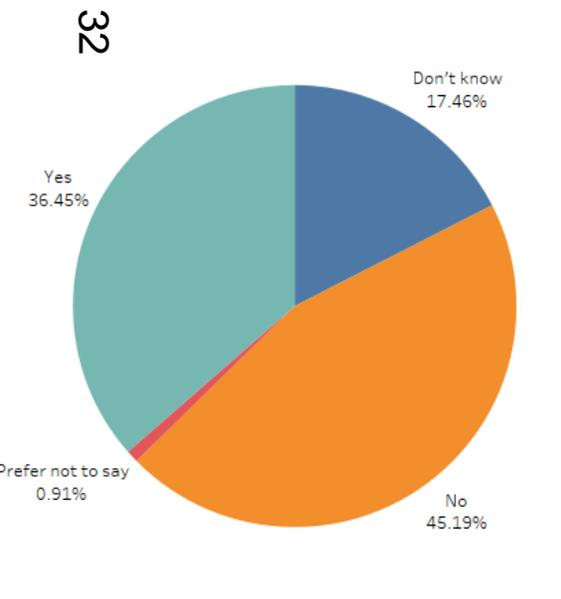
[Where is this data from?](#)

Number of households in receipt of council tax support, per 10,000 households

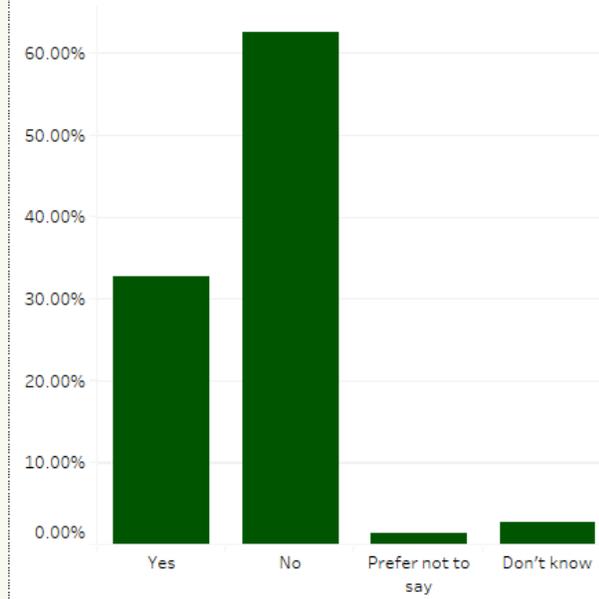


The number of households in receipt of council tax support (sometimes referred to as council tax reduction), per month, per 10,000 households. It should be noted that changes in claims can be affected by team capacity rather than just resident need.

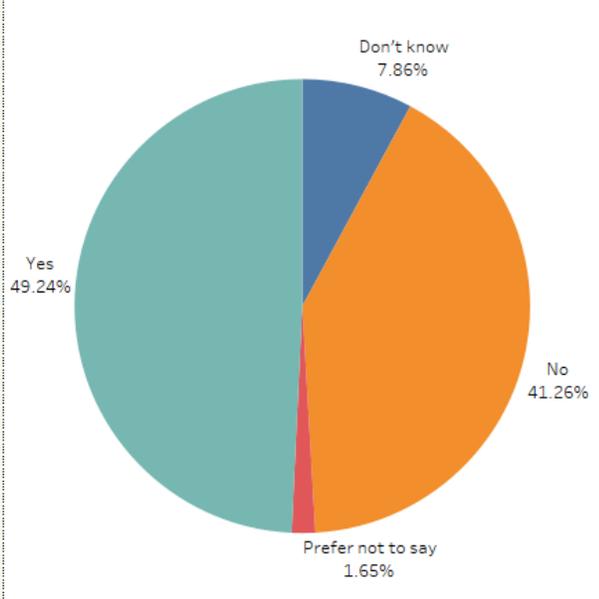
In view of the general economic situation, do you think you will be able to save any money in the next 12 months?



Have you had to borrow more money or use credit than usual in the last month, compared to a year ago?



Could your household afford to pay an unexpected, but necessary, expense of £850?

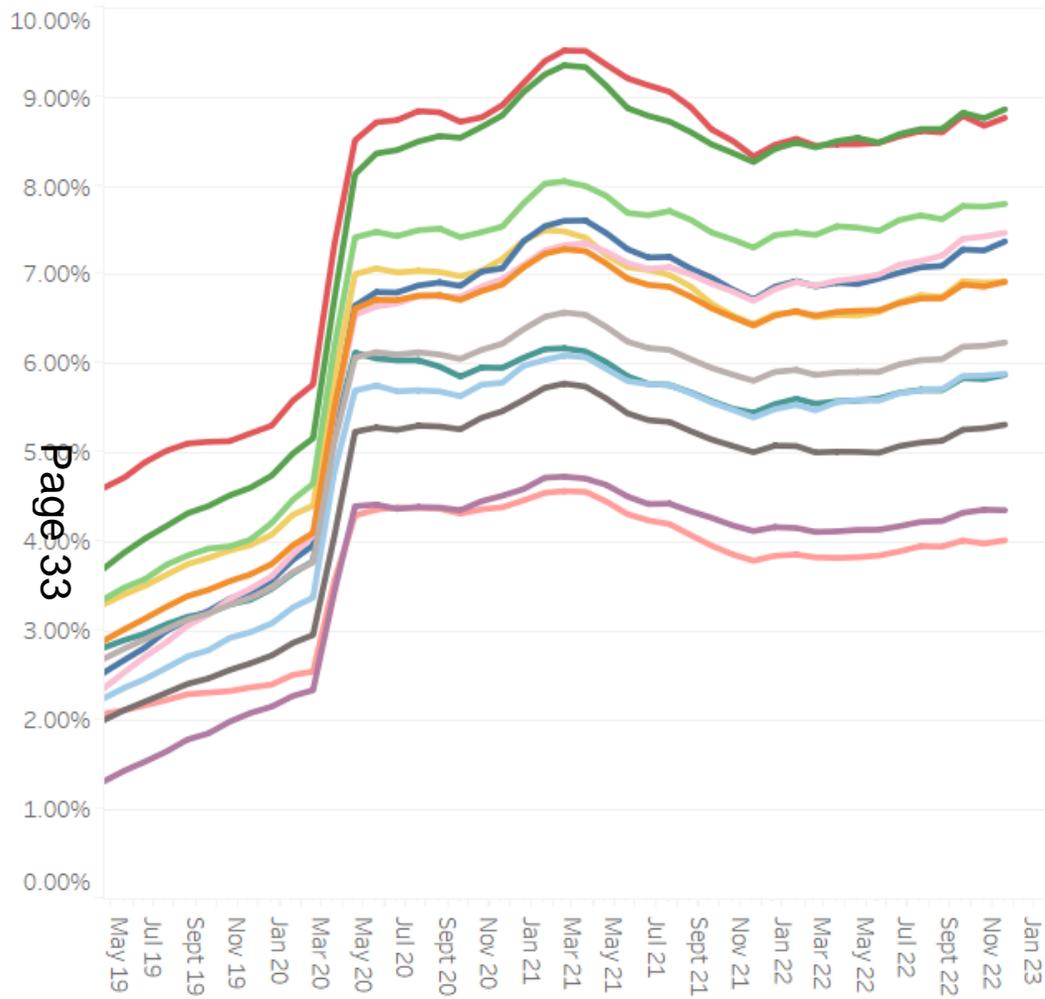


Questions from Wave 3, 4 and 5 of the Greater Manchester Residents' Survey, conducted in September, October and December 2022. These questions were asked online and over the phone to a total of 4,738 respondents.

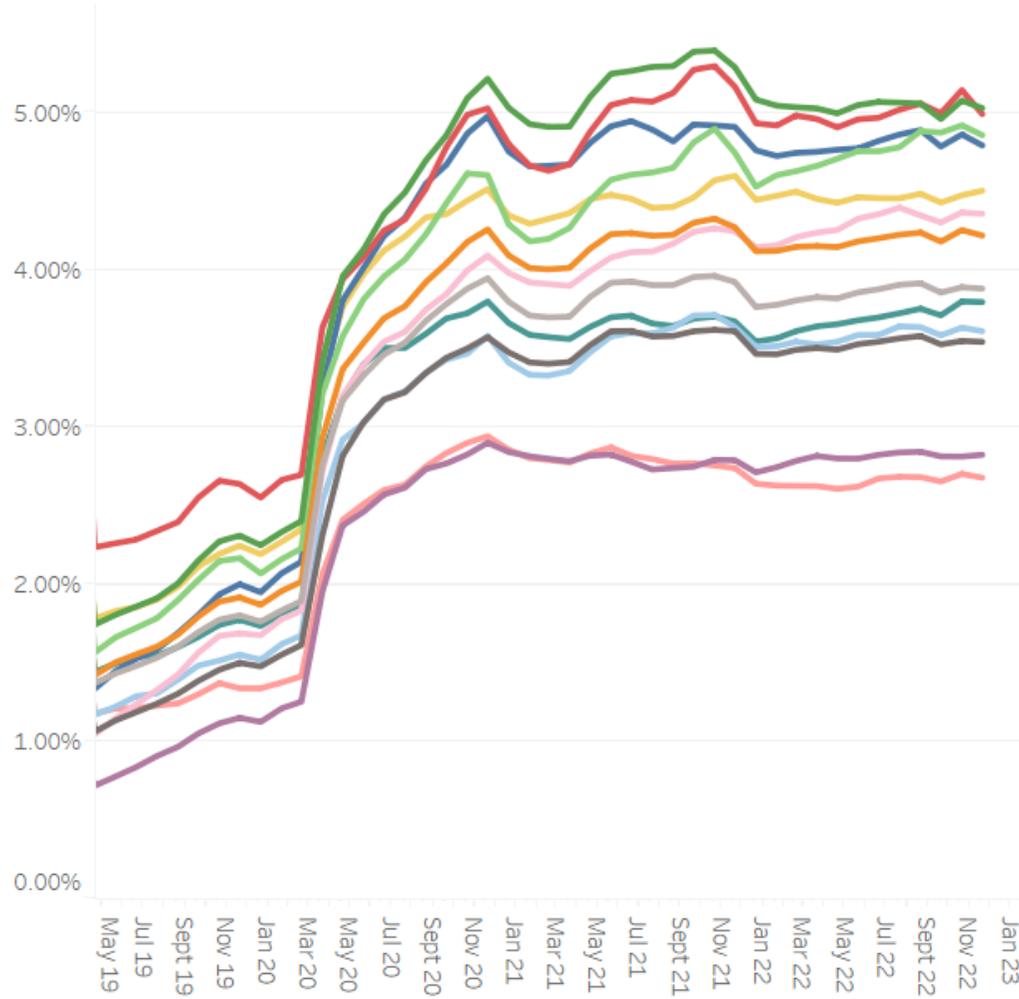


Employment, Finances and Welfare Support

Universal Credit Claimant Share - Not Employed



Universal Credit Claimant Share - Employed



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

Where is this data from?

A breakdown of universal credit claimant share by those who are in and out of employment. Universal credit is a payment made up of a standard allowance and any extra amounts that apply to an individual. In this context 'share' refers to the proportion of each locality's population who claim universal credit.



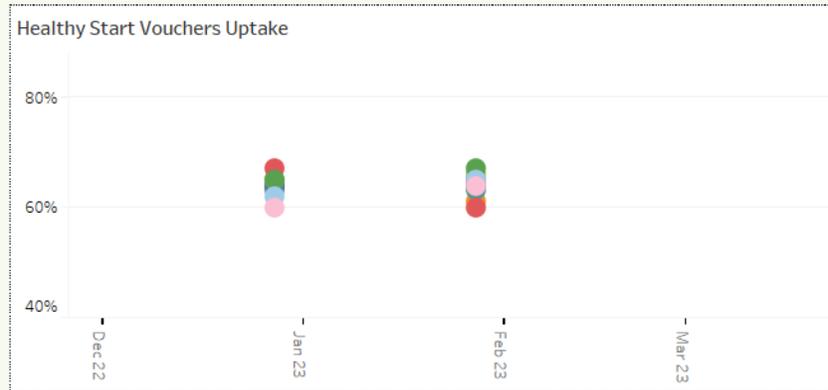
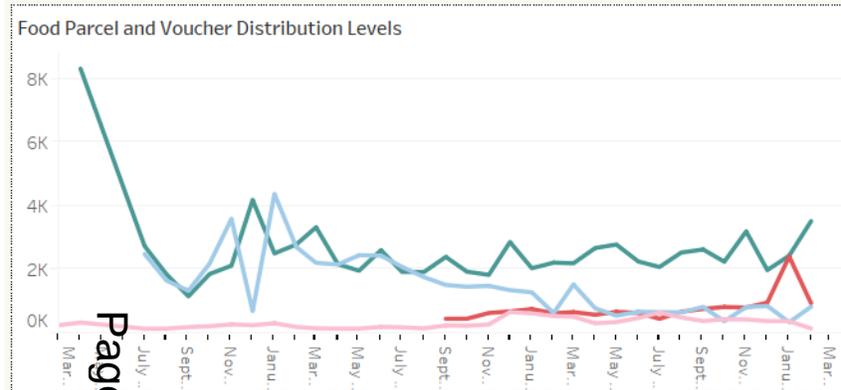
Food

[Housing and Homelessness](#)[Employment, Finances and Welfare Support](#)[Food](#)[Fuel](#)[Fire](#)[Crime and Incidents](#)[Digital Exclusion](#)[Health and Wellbeing](#)[Contact Us](#)[Glossary](#)

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 citizens with food costs, such as free school meals and healthy start vouchers.

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Healthy Start - Choose Ar..

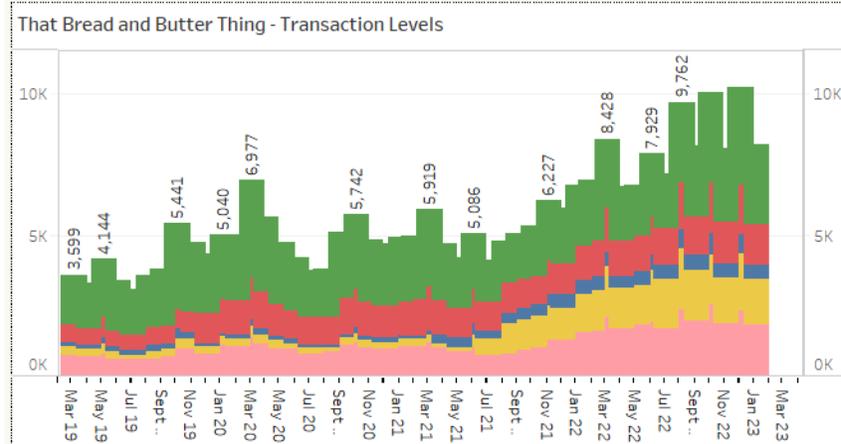
- Bolton
- Bury
- Greater Manchester
- Manchester
- Oldham
- Rochdale
- Salford
- Stockport
- Tameside
- Trafford
- Wigan

Area

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

The number of food parcels distributed across Bolton, Bury and Wigan, as well as the number of vouchers distributed across Oldham (further food services are included for Oldham from January 2023). 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 percentage of healthy start vouchers taken up by those eligible across each local authority in GM, in comparison with the GM average. Due to a change in the management of the system, the newest data for 2023 cannot be compared with previous data for April 2019-March 2022 and there is no available data for the period April-December 2022.

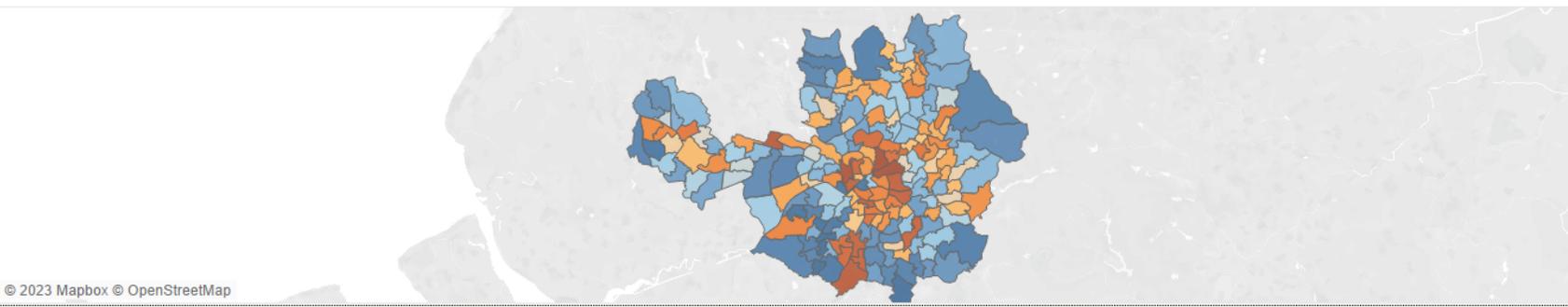


The number of transactions, per month, in the 5 local authorities that 'That Bread and Butter Thing' operate in. TBBT is a food provision service which offers 3 bags of varied food for £7.50.

The total number of food parcels distributed by food banks from within the Trussell Trust network, across GM using mid-year statistics. As of September 2022 there were 61 food banks as part of the Trussell Trust network across GM.

Where is this data from?

Free School Meal Eligibility



FSM - Choose month

- May 2019
- October 2019
- January 2020
- October 2020
- January 2021
- May 2021
- October 2021
- January 2022
- May 2022
- October 2022

FSM - Choose authority

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

The percentage of children eligible for free school meals. There is a further breakdown of this graph and a further graph showing FSM uptake across localities, via the link to the right.



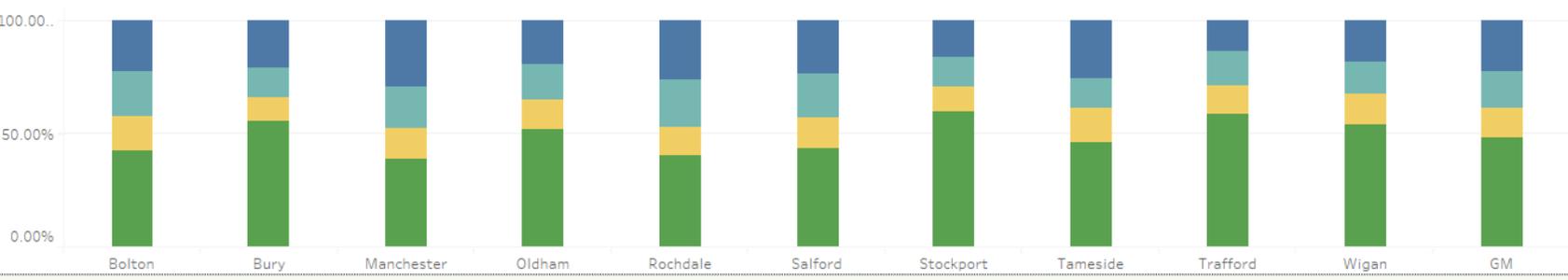
Food Security Questions



Page 35

Questions from waves 1-5 of the Greater Manchester Residents' Survey, conducted in February, April, September, October and December 2022. These questions were asked online to a total of 6,380 respondents.

Food Security by Local Authority



Level of Food Security

- Very low
- Low
- Marginal
- High

Food security scores are calculated through responses to the questions that respondents are asked during the Food Security section of the GM Residents' Survey. These questions were asked in waves 1-5 of the GM Residents' Survey, which were conducted in February, April, September, October and December 2022. There is a further breakdown of this graph and further explanation on how these score are calculated and the meanings behind the scores via the link to the right.

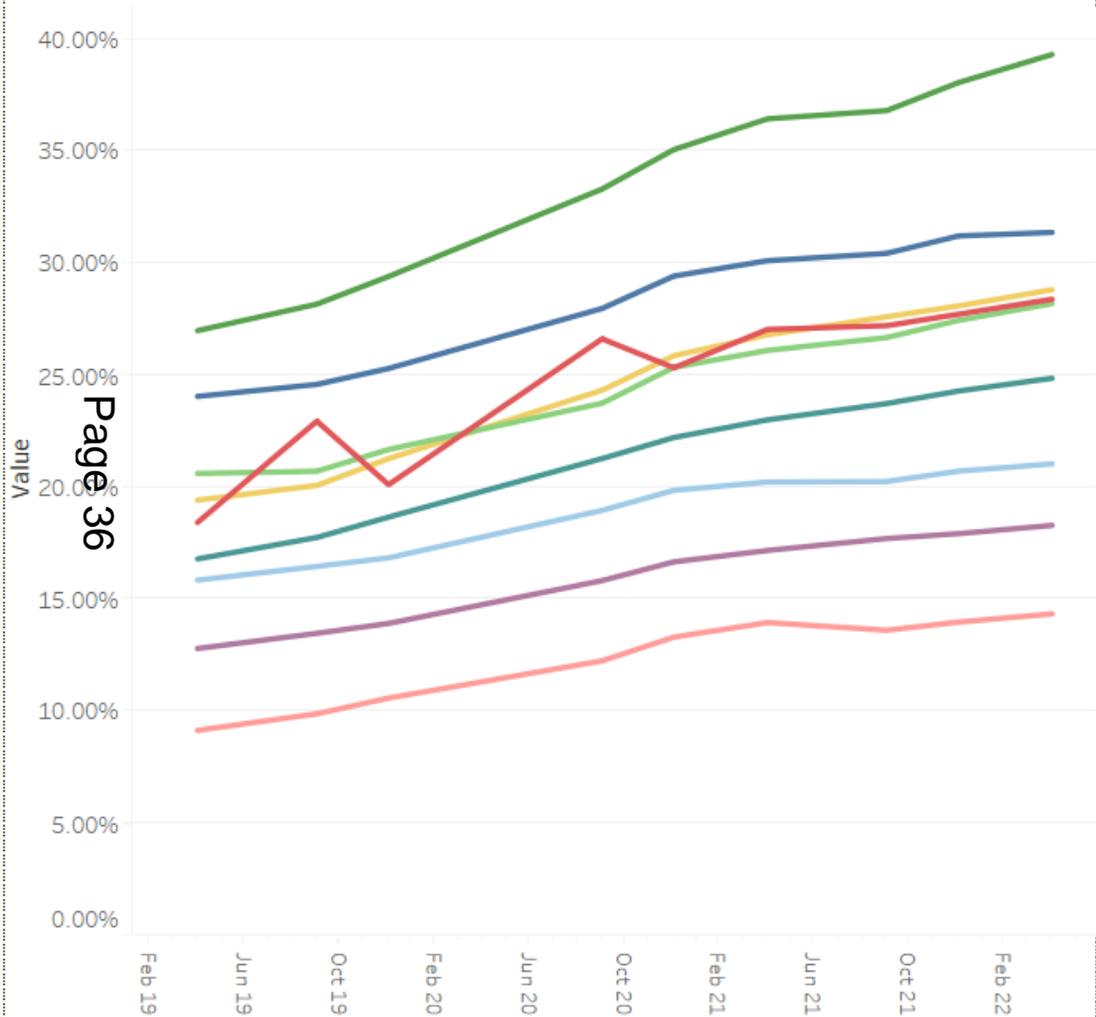




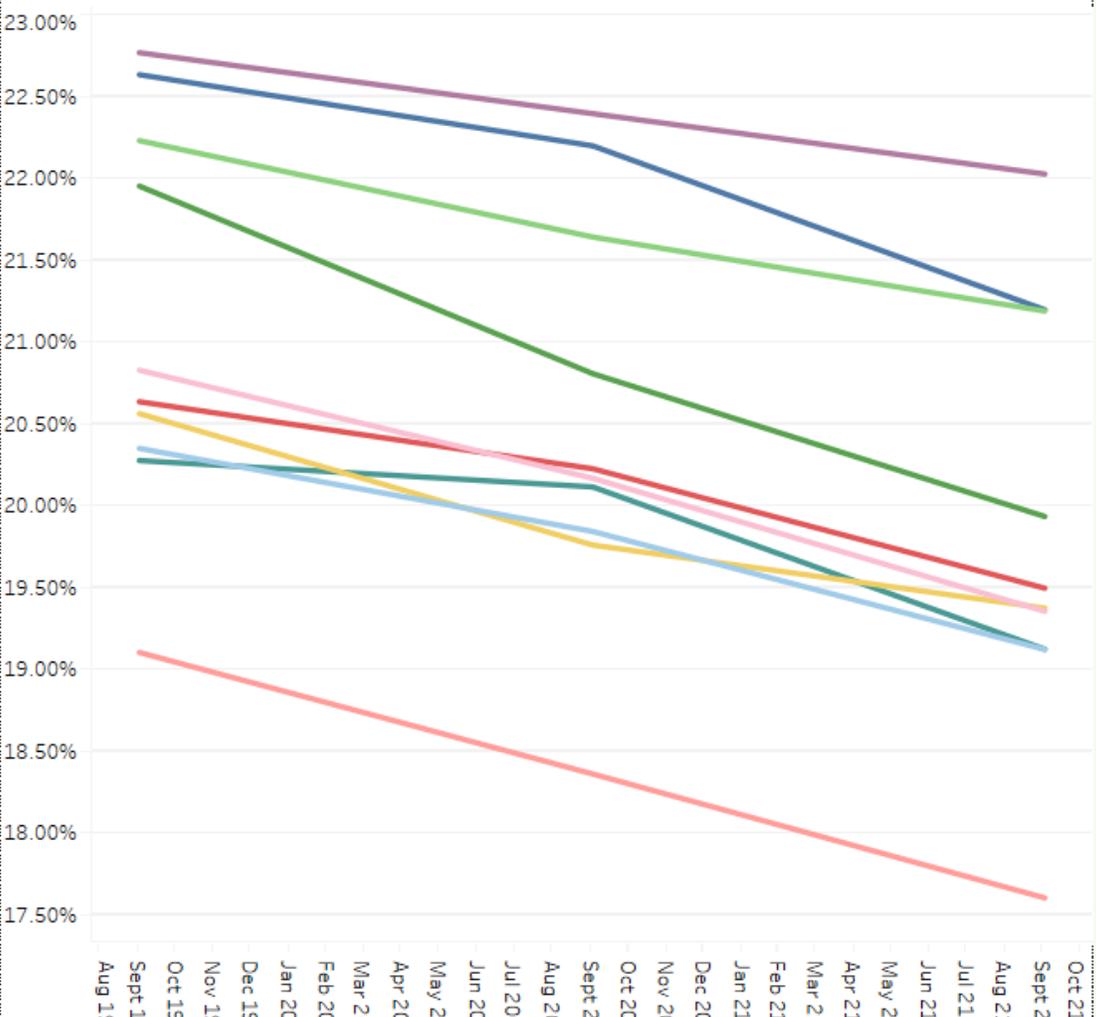
Food

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

Free School Meal Eligibility Average Local Authorities



Free School Meal uptake



Where is this data from?

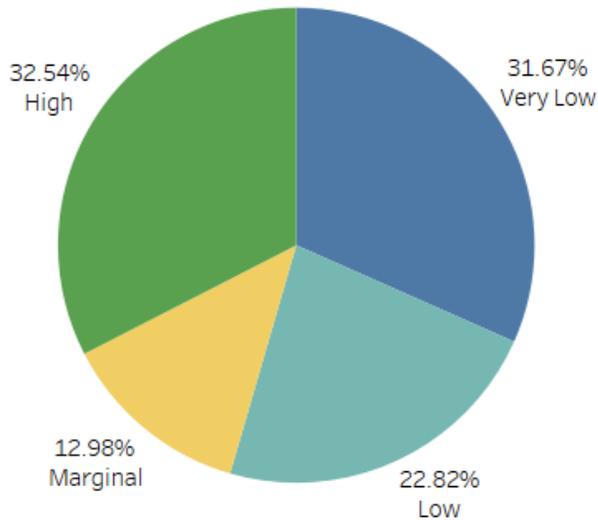
The average proportion of students eligible for free school meals in each local authority, in order to show change overtime.

The percentage of infants in each local authority who took a free school mean on each census day, in the Autumn of each year.

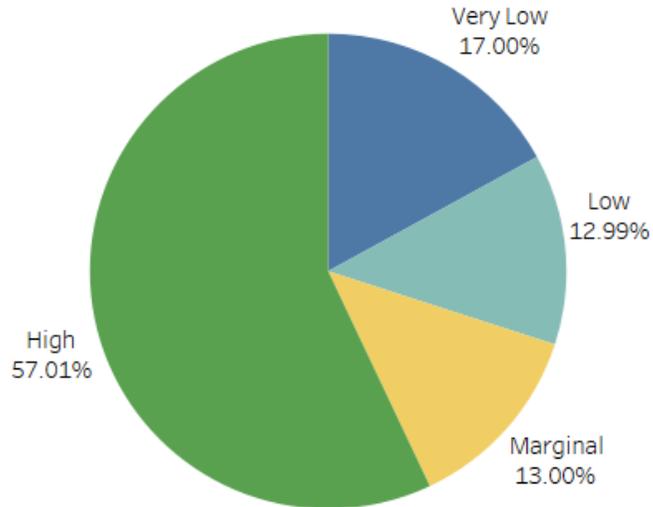


Food

Food security for respondents in households with children



Food security for respondents in households without children



Where is this data from?

Food security score is calculated through responses to the questions that respondents are asked during the Food Security section of the GM Residents' Survey. A food security score can be calculated for each household, based on respondents' answer to a suite of questions, with the ability to report findings both for households with and households without children. Food Insecurity reflects a situation where there is a material impact on the overall level of food available to a household, as well as an impact on things like nutritional value. Any household that is assigned a food security score of "low" or "very low" is classified as a household experience food insecurity.



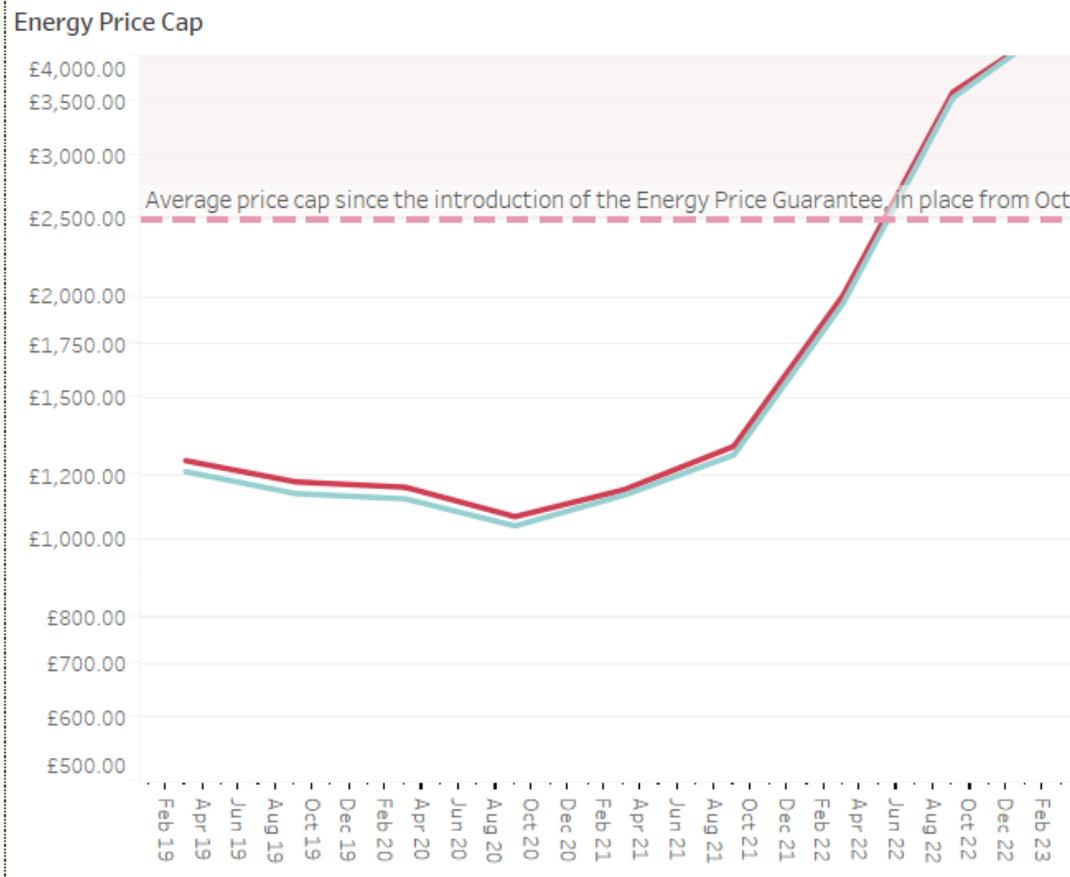
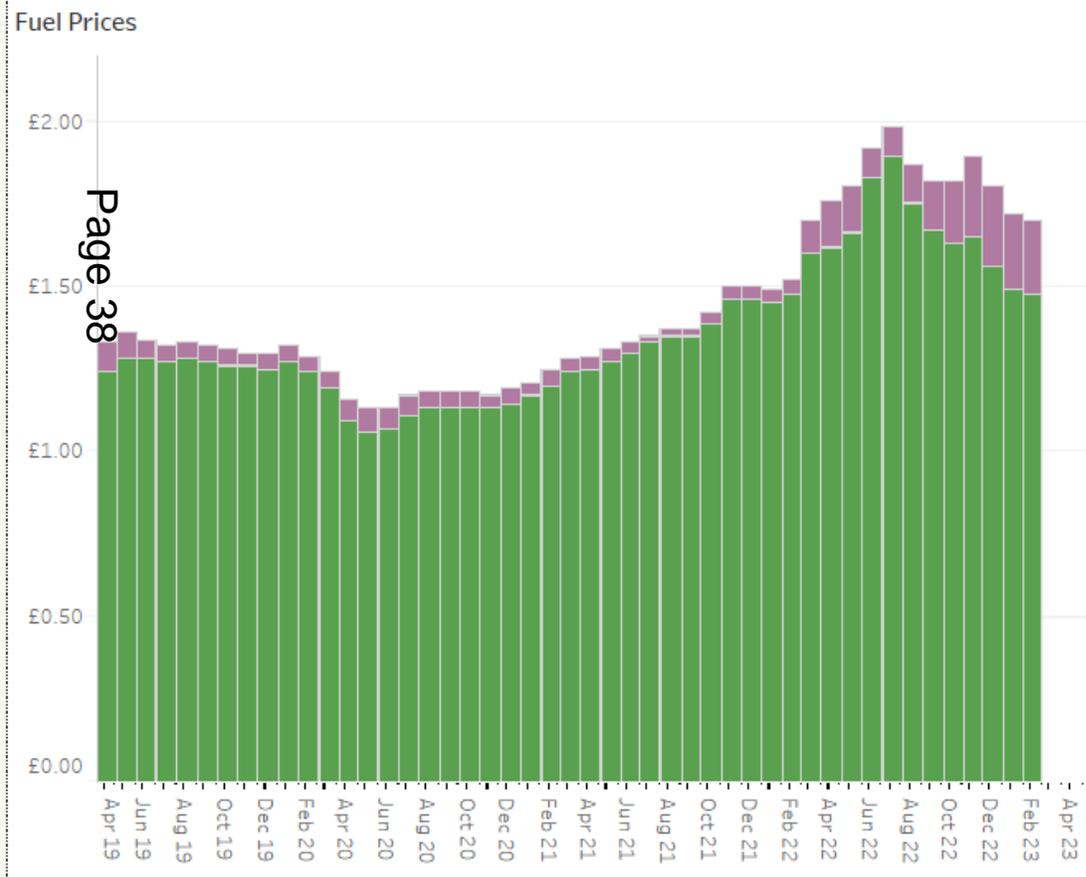
Fuel

[Housing and Homelessness](#)[Employment, Finances and Welfare Support](#)[Food](#)[Fuel](#)[Fire](#)[Crime and Incidents](#)[Digital Exclusion](#)[Health and Wellbeing](#)[Contact Us](#)[Glossary](#)

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 pump 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 guarantee and how this has an effect on household costs.

Page last updated: 08.03.2023

Page next update: 13.04.2023



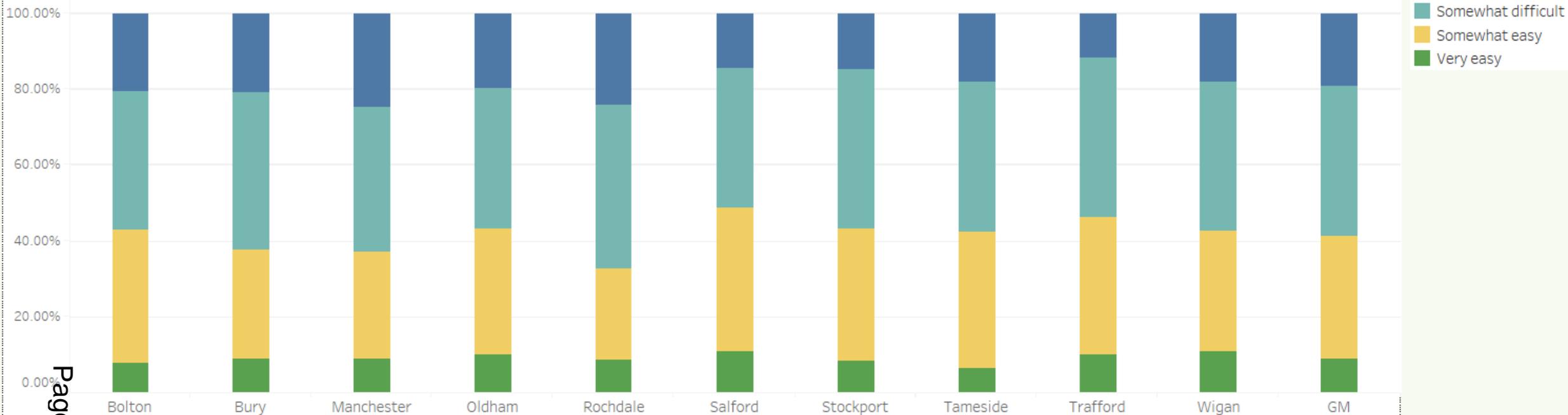
- Fuel Type**
 - Diesel Prices
 - Petrol Prices
- Payment Methods**
 - Direct Debit Payment
 - Pre-Payment

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 an indication of the average yearly price, following the introduction of the Energy Price Guarantee.

Where is this data from?

How easy or difficult is it to afford your energy costs?



Question from waves 3-5 of the Greater Manchester Residents' Survey, conducted in September, October and December 2022. This question was asked online and over the phone to a total of 4,390 respondents.

Different support measures are being used to help with the rising costs of fuel and energy for households across Greater Manchester. Due to the variety in measures being used, there is understandably difference in how these are recorded, tracked and measured and so availability of data in this area varies. As with all council provided data, lack of data for any of the 10 local authorities does not indicate that support is not being provided.

[Click here to navigate to a fuel and energy support measures.](#)



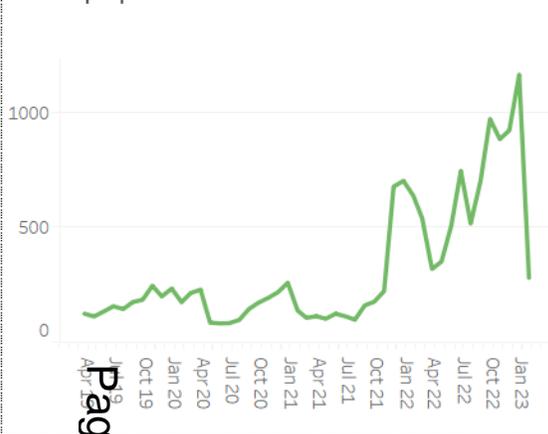
Fuel

As households feel the effect of rising fuel and energy costs, councils are implementing support packages, on top of government measures. This page details some of these support packages in place. This is not an exhaustive collection of all measures in place by GM local authorities.

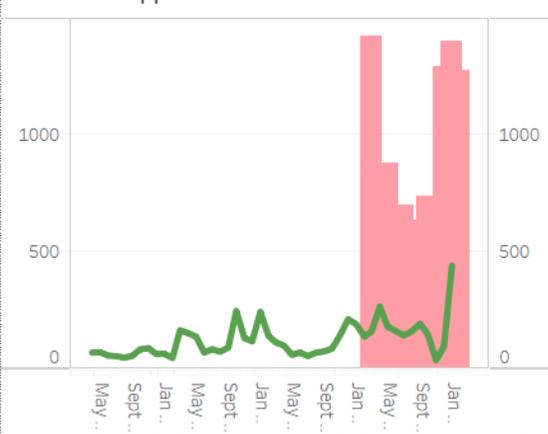
Page last updated: 08.03.2023

Page next update: 13.04.2023

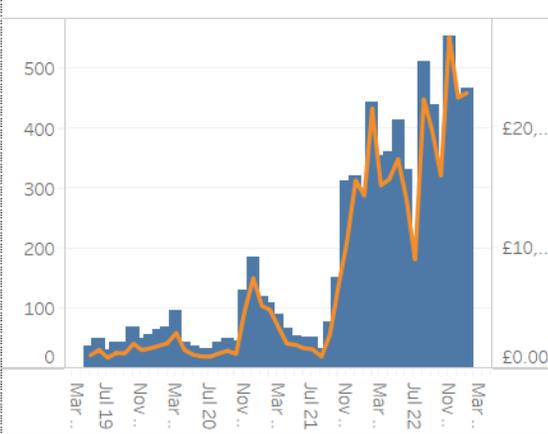
Fuel Top Up Cards - Bolton



Fuel Grant Approvals - Manchester and Trafford



Warm Homes - Oldham



Warm Homes
 ■ No families claiming h..
 ■ Value £

Fuel Grant Approvals
 ■ Manchester
 ■ Trafford

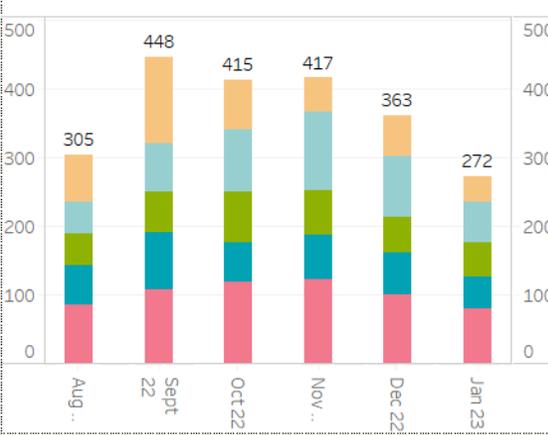
The number of eligible households who have received top up cards for gas and electric meter card meters.

The number of unique approvals of fuel grant applications in Manchester and Trafford. These are available for some who are struggling with their fuel bills or at risk of being disconnected and who use pre-paid meter cards.

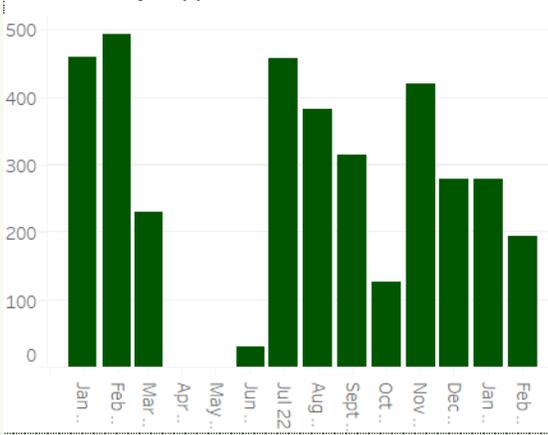
The number of families helped via the Warm Homes scheme in Oldham and the monetary value of the support provided. Warm Homes started in 2013 as an advice service to help with Fuel Poverty offering advice and since 2019 the service has also been providing financial support in the wa..

Where is this data from?

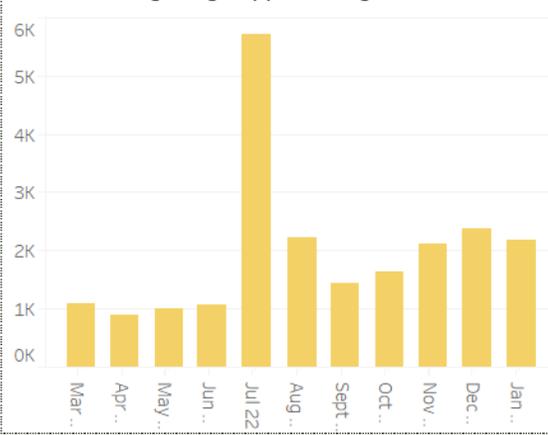
Fuel vouchers - Rochdale



Fuel Poverty Support - Tameside



Personal Budgeting Support - Wigan



Rochdale Fuel Vouchers - ..
 ■ Heywood
 ■ Middleton
 ■ Pennines
 ■ Rochdale North
 ■ Rochdale South

The number of fuel vouchers distributed across Rochdale, broken down to township level. These vouchers are paid for through the Household Support Fund.

in Tameside, please note due to these being utility requests, this could include water bills. Please also note, there is recognition from Tameside council that the volume is likely limited by available funding rather than the number of households in need. The month of request represents the ..

Funding provided to households in the most need across Wigan, to support with food, energy and water bills as well as other wider essential costs. This is funded through the Household Support Fund.





Crime and Incidents

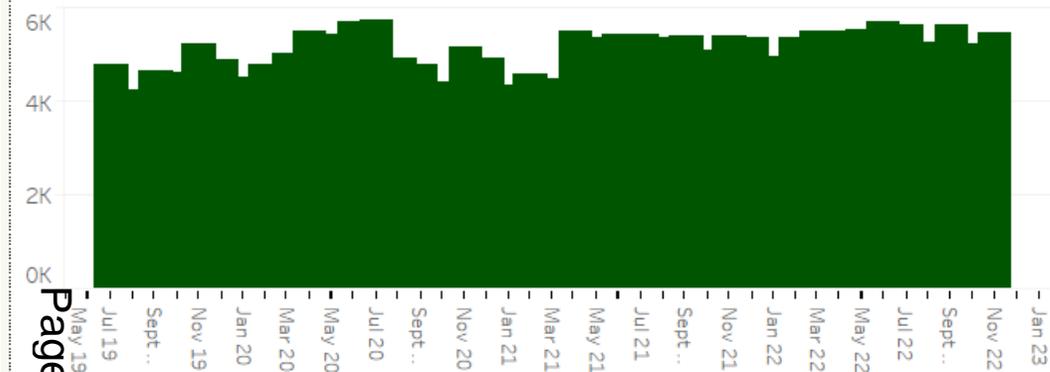
[Housing and Homelessness](#)[Employment, Finances and Welfare Support](#)[Food](#)[Fuel](#)[Fire](#)[Crime and Incidents](#)[Digital Exclusion](#)[Health and Wellbeing](#)[Contact Us](#)[Glossary](#)

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.

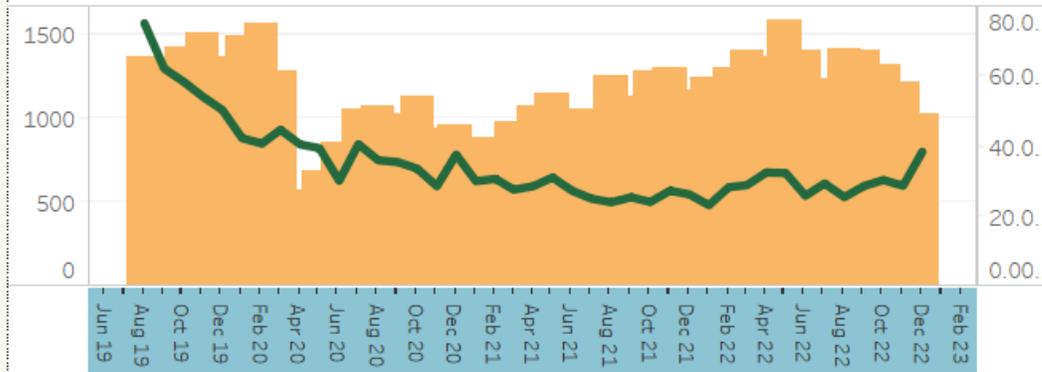
Page last updated: 08.03.2023

Page next update: 16.06.2023

Domestic Abuse Incidents



Shoplifting



Shoplifting

- % Of Crimes By First time offenders
- Total shoplifting offences

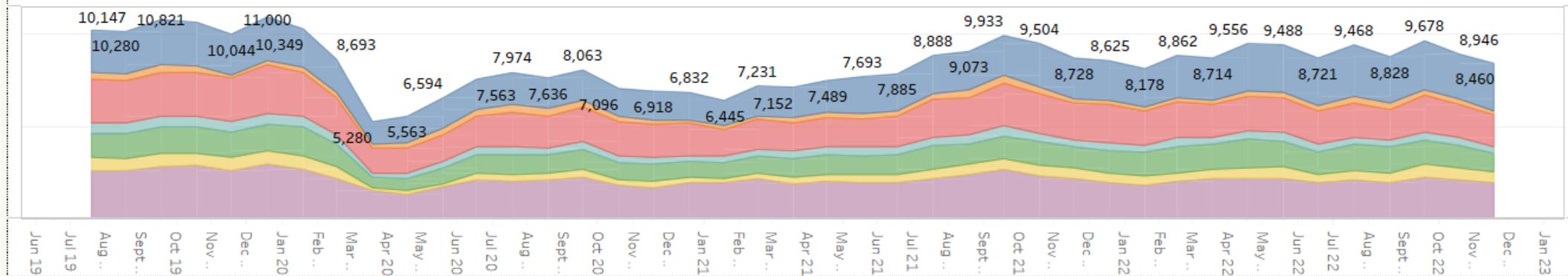
The number of domestic abuse incidents, across Greater Manchester. Click the button to the right for a breakdown of this graph by local authority.



The number of shoplifting offences across Greater Manchester, alongside the percentage of shoplifting crimes committed by first time offenders. The first few months of the metric relating to first time offenders should be ignored as at this point, they were all unknown and so this doesn't represent a particular peak of first time offending.

Where is this data from?

Acquisitive Crime



Crimes Recorded

- All other theft offences
- Bicycle theft
- Burglary
- Robbery
- Shoplifting
- Theft from the person
- Vehicle offences

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



Crime and Incidents

Domestic Abuse Incidents



- Area
- 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.



Digital Exclusion

Housing and Homelessness

Employment, Finances and Welfare Support

Food

Fuel

Fire

Crime and Incidents

Digital Exclusion

Health and Wellbeing

Contact Us

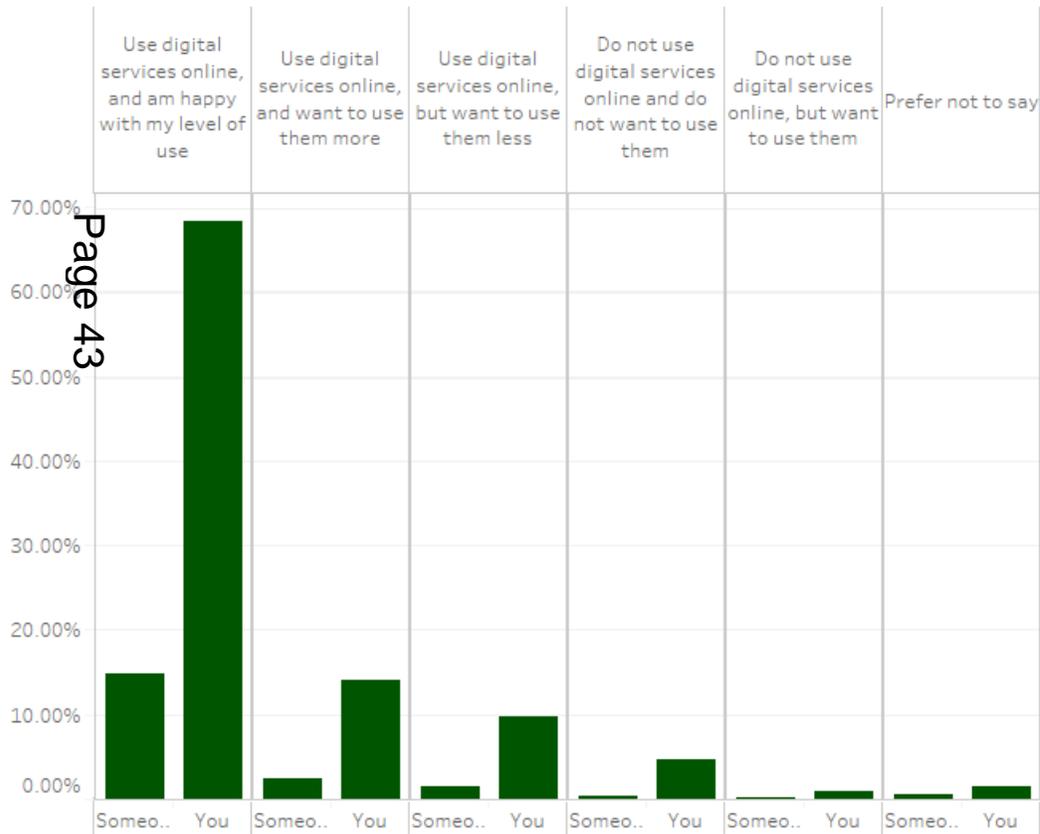
Glossary

It is crucial to reflect upon the effects of digital exclusion when assessing the rising cost of living for Greater Manchester residents. Those who are digitally excluded may be at a worse advantage point to relieve their rising costs. Causes of this include, being unable to access benefits online, unable to use price comparison sites to lower their costs or being unconnected from people or organisations whom may be able to relieve money concerns and worries.

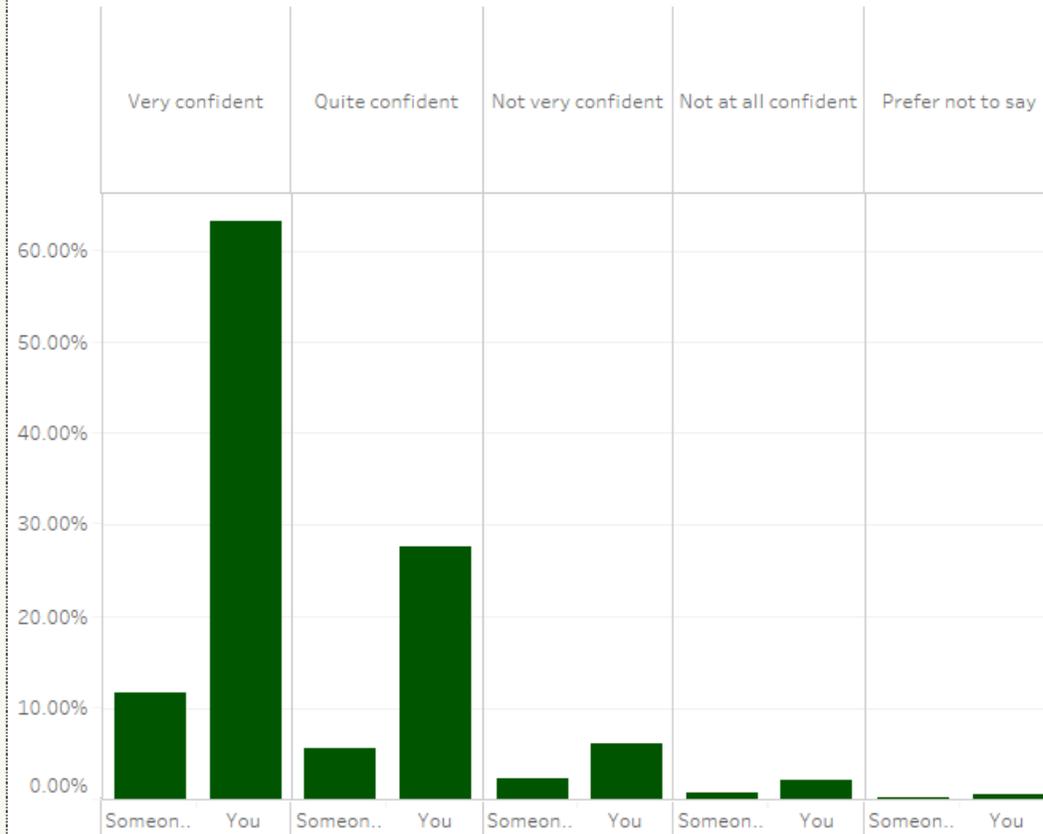
Page last updated: 09.11.2022

Page next update: 13.04.2023

How would you describe your own, and others in your households current and future intended use of digital services online?



How confident are you, and others in your household in using the digital services online that you need and want?



Where is this data from?

These questions were asked in waves 1, 2 and 3 of the Greater Manchester Residents' Survey, conducted in February, April and September 2022. These questions were asked to a total of 735 respondents. These questions were only asked over the phone due to the digital nature of the questions.





Health and Wellbeing

[Housing and Homelessness](#)[Employment, Finances and Welfare Support](#)[Food](#)[Fuel](#)[Fire](#)[Crime and Incidents](#)[Digital Exclusion](#)[Health and Wellbeing](#)[Contact Us](#)[Glossary](#)

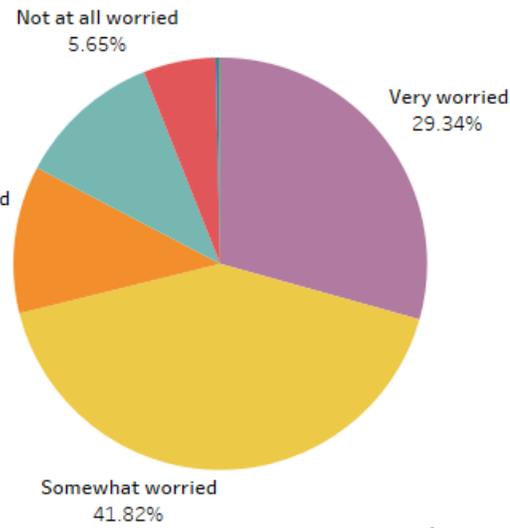
A rising cost of living can cause an effect on residents' wellbeing in terms of worry, stress and anxiety, as well as an effect caused by cost of living influenced behaviours, such as missing hospital appointments or not collecting prescriptions. It is crucial to track and measure these effects, as is done on this page. Future iterations of the dashboard will include further metrics on health data.

Page last updated: 08.03.2023

Page next update: 13.04.2023

In the past two weeks, how worried or not have you been about the rising costs of living?

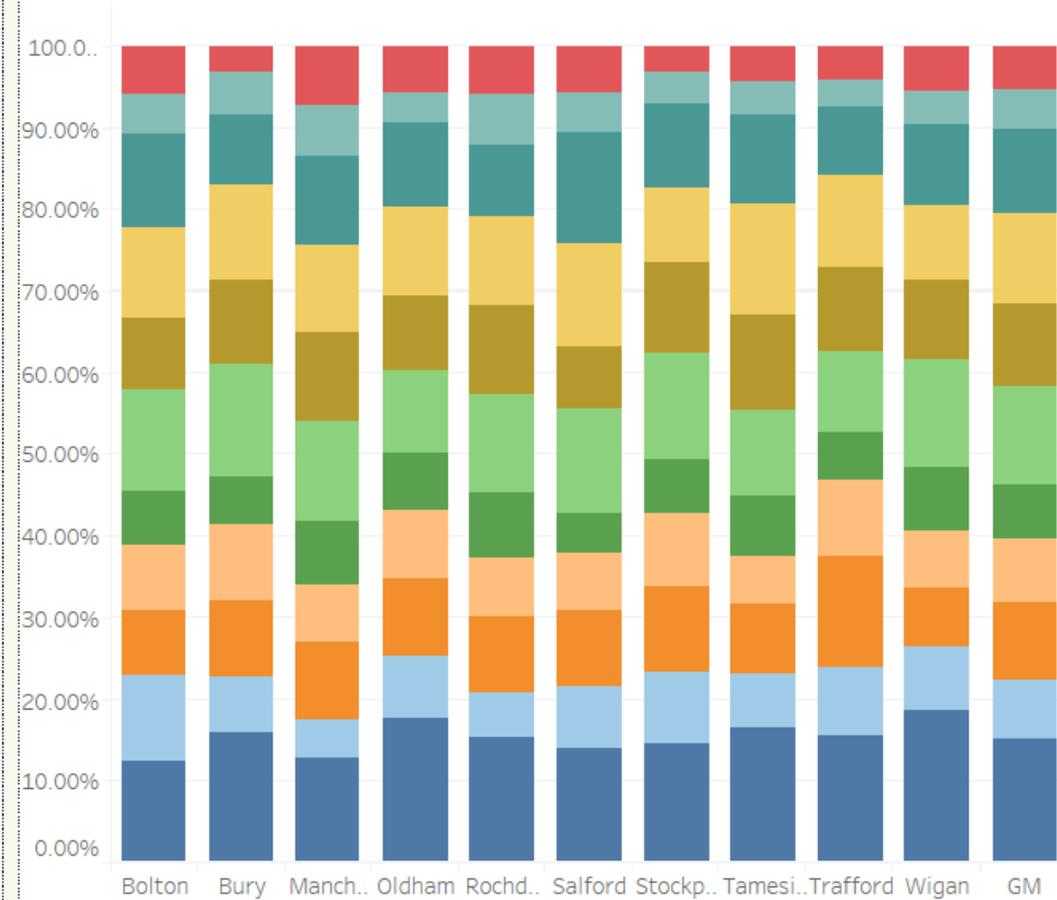
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Select GM Residents Survey ..

- Wave 3
- Wave 4
- Wave 5

Overall, how anxious did you feel yesterday, on a scale where 0 is "not at all anxious" and 10 is "completely anxious"?



Worry - Answer

- Very worried
- Somewhat worried
- Neither worried nor n..
- Not that worried
- Not at all worried
- Don't know
- Prefer not to say

Where is this data from?

Anxious - Ranking

- 10
- 9
- 8
- 7
- 6
- 5
- 4
- 3
- 2
- 1
- 0

Questions from waves 3-5 of the Greater Manchester Residents' Survey, conducted in September, October and December 2022. These questions were asked online and over the phone to a total of 4,783 respondents.





Contact Us

Housing and Homelessness

Employment, Finances and Welfare Support

Food

Fuel

Fire

Crime and Incidents

Digital Exclusion

Health and Wellbeing

Contact Us

Glossary

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Any feedback on how this dashboard could be changed or expanded is more than welcome. I am also available to take any relevant queries or suggestions, I am contactable via beth.kilheaney@greatermanchester-ca.gov.uk



Glossary

[Housing and Homelessness](#)[Employment, Finances and Welfare Support](#)[Food](#)[Fuel](#)[Fire](#)[Crime and Incidents](#)[Digital Exclusion](#)[Health and Wellbeing](#)[Contact Us](#)[Glossary](#)

As the cost of living crisis has progressed, more resources and tools have been created to further understand or help support those in need. This page acts as a glossary for these resources. We welcome any suggestions or recommendations on links to be added to this page - please see our details on the Contact Us page.

Page last updated: 09.11.2022

Page next update: 13.04.2023

Helping Hand

Advice for all those affected by the cost of living crisis across Greater Manchester. A directory of help and support, broken down by locality.

[Greater Manchester Combined Authority: Helping Hand](#)



Cost of Living Hub

A hub sharing best practice and help focused on councils supporting their residents with the rise in cost of living.

[Local Government Association: Cost of Living Hub](#)



Cost of Living Data Dashboard

A dashboard sharing insights gained from across the Citizens Advice service focused on the cost of living crisis, with monthly updates.

[Citizens Advice: CA cost of living data dashboard](#)



Tracking Financial Vulnerability in the UK

UK Financial Vulnerability Index using publicly available measures and unique consumer data from Lowell, one of Europe's largest credit management services companies. Tracking financial vulnerability since 2017, at a parliamentary constituency level.

[Urban Institute: Tracking Financial Vulnerability in the UK](#)





Metadata Information

[Housing and Homelessness](#)[Employment, Finances and Welfare Support](#)[Food](#)[Fuel](#)[Fire](#)[Crime and Incidents](#)[Digital Exclusion](#)[Health and Wellbeing](#)[Contact Us](#)[Glossary](#)

This page details the origins of the data used throughout the GM Cost of Living dashboard and contains direct links to each accessible data source, shown as green arrows, located next to the data description.

Housing Support claimant count

Combination of Housing Benefit claimants and those who claim the housing element of Universal Credit, as a proportion of 2021 population estimates.

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

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



Healthy Start Vouchers Uptake ..



That Bread and Butter Thing – Transaction Levels ..

New to rough sleeping

Combination of data published online, for link please see below, and more up to date figures provided directly from DLUHC.

[Gov.uk: Support for people sleeping rough in England, March 2022.](#)



Trussell Trust

[Full year and mid year stats](#)



Number of Households in Temporary Accommodation

Combination of council provided data and household estimates from Census 2021.

Data provided by GM local authorities.

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



Free School Meals Eligibility ..

Fuel Prices

Weekly road fuel prices, averaged over the month.

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



Number of Employed Individuals referred to A Bed Every Night.

Data kept locally at the Greater Manchester Combined Authority.



Energy Price Cap

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

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



Bank of England Interest Rate

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



Warm Homes Oldham ..

Inflation Rate

[ONS: Consumer Price Inflation Tables](#)



Tameside fuel poverty support

Data provided by Tameside council.

Universal Credit Share

The proportion of Universal Credit claimants, as a proportion of 2021 population estimates.

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

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



Fuel grant approvals

Data provided by Manchester council and Trafford council.

Fuel vouchers

Data provided by Rochdale council.

Personal budgeting support..

GM Fire and Rescue Service incidents related to Cost of Living

Data provided by GM Fire and Rescue Service



Domestic Abuse Incidents

Data kept locally at the Greater Manchester Combined Authority.



Acquisitive Crime

Data kept locally at the Greater Manchester Combined Authority.

Food Parcels Distribution Levels

Data provided by GM local authorities.

GM Resident Survey Questions

Data kept locally at the Greater Manchester Combined Authority.

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Greater Manchester Combined Authority

Date: 24 March 2023

Subject: GM Housing Investment Loans Fund - Investment Approval Recommendation

Report of: Steve Rumbelow, Portfolio Lead Chief Executive for Housing, Homelessness and Infrastructure

Purpose of Report

This report seeks the Combined Authority’s approval to the GM Housing Investment Loans Fund (“GMHILF”) loan detailed in the recommendation below.

In view of the prolonged timeframe between the Combined Authority’s meetings in March and May 2023, this report also seeks Greater Manchester Combined Authority (“Combined Authority” and “GMCA”) approval to delegate authority to the Combined Authority Chief Executive to approve projects for funding and agree urgent variations to the terms of funding previously approved by the Combined Authority, for the period 25 March 2023 to 25 May 2023.

Any recommendations that are approved under the delegation will be reported to the next available meeting of the Combined Authority.

Recommendations:

The Combined Authority is requested to:

1. Approve the GM Housing Investment Loans Fund loan detailed in the table below, as detailed further in this and the accompanying Part B report;

BORROWER	SCHEME	DISTRICT	LOAN
Stubshaw Gardens (Woods Lane) Ltd	Stubshaw Gardens	Wigan	£2.154m

2. Delegate authority to the GMCA Treasurer acting in conjunction with the GMCA Monitoring Officer to prepare and effect the necessary legal agreements.

3. Delegate authority to the GMCA Chief Executive to approve projects for GMHILF funding and agree urgent variations to the terms of GMHILF funding in the period 25 March 2023 to 25 May 2023.
4. Note that any recommendations that are approved under the delegation will be reported to the next available meeting of the Combined Authority.

Contact Officers

Bill Enevoldson: bill.enevoldson@greatermanchester-ca.gov.uk

Laura Blakey: laura.blakey@greatermanchester-ca.gov.uk

Equalities Impact, Carbon and Sustainability Assessment:

The Equalities Impact and Carbon & Sustainability Assessment for the Stubshaw Gardens scheme is given below:

Impacts Questionnaire		
Impact Indicator	Result	Justification/Mitigation
Equality and Inclusion	G	
Health	G	
Resilience and Adaptation		
Housing	G	
Economy	G	
Mobility and Connectivity		
Carbon, Nature and Environment		
Consumption and Production		
Contribution to achieving the GM Carbon Neutral 2038 target		
Further Assessment(s):	Equalities Impact Assessment and Carbon Assessment	
 Positive impacts overall, whether long or short term.	 Mix of positive and negative impacts. Trade-offs to consider.	 Mostly negative, with at least one positive aspect. Trade-offs to consider.
		 Negative impacts overall.

Carbon Assessment		
Overall Score		
Buildings	Result	Justification/Mitigation
New Build residential		
Residential building(s) renovation/maintenance	N/A	
New Build Commercial/Industrial	N/A	
Transport		
Active travel and public transport	N/A	
Roads, Parking and Vehicle Access	N/A	
Access to amenities	N/A	
Vehicle procurement	N/A	
Land Use		
Land use	N/A	
No associated carbon impacts expected.	 High standard in terms of practice and awareness on carbon.	 Mostly best practice with a good level of awareness on carbon.
		 Partially meets best practice/ awareness, significant room to improve.
		 Not best practice and/ or insufficient awareness of carbon impacts.

Risk Management

The structure and security package proposed for the loan in order to mitigate risk are given in the accompanying Part B report. The loan will be conditional upon a satisfactory outcome to detailed due diligence and ongoing confirmation from a Monitoring Surveyor acting on the Fund's behalf that the scheme is being delivered satisfactorily.

Legal Considerations

A detailed loan facility and other associated legal documentation will be completed ahead of the first loan payment.

Financial Consequences – Revenue

The borrower will be required to meet the Fund's legal, due diligence and monitoring costs and there is no requirement for additional revenue expenditure by GMCA in addition to the approved Core Investment Team budget.

Financial Consequences – Capital

The loan will be sourced from the £300m GM Housing Investment Loans Fund, including the recycling of loans repaid to the Fund.

Number of attachments to the report: None

Comments/recommendations from Overview & Scrutiny Committee

None.

Background Papers

- Housing Investment Fund (report to GMCA, 27 February 2015)
- GM Housing Investment Loans Fund – Revised Investment Strategy (report to GMCA, 25 October 2019)

Tracking/ Process

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

Yes

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?

No

1. Introduction

- 1.1 In line with the agreed governance process for the GM Housing Investment Loans Fund (“the Fund”), the Combined Authority is asked to approve the loan detailed in section 2, which has been recommended for approval by the Fund’s Credit Committee.
- 1.2 The total value of offers of loans from the Fund approved by the Combined Authority to date is £775.9m and the total value of approved equity investments is £26.3m¹. The loans and equity investments approved by the Combined Authority will deliver 9,062 new homes. If the recommendation set out in this report is agreed, the value of loan offers will increase to £778.1m, with the number of new homes supported rising to 9,076.
- 1.3 Affordable housing and section 106 agreements are dealt with at a local level in line with local policies, national planning legislation and the government’s National Planning Policy Framework. As agreed at the December 2018 meeting of the GMCA, the majority of the surpluses generated from the Fund will be ring fenced to support provision of additional housing affordable to GM residents, supporting the Mayor’s Town Centre Challenge and tackling issues such as rogue landlords, empty homes and improving standards within the Private Rented Sector.
- 1.4 The GM Housing Vision approved by GMCA in January 2019 began to set a new context for housing delivery within GM and paved the way for the co-produced GM Housing Strategy and revised GM Housing Investment Loans Fund Investment Strategy that were approved by GMCA in October 2019. Alongside the work toward the Joint Development Plan Document: Places for Everyone, this development of a shared strategic approach to the delivery of new homes across Greater Manchester sets the objectives and focus of future investments made from the Fund.

2. Loan approval sought

- 2.1 Stubshaw Gardens (Woods Lane) Ltd is seeking a loan of £2.154m from the GM Housing Investment Loans Fund for the development of 14 new-build supported living apartments in Ashton-in-Makerfield. Planning permission was granted in May 2020. The loan will support a SME developer bring forward the redevelopment of a brownfield site and deliver new homes for young people with learning disabilities.

¹ These figures exclude loan offers that have not been taken up and are therefore withdrawn.

2.2 Further details of the development and proposed terms of the loan are included in the accompanying Part B report, to be treated as confidential on account of the commercially sensitive nature of the information.

3. Delegation

3.1 A delegation is sought to allow urgent recommendations for GMHILF funding to be approved in the period between the GMCA's March and May 2023 meetings. It is proposed that authority be delegated to the GMCA Chief Executive to approve projects for GMHILF funding and agree urgent variations to the terms of GMHILF funding previously approved by the Combined Authority.

3.2 Any recommendations approved under the delegation will be subject to the usual due diligence processes and will be reported to the next available meeting of the GMCA.

By virtue of paragraph(s) 3 of Part 1 of Schedule 12A
of the Local Government Act 1972.

Document is Restricted

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