

GREATER MANCHESTER COMBINED AUTHORITY

DATE: Friday, 15th December, 2023

TIME: 10.30 am

VENUE: Council Chamber, Manchester Town Hall Extension
(Entry via Mount Street Entrance), Manchester

AGENDA

9. Cost of Living and Economic Resilience 1 - 44

Report of Councillor Bev Craig, Portfolio Lead for Economy & Business and Councillor Arooj Shah, Portfolio Lead for Equalities and Communities

16. Exclusion of 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.

BOLTON	MANCHESTER	ROCHDALE	STOCKPORT	TRAFFORD
BURY	OLDHAM	SALFORD	TAMESIDE	WIGAN

PART B

18. Land Acquisition - Manchester - To Follow

3

Report of Eamonn Boylan, Chief Executive Officer,
GMCA & TfGM.

Name	Organisation	Political Party
Councillor Arooj Shah	Oldham Council	Labour
Councillor Tom Ross	Trafford	Labour
Councillor Mark Hunter	Stockport	Liberal Democrats
Councillor Gerald Cooney	Tameside Council	Labour
Councillor Neil Emmott	Rochdale	Labour
Councillor Eamonn O'Brien	Bury Council	Labour
GM Mayor Andy Burnham	GMCA	Labour
City Mayor Paul Dennett	Salford City Council	Labour
Councillor David Molyneux	Wigan Council	Labour
Councillor Bev Craig	Manchester CC	Labour
Councillor Nicholas Peel	Bolton Council	Labour

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 8 December 2023 on behalf of Julie Connor, Secretary to the
Greater Manchester Combined Authority, Broadhurst House, 56 Oxford Street,
Manchester M1 6EU

Greater Manchester Combined Authority

Date: 15th December 2023

Subject: Cost of Living and Economic Resilience

Report of: Councillor Bev Craig, Portfolio Lead for Economy & Business and Councillor Arooj Shah, Portfolio Lead for Equalities and Communities.

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 RESIDENTS' SURVEY AND COST OF LIVING DASHBOARD

GM Residents' Survey Headlines

- 1.1 The Greater Manchester (GM) Residents' Survey collects data seeking to explore and understand cost of living pressures from the perspective of the day-to-day impacts on GM residents. Latest Residents' Survey findings are based, in the main, on fieldwork completed in June/July and September (Waves 8 & 9 respectively). Where appropriate, interim findings from fieldwork completed at the end of November (Wave 10) have been included. Full Wave 10 findings will be published in mid-December.

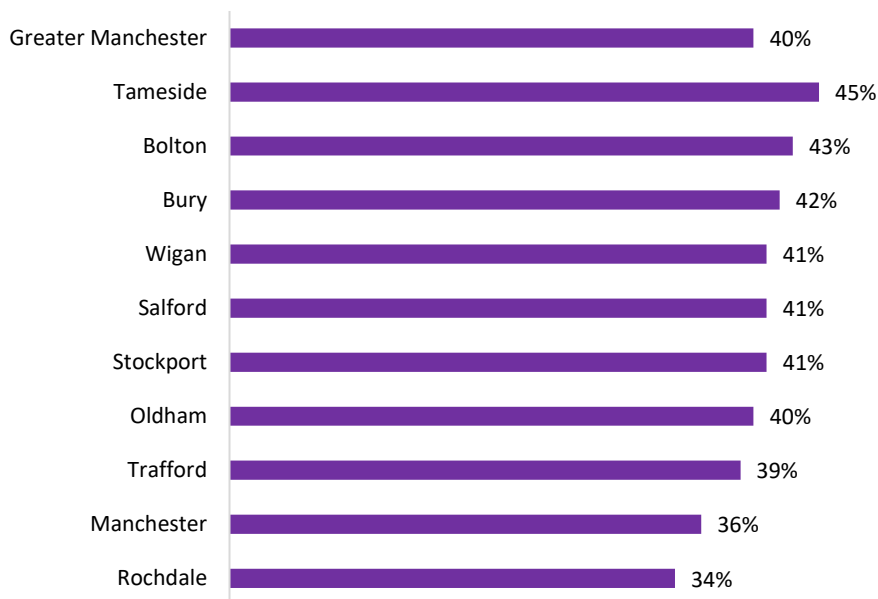
- 1.2 Recent survey results show some signs of improvement in cost-of-living impacts. In September 3 in 5 (58%) GM residents reported their overall cost of living had increased over the past month. This is an improvement since July (71%), however we anticipate that the November results will demonstrate that many residents across GM still feel impacted by a continued increase in cost-of-living month-on-month, and to a greater degree than elsewhere across Great Britain (GB). For example, data published by the Office for National Statistics (ONS) in early December shows that less than half (47%) of residents across GB say their household costs have increased in the last month. The latest picture in relation to debt and financial hardship, energy costs, food insecurity and rents/mortgages is summarised below.

Debt and financial hardship

- 1.3 As explained in the previous Cost of Living and Economic Resilience report, the ONS has devised a measure of financial vulnerability, based on four questions that have been regularly asked in national surveys and that are mirrored in the GM Residents' Survey. The questions relate to ability to cope with an unexpected expense; ability to save; borrowing behaviour; and affordability of energy bills. **Around 3 in 10 Greater Manchester residents were considered financially vulnerable in September according to this definition, with November survey results expected to show a similar picture.**

- 1.4 Some groups are more likely to be experiencing financial vulnerability than others. For example, financial vulnerability was highest among parents with children under five with almost half considered financially vulnerable. Approximately 4 in 10 of those aged 35-44, those with a disability and those earning below the Real Living Wage were also likely to be considered disproportionately financially vulnerable.
- 1.5 **Consistently, a higher proportion of residents across Greater Manchester compared with residents of Great Britain in general report borrowing more or using more credit.** Around one-third (34%) of Greater Manchester residents surveyed in September reported a year-on-year increase in their borrowing or credit use. Although a slight decrease from the 37% reported in July, this remains substantially higher than the Great Britain average of 25% that ONS reported earlier in 2023, and a similar figure (33%) is expected from the November GM survey results.
- 1.6 **The proportion of residents reporting some level of difficulty in managing their debt has increased since the summer.** 70% of respondents in September and 65% of respondents in July reported either that things are 'getting harder'; things are becoming 'difficult to manage'; or they are 'unable to manage'. The November survey provisional figures suggest an unchanged position. Many households in this situation are seeking help, although September data showed that around 2 in 5 have not sought any form of help up to now (including from debt support organisations, charities and similar).
- 1.7 Various reasons for not seeking help are cited and remain similar to those reported in the previous summary of the Residents' Survey findings – including a lack of clarity about the support that might be on offer, embarrassment / stigma, and other specific concerns (e.g., worry about impact on credit records). Local-level insight has been produced for the period May to September 2023, and Figure 1 shows how likely residents with debt issues are to seek help, depending on where they live. This analysis will be refreshed shortly with data collected in November and shared with districts.

Figure 1. Residents reporting difficulty with debt who say they have not sought help, by local authority of residence



Note: This relates to the respondents who say (I) that they are borrowing more or using more credit, compared to 12 months ago, and (II) that they are struggling with debt or things are getting harder.

Energy costs

1.8 Residents of Greater Manchester continue to report concerns around their energy costs. Around half (49%) of those paying bills found it ‘very difficult’ or ‘somewhat difficult’ to afford energy costs in September 2023. Early insights from the November survey suggest that this figure may have reduced slightly, and this is encouraging given that the equivalent figure in the July survey was 54%. However, the results are likely to show that the proportion of Greater Manchester residents finding it ‘very difficult’ to afford energy costs will remain substantially above the Great Britain figure (9%) reported by the ONS.

1.9 **The September survey showed that just over half of Greater Manchester residents are worried about heating their home this winter** (around 1 in 5 were ‘very worried’). Worry is more common among those within racially minoritised communities, those with a personal disability and households with children.

Provisional figures from the November survey suggest these headlines remain unchanged two months on.

Food poverty

- 1.10 The GM Residents' Survey has regularly included questions on food security to obtain an overall sense of the issue and its impacts. Residents are asked a suite of questions on, but not limited to: skipping meals, worrying about food running out, and not having enough money to buy food. Residents are then categorised as experiencing 'very low', 'low', 'marginal' or 'high' food security.
- 1.11 The November edition of the Residents' Survey revisited the issue of food security in depth. Provisional findings suggest that **close to half (48%) of households with children should be considered food insecure, that is they have either 'low, or 'very low' food security (was 53% in Dec 2022; 49% in Apr 2023). For households with no children, a quarter (27%) are considered food insecure (was 32% in Dec 2022; 32% in Apr 2023).**
- 1.12 Although both households with and without children appear to have seen slight drops in proportions considered food insecure when compared to results from December 2022 and April 2023, these were not statistically significant. This suggests a continued impact of cost of living across households, particularly for those with children.

Rents and mortgages

Slightly less than half (44%) of renters surveyed in September said it is difficult to afford their rent, which represented an improvement from July (52%). However, the September survey showed an increase in residents who are actually behind on their rent, with 17% reporting rent arrears (was 13% in July). This increase was found to be driven by those renting from local authorities or housing associations, as opposed to the private rental sector. In relation to owner occupiers, meanwhile, 4% of survey respondents said in September that they are behind on the mortgage payments. Interim findings from the November survey point towards some improvements but are likely to show that the proportion of renters behind on their rent continues to track above the Great Britain average.

Cost of Living Dashboard Headlines

- 1.13 **Almost one quarter (23.8%) of Greater Manchester households claimed Housing Support** (a combination of housing benefit and the housing element of universal credit) in May 2023. This proportion has remained fairly consistent since a rise following the pandemic. In May 2019, 20.7% of households were claiming Housing Support, increasing to 23.5% of households in May 2020.
- 1.14 Whilst the proportion of households claiming Housing Support has stayed relatively stable, the lack of uplift in Local Housing Allowance since 2020 and rapid increases in private rented tenancy costs means that private rented housing has become unaffordable for many households receiving Housing Support. As part of the 2023 Autumn Statement, UK Government announced Local Housing Allowance will be reset at the 30th percentile of local market rents in April 2024. This is planned as a one-off increase after which the allowance will be frozen in cash terms, and so its value is expected to fall relative to market rates over future years.
- 1.15 National data from Citizens Advice shows that on average there is a monthly shortfall of £148 between Housing Support and rent costs for clients dealing with debt issues. This is the biggest gap seen on record, an increase of a third when compared with the gap recorded in 2022. **Locally, October 2023 saw the most housing related**

enquiries made to Greater Manchester Citizens Advice teams on record. Over 3,000 issues were reported related to housing, an increase of 50% when compared with October 2022.

- 1.16 As noted above, the majority of respondents (53%) in the September wave of the Greater Manchester Residents' Survey stated that they found it very difficult or somewhat difficult to afford their energy costs. This is as high as 60% in some boroughs, such as Rochdale. As well as variation across Greater Manchester localities, there is disparity between residents. **National data from Citizens Advice shows 61% of disabled people are unable to top up their prepayment meter, compared to 39% of the general population.** In October 2023, Citizens Advice teams supported over 5,000 people with practical energy efficiency advice, over half of those helped had a disability or long-term health condition.
- 1.17 Residents' own perception of their financial status is captured through the Policing and Community Safety Survey, which surveys 3,250 members of the public each quarter across Greater Manchester. The most recent survey undertaken in June 2023 showed that 51% of residents can 'afford essentials and occasional luxuries'. This has consistently been the most common answer given since the survey began in September 2019.
- 1.18 The proportion of survey respondents reporting that they could afford 'essentials but nothing else' remained around 15% of all responses for the first two years of the survey. During that time, the proportion reporting that they could 'afford luxuries as well as essentials' consistently accounted for around 20-25% of all responses. However, the most recent data shows that **the proportion reporting being able to 'afford essentials but nothing else' has risen to 18%, while the proportion reporting they could 'afford luxuries as well as essentials' fell to 17%.**
- 1.19 The latest version of the dashboard can be viewed live at the following link (and is attached as a PDF report): [Cost of Living Dashboard](#)

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

- 2.1 To mitigate the impacts of the cost of living crisis experienced by GM residents (as outlined in Section 1), the GMCA is developing a policy response including activities described below.

GM Cost of Living Response Group

- 2.2 The GM Cost of Living Response Group met in October with a focus on the impact of the cost of living crisis on Traveller Communities. GMCA is now convening a Gypsy & Roma Traveller Task and Finish Group to specifically focus on issues impacting on these communities and will include cross-sector partner representation.
- 2.3 The GM Coalition of Disabled People also gave an update on recent information obtained through a Freedom for Information request that showed that in GM there was a wide variance across Local Authorities in the proportion of Household Support Fund (HSF) allocated to disabled people. Further work is being undertaken to identify if this data reflects a real disparity in allocations or if it highlights an issue in which the national data is captured. As reported in the GM Residents' Survey findings, disabled people are disproportionately disadvantaged by the cost of living crisis. The most recent government guidance was amended to ensure that Local Authorities consider the needs of disabled people when allocating HSF.

Establishment of Warm Spaces Winter 23/24

- 2.4 A network of Warm Spaces is being established across GM this winter in recognition that the colder months will once again be challenging for many residents facing rising cost of living pressures. All Warm Spaces are free to access and designed to be a safe, warm, inclusive, and friendly environment. All Warm Spaces providers are encouraged to sign up to the National Warm Welcome Spaces website which provide useful resources and funding opportunities.

- 2.5 These spaces will also be used to provide wraparound support for those that use them. This includes encouraging charitable organisations to sign up with the Good Things Foundation to distribute sim cards to residents providing free data to deliver the “Local Energy Advice Demonstrator” (LEAD).
- 2.6 The Good Things Foundation are also working to sign up charitable organisations to help deliver the “Local Energy Advice Demonstrator” (LEAD). LEAD is a £2.14m initiative funded by the Department for Energy Security & Net Zero and the North West Net Zero Hub. The project will look at how energy saving advice can be made clearer and easier to access, helping Greater Manchester residents understand the support and funding available to them and encouraging the uptake of domestic energy saving measures in turn. It will focus on providing advice in-person, with support also available over the phone and online, with a particular goal of reaching residents who might not otherwise be supported.

Food Poverty

- 2.7 A roundtable event hosted by Rev. Ian Rutherford (Chair of the GM Food Security Action Network) took place on Wednesday 15th November with representatives from major supermarkets and GM food manufacturers. There was a commitment to support the increase in the uptake of the Healthy Start Scheme with supermarkets agreeing to a range of initiatives including displaying information near to eligible products and using their internal radio broadcast system to promote the scheme to customers.
- 2.8 Work is ongoing through the GM Food Security Action Network to overcome the logistical challenges for smaller food charities to access food from supermarkets and food manufacturers at wholesale prices.

Joint Work with Energy Providers – GM Disabled People’s Panel and British Gas Energy Trust Fund

- 2.9 The Greater Manchester Disabled People’s Panel is convened by the Greater Manchester Coalition of Disabled People (GMCDP) in partnership with GM Mayor

Andy Burnham and the GM Combined Authority (GMCA). There are 18 disabled people's organisations on the panel drawn from across the city region.

- 2.10 In summer 2022, the panel undertook the Greater Manchester Big Disability survey to quantify what they were already hearing from member organisations about the extent of increasing poverty. The survey identified a gap in provision of accessible independent advice.
- 2.11 As a consequence of the panel's attendance at the Mayor's energy round table event last year, they were approached by British Gas Energy Trust (BGET). BGET have now provided funding to develop a proof of concept for a delivery model for the provision of advice by disabled advisers to disabled residents in Greater Manchester. The areas of advice included will be part of this scoping exercise and could be money, energy, welfare benefits, social care, and/or housing.
- 2.12 The principal objective of this proof of concept will be to define a recommended advice provision model that could be used for future funding bids. A stakeholder engagement event is scheduled for 29th November to seek views on how to best design this model, and explore how it would complement existing service provision and work effectively within the current advice ecosystem.

Household Support Fund

- 2.13 During the recent Autumn Statement there was no mention of the DWP administered Household Support Fund (HSF). This fund has been made available to councils across England in response to the cost of living crisis, supporting residents to pay for energy bills, groceries or other essentials. The fund allowed flexibility in how local authorities spent their allocation to support local people, and has been used to support communities across GM.
- 2.14 The fund was allocated based on a combination of population size and relativity with regards to the indices of multiple deprivation. Since the inception of the HSF in October 2021, GM local authorities have received a total of £134.6m with £53.8m of that amount received in 2023/24.

- 2.15 In the weeks following the Autumn Statement it has become apparent that Government is unlikely to be extending the HSF beyond March 2024. Through the GM Cost of Living Response Group, the GMCA is seeking to anticipate the inevitable impact of this funding being withdrawn, and is sharing insight with the Local Government Association who are coordinating a national response on behalf of local government.
- 2.16 To date, local authorities have used the fund to support a range of local measures including extending Free School Meal provision, warm spaces, dedicated support to specific communities (in particular families with young children entitled to free school meals, older people entitled to pension credit and disabled people) and providing an important safety net for families facing the greatest hardship. The HSF has played an important role in bolstering existing local crisis support, and the withdrawal of circa £50m fund per annum from GM's local authorities is seen as significant.

3. HEADLINES FROM GM ECONOMIC RESILIENCE DASHBOARD

- 3.1 The UK economy is showing signs of stagnation with no growth in Q3 2023 after only slight growth in the second quarter (0.2%). Looking forwards, the UK Consumer Confidence Index remains negative at -30, and the UK Purchasing Managers Index shows expected contractions in the manufacturing, construction, and service sectors. **At the local level, the GM Index, which measures business sentiment across a range of metrics, fell for the second consecutive quarter to 20.4.** This was particularly driven by falls in manufacturing, construction and export sales, and advanced export orders.
- 3.2 More positively, **inflation dropped to 4.6% in the year to October** partly as a result of interest rates set by the Bank of England remaining at 5.25% since August. This lower inflation is likely to have contributed to the proportion of local businesses experiencing rising costs as surveyed by the Business Growth Hub which fell by 5 percentage points from August to October.

- 3.3 The largest downward contribution to the UK inflation rate came from housing and household services, which fell to 1.9% in the year to October down from 5.7% in September. This was driven by decreases in prices of gas and electricity by 31.0% and 15.6% respectively. There were also downwards contributions to inflation from food and non-alcohol beverages prices, which fell to 10.1% down from 12.2% in September.
- 3.4 Despite the fall in the inflation rate over the past year, prices remain high compared with two years earlier. **Compared to October 2021, the price of gas is 60% higher, electricity 40% and food 30% higher.**
- 3.5 The falling rate of inflation appears to be positively impacting business cashflow at the Greater Manchester level. The Greater Manchester Chamber of Commerce Quarterly Economic Survey finds that **over Quarter 3 2023 cashflow improved for manufacturing, construction and services businesses in Greater Manchester.** This is supported by the Business Growth Hub survey which has shown falling rates of businesses experiencing cashflow issues since March 2023 (from 21.3% to 14.4%). The Business Growth Hub survey indicates potentially positive implications for business growth as **the proportion of businesses suspending business investment almost halved between March and August 2023 (from 7.9% to 4.2%).**
- 3.6 The latest version of the dashboard can be viewed live at this link (and is attached as a PDF report): [GM Economic Resilience Dashboard](#)

4. DEVELOPING RESPONSE TO THE IMPACTS ON BUSINESSES

In response to the economic climate outlined in Section 3, partner organisations across Greater Manchester continue to support GM businesses to grow. Recent updates on these activities are outlined below.

Growth Company and Business Growth Hub Services

- 4.1 The Growth Company (GC) and GC Business Growth Hub (BGH) provide a range of core business support programmes commissioned by the GMCA, UK Government and others. GC BGH was recently awarded £7.5m from the UK Shared Prosperity Fund to deliver a comprehensive offer of support to Greater Manchester businesses until March 2025. As well as supporting with day-to-day queries and promoting growth, businesses will be offered practical and specialised support based on their needs and ambitions in areas such as accessing finance, innovation, and decarbonisation. A team of advisers will also be allocated to work closely with each local authority to ensure support aligns with local provision and is accessible for all.
- 4.2 GC has also recently launched the new investment portal, 'Simplifi'. This online portal aims to help business owners to get a better understanding of the finance and investment options available to them and how to access the right products and services.

Real Living Wage

- 4.3 With GM recognised as the first Living Wage City Region in the UK, there are now over 700 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. This number of accredited employers exceeds the original target for at least 650 employers in GM to be accredited by November 2024 by 76 employers.
- 4.4 The real living wage currently stands at £12.00, in contrast to the National Living Wage (minimum for over 23s) at £10.42 and the Minimum Wage (for those under 23 but over 21) at £10.18. The UK Government has accepted the recommendations of the Low Pay Commission and will be raising the national minimum and national living wages for those aged 21 and over to £11.44 from 1 April 2024.

Investment Zone Programme

- 4.5 GMCA is working with government to agree an investment zone package for the city region. The Investment Zone programme invites city regions around the UK to

develop growth plans for a priority sector: Greater Manchester's will focus on advanced materials and manufacturing.

4.6 Investment Zones are sector development plans which grant city regions:

- Flexible funding for interventions to support growth. Places can select their incentives from a set of direct funding support for projects or tax incentives. GM has chosen to draw down all of the resource as direct funding, with no tax incentives.
- Two sites of up to 600 hectares in total where Greater Manchester can retain the growth of business rates for 25 years.

4.7 UK Government announced Greater Manchester's Investment Zone programme within the 2023 Autumn Statement. It was also announced that the wider Investment Zone programme will be extended in all eligible places from 5 to 10 years and the available funding will be doubled.

4.8 GMCA, Districts, universities and other partners are developing the funding proposals across the policy areas determined by Government: infrastructure, planning & development, skills, local business support and research & innovation. £5m has been allocated to business support programmes, working to increase the level of innovation in SMEs, attract inward investment, and develop supply chains into new businesses. GMCA is working with partners to finalise the detail of this package to be spent from 2024/25 to 2028/29.

Innovation Ecosystem Navigation Service

4.9 The procurement of the Innovation Ecosystem Navigation Service, funded under intervention E19 of the UK Shared Prosperity Fund, has been completed and the contracting process is underway. The service will support businesses to bring innovative ideas to market faster, through focused help on identifying parts of the ecosystem which can move them towards commercialisation. This is backed by a flexible grant fund, that can be used to enable access to innovation assets, specialist

services and other support if it can demonstrably accelerate the journey to a marketable product or service.

Greater Manchester Innovation Accelerator

- 4.10 Greater Manchester was selected as one of three Innovation Accelerators by UK Government in the Levelling Up White Paper in February 2022. The project will pilot proof of concept solutions working towards the vision of the Greater Manchester Innovation plan. All 10 of Greater Manchester's [Innovation Accelerator projects](#) have now signed their grant offer letters and moved into delivery. Several of the GM projects are focused on supporting SMEs from across GM's frontier sectors to bring innovations to the market, with a mixture of part and fully funded support and direct grant awards in place to help SMEs bring forward new product and service offerings.

This page is intentionally left blank

Greater Manchester Cost of Living Dashboard

Housing and Homelessness

Welfare and Work

Food

Fuel and Energy

Fire

Crime and Incidents

Digital Exclusion

Health and Wellbeing

Contact Us

Glossary

The Greater Manchester 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 GM local authority, the city region as a whole, the North West and the whole of England. The indicators that are included in this dashboard, cover between April 2019 and the present day, 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.

Page last updated: 22.11.2023

Page next update: 12.01.2024

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



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.](#)

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 Feb 2023, Consumer Confidence Index stood at -38, a 7 point increase from Jan 2023.



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%).





Housing and Homelessness

Housing and Homelessness

Welfare and Work

Food

Fuel and Energy

Fire

Crime and Incidents

Digital Exclusion

Health and Wellbeing

Contact Us

Glossary

Housing costs account for a significant proportion of household expenses and so understanding the trends that are occurring in this area and the effect changes are having, is key to understanding the cost of living crisis. For the most vulnerable in society, becoming homeless and/or residing in temporary accommodation is a real risk of the cost of living crisis and so these metrics have also been included to give a full understanding of the situation. Whilst a relevant data source has not been identified, it is key to note that housing condition, safety and suitability are also key areas to understand in relation to housing and rising cost of living.

It is key to note that housing housing condition, safety and suitability are also key areas to understand in relation to housing and rising cost of living. Data in this area is particularly hard to source and where possible has a significant lag. However, DLUHC data on housing stock condition in 2019 (published in 2023) shows 17.1% of inhabited dwellings across Greater Manchester are considered non-Decent. This is higher than the England average (16.7%) and the London average (14%). The proportion of non-Decent dwellings (across all tenures) in Manchester is particularly high, whereby 19.2% of all dwellings are considered non-Decent.

Since the beginning of the cost of living crisis, there has been an increase in the number of households presenting as homeless at their local authority, an increase in households loss of home due to the landlord wishing to sell or re-let the property and increase in households in temporary accommodation.

Page last updated: 22.11.2023

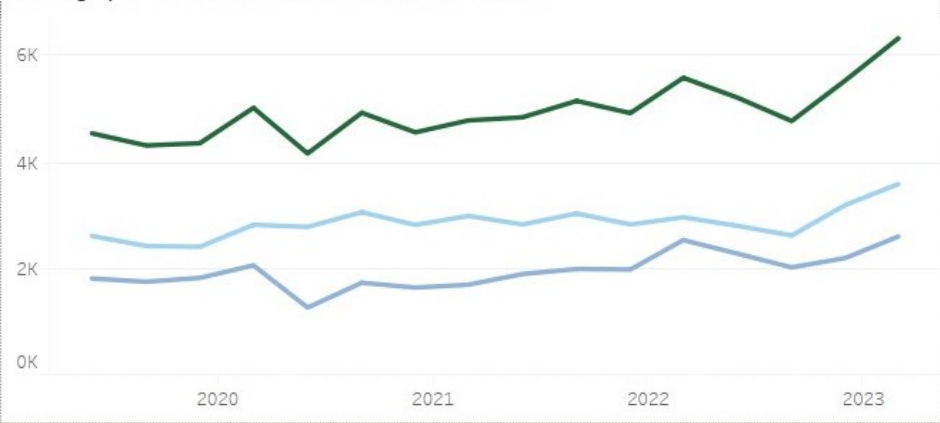
Page next update: 12.01.2024



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

Local Housing Allowance (LHA) affects the amount renters are entitled to when living in a privated rented tenancy. After a period of disruption to LHA rates between 2011-2020, in April 2020 LHA rates were restored to cover the bottom 30% of rents (in a response to the pandemic) meaning that someone could afford to live in a rental property equal to or below the lowest 30% for the local area. At this point, LHA rates were frozen and between April 2020-April 2022 the bottom 30% of rents rose by around 5%, creating a shortfall of £27 a month, on average between rents and LHA rates.

Housing Options: initial assessments and duties owed



A relief duty applies when a local authority is satisfied that an applicant is homeless and eligible for assistance, in this case the authority is required to 'take reasonable steps to help the applicant to secure that suitable accommodation becomes available for the applicant's occupation' for at least six months. A prevention duty applies when a local authority is satisfied that an applicant is threatened with homelessness and therefore the authority is required to 'take reasonable steps to help the applicant to secure that accommodation does not cease to be available.'

Households owed a homelessness duty, by reason for loss (or threat of loss) of last settled home, by tenure



In this metric, those reasons identified as non-cost of living related include anti-social behaviour, tenant complaint of disrepair, violence within the household and so on. Over the quarters presented, there is an increase in households who have lost their last settled home in an assured shorthold private rented tenancy in the most recent quarters and the proportion of these that were caused by the landlord wishing to sell or re-let the property is increasing also.

Housing Options - choose ar..

- Bolton
- Bury
- England
- GM

Housing Options

- Households given an ini..
- Households owed a pre..
- Households owed a reli..

Homelessness Duty - cho..

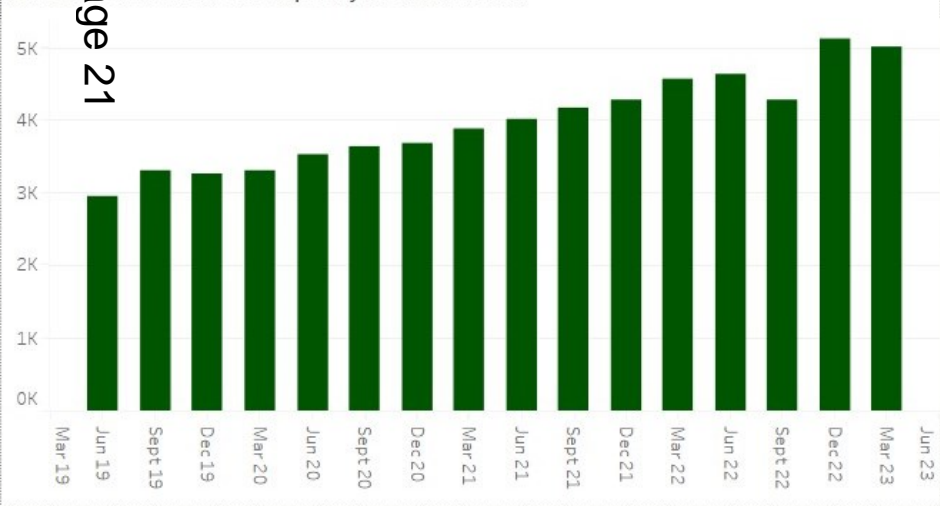
- June 2019
- September 2019
- December 2019
- March 2020

Homelessness Duty

- Rent Arrears
- Tenant abandoning
- Family and friends no..
- ...

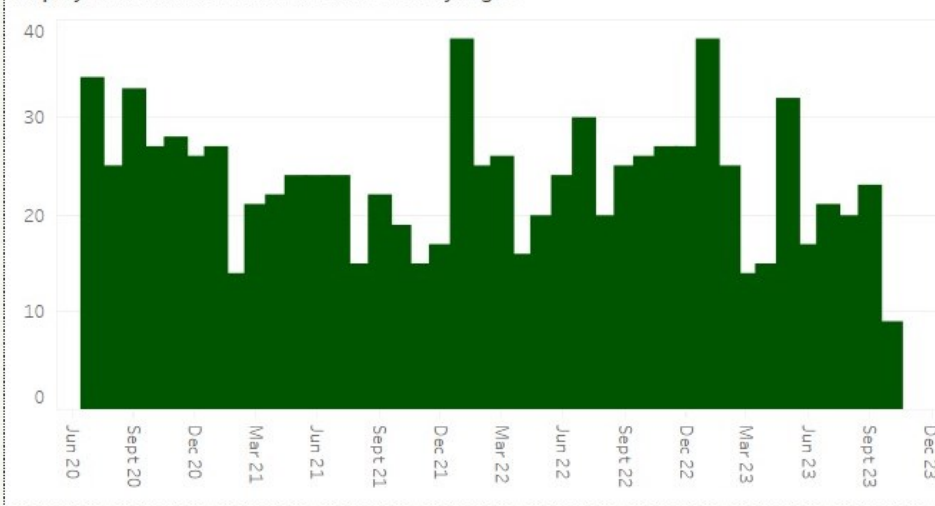
Where is this data from?

Number of households in temporary accommodation



National homelessness charity Shelter argues the increase of households in temporary accommodation (74% increase across the country in the past decade) is driven by a chronic shortage of social homes and an over-reliance on grossly expensive and unstable private renting. This data represents a snapshot of the number of households in temporary accommodation on the last date of each quarter. There is a further breakdown of this metric, by local authority, via the link to the right.

Employed Individuals referred to A Bed Every Night



A Bed Every Night is cost free for those accessing the accommodation and no housing benefit or rent payment is required, whereas all other forms of temporary accommodation can be expensive, particularly for those who don't qualify for full housing benefit as they are working. This means that those who are in employment may be referred into ABEN due to cost effectiveness rather than best fit for accommodation. There is a further breakdown of this metric, by local authority, via the link to the right.





Housing and Homelessness

Housing and Homelessness

Welfare and Work

Food

Fuel and Energy

Fire

Crime and Incidents

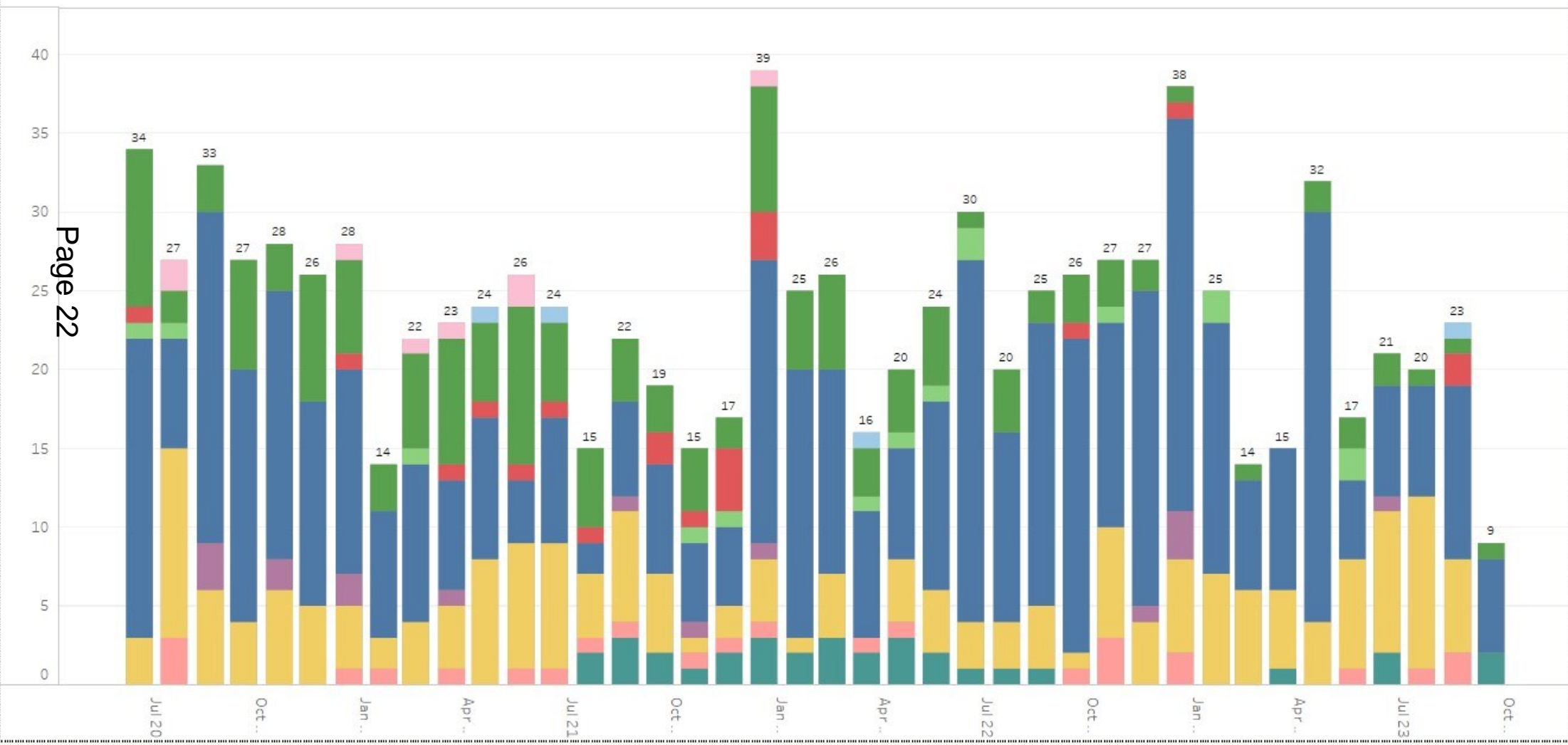
Digital Exclusion

Health and Wellbeing

Contact Us

Glossary

Employed Individuals referred to A Bed Every Night



- 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.

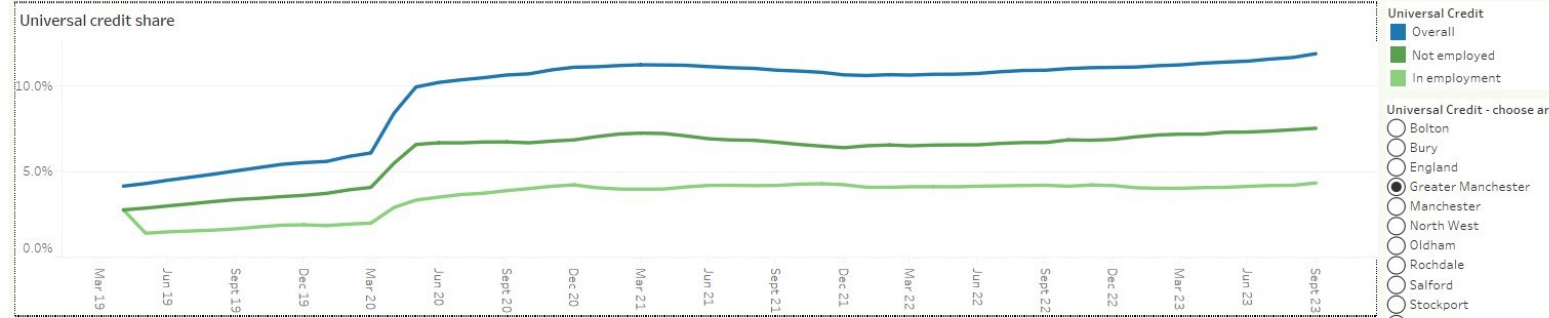


Welfare and Work

- Housing and Homelessness
- Welfare and Work
- Food
- Fuel and Energy
- Fire
- Crime and Incidents
- Digital Exclusion
- Health and Wellbeing
- Contact Us
- Glossary

Assessing the cost of living crisis in relation to welfare support, wages in real terms once adjusted for inflation and local authority support, such as council tax support/relief measures, allows for a greater understanding of GM residents' experience of the cost of living crisis in relation to welfare and work. This page also links to the GM Citizens Advice dashboard which details the issues raised by Greater Manchester residents' with Citizens Advice, since 2020, with a particular focus on cost of living related issues. Finally, the page explores residents' perception of their finances through related survey questions. Since the cost of living crisis began, wages in real terms are falling for Greater Manchester residents, there has been a small increase in the proportion of residents claiming universal credit but a decrease in households receiving council tax support.

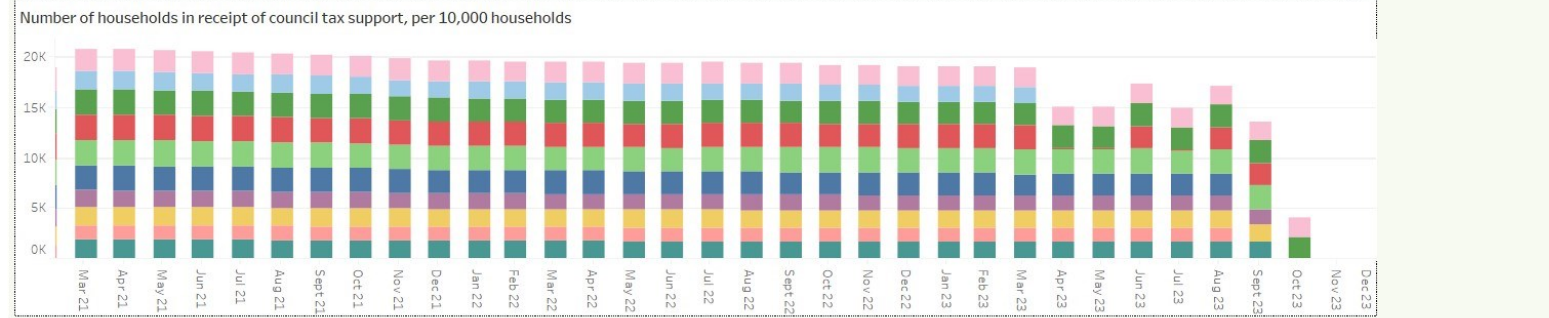
Page last updated: 22.11.2023 Page next update: 12.01.2024



The proportion of residents claiming Universal Credit, as an overall proportion of the population as well as broken down by those who are in employment and unemployed. Universal Credit has replaced legacy benefits for most people (such as legacy benefits include housing benefit, child tax credit, income support) and is paid monthly.



Whilst inflation has risen throughout the cost of living crisis, median monthly pay (adjusted for inflation) shows that wages in real terms, have been falling since the end of 2022 for Greater Manchester residents.



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.

- Universal Credit
- Overall
 - Not employed
 - In employment
- Universal Credit - choose ar..
- Bolton
 - Bury
 - England
 - Greater Manchester
 - Manchester
 - North West
 - Oldham
 - Rochdale
 - Salford
 - Stockport
 - Tameside
 - Trafford
 - Wigan

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

Page 23

Nationally, Citizens Advice helped over 2.5 million people in the 2021-2022 financial year. Understanding the issues presented to Citizens Advice, by Greater Manchester residents provides insight into issues relating to Welfare and Work that haven't previously been accessible.

The Citizens Advice, Greater Manchester dashboard presents the number of issues reported to Citizens Advice teams on a monthly basis across all 10 Greater Manchester LAs, dating back to January 2020.

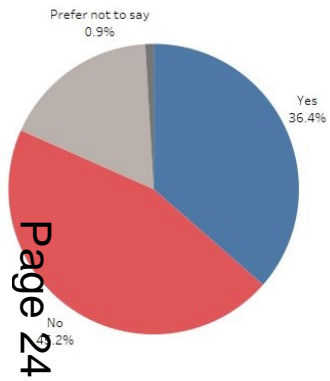
The issues are presented as main issue (including things such as Debt, Housing and Employment) and then broken down further into Level 2 and Level 3 issues which allow for further granularity on these issues.

The data is available at ward level and can show demographic breakdowns as well as the access channel through which the GM resident made their issue known.

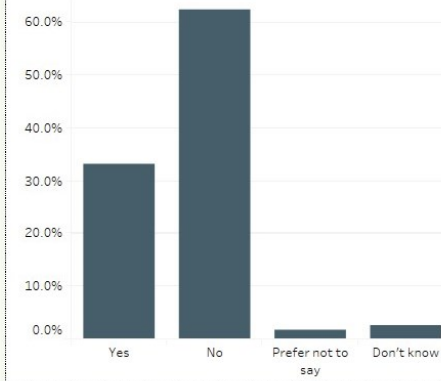
Click the Citizens Advice, Greater Manchester logo to access this dashboard.

Where is this data from?

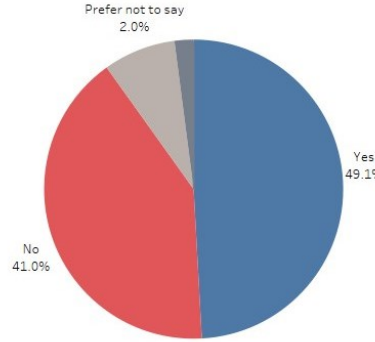
In view of the general economic situation, do you think you will be able to save any money in the next 12 months?



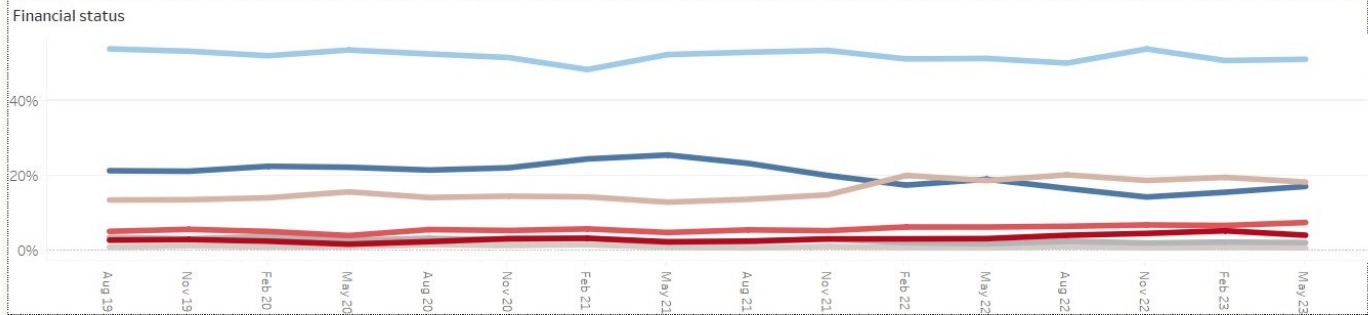
Have you had to borrow more money or use credit than usual in the last month, compared to a year ago?



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



Questions from Wave 3-9 of the Greater Manchester Residents' Survey, conducted between September 2022 - September 2023. These questions allow for analysis of residents' perception of their experience of welfare and work in relation to the cost of living crisis.



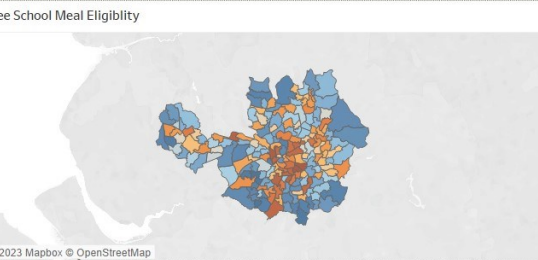
The Policing and Community Safety Survey is commissioned with the aim of understanding public perceptions of personal and community safety, ran by an independent market research agency and commissioned by the GMCA. Whilst having a focus on personal and community safety, the survey also includes a question which focuses on financial status, asking people 'which of the following statements best describes your current circumstances...?'

The survey is conducted each quarter and consists of 3,250 interviews with members of the public (325 from each GM local authority). People take part voluntarily and are contacted either via telephone, online or face-to-face to complete the survey.

All respondents must be 16 or over and a resident of Greater Manchester. The sample are selected to be representative of the age, gender and ethnicity of each local authority.

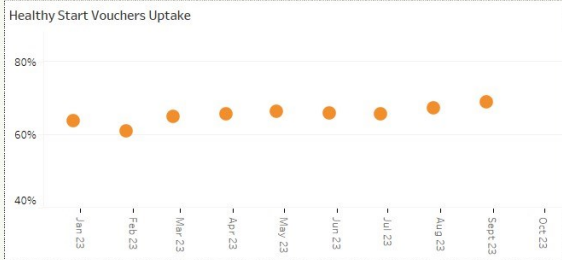


Inflation rises and households struggle to pay bills, the cost of food can become a stressor and so it is key to track how the cost of living crisis is affecting food distribution services and recognise where peaks are... Page next update: 12.01.2024



Percentage of children eligible for free school meals, by ward. Across England, all children in reception, year 1 and year 2 are entitled to free school meals.

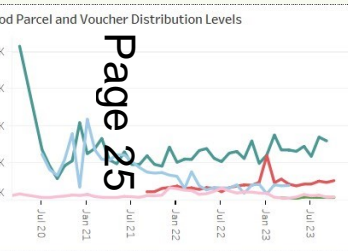
Free school meals help ensure that the children who receive them get at least one nourishing and hot meal, per day. The government calculates that a school meal costs £2.41.



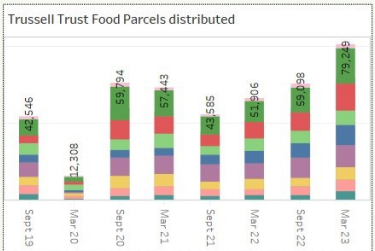
The percentage of healthy start vouchers taken up by those eligible across each local authority in GM, in comparison with the GM average.

Citizens Advice Greater Manchester estimate that around £4 million worth of vouchers is going unclaimed across the region.

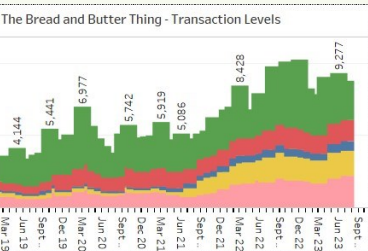
FSM - Choose month: May 2019, October 2019. FSM - Choose authority: Bury, Manchester, Oldham, Rochdale, Salford, Stockport. Healthy Start - Choose Area: Bolton, Bury, Greater Manchester, Manchester, Oldham, Rochdale. Area: Greater Manchester.



As the number of vouchers distributed across Oldham (further food services are included for Oldham from January 2023). For example, this number includes all free food parcels, vouchers and meals but those supplied by Compassion in Action are not included.

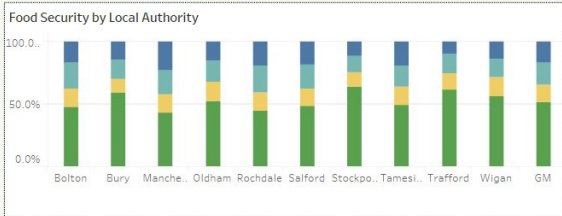


The total number of food parcels distributed by food banks from within the Trussell Trust network, across GM using mid-year statistics.



The number of transactions, per month, in the 5 local authorities that 'The Bread and Butter Thing' operate in. TBTT's mobile food clubs give access to nutritious and affordable food taken into the heart of communities starved of money, food and resources.

Where is this data from?



Level of Food Security: Very low, Low, Marginal, High.

Questions from waves 1-9 of the Greater Manchester Residents' Survey, conducted between February 2022 - September 2023.

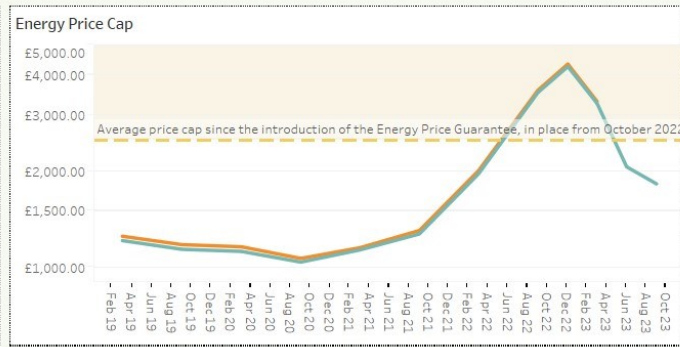
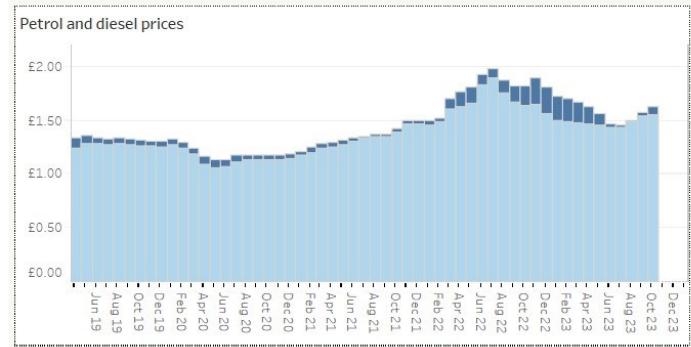
Food security scores are calculated through responses to the questions that respondents are asked during the Food Security section of the GM Residents' Survey. These questions were asked in waves 1-6 of the GM Residents' Survey, which were conducted between February 2022 - May 2023.



Fuel and Energy

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 petrol and diesel prices and 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: 22.11.2023 Page next update: 12.01.2024



Fuel Type

- Diesel Prices
- Petrol Prices

Payment Methods

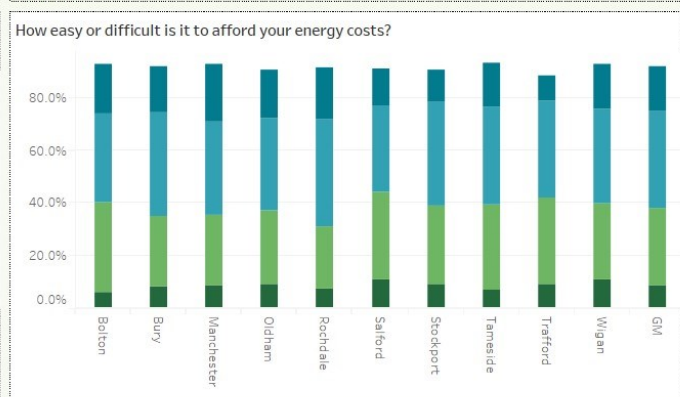
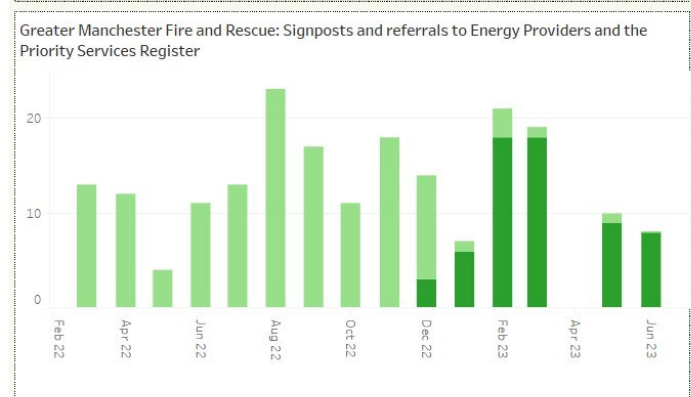
- Direct Debit Payment
- Pre-Payment

Page 26

Monthly average 'pay at the pump' prices for petrol and diesel, 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 (from 01/10/2022).

Pre-payment meters require users to pay in advance before they use energy, as well as a standing charge (so even if no power is used, a payment will still be required). Whilst there are a multitude of reasons a household may have a pre-payment meter for their energy, it is generally the case that they are most expensive. From July 2023, households without a pre-payment meter will no longer receive an Energy Price Guarantee discount on their gas and electricity bills. This is because the Ofgem price cap will be lower than the Energy Price Guarantee level, meaning households will pay the rate set by the price cap.



Level of difficulty

- Very difficult
- Somewhat difficult
- Somewhat easy
- Very easy

Signposts and Referrals

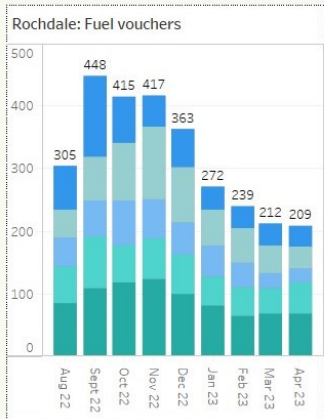
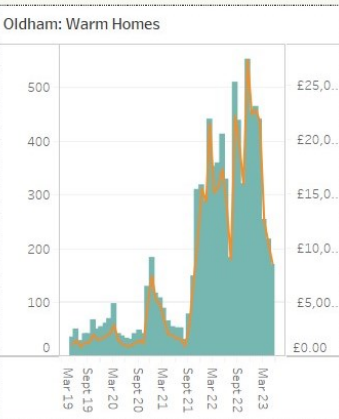
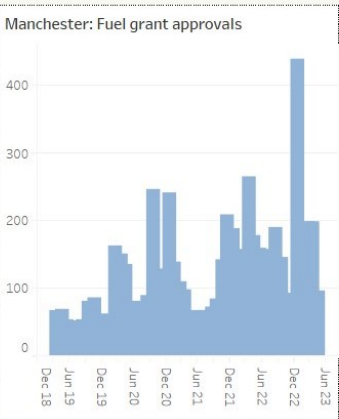
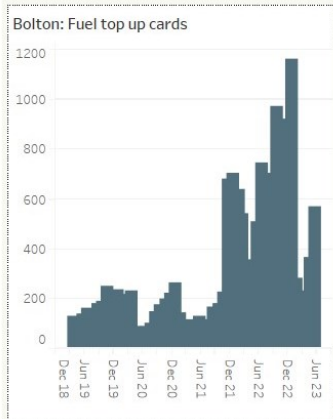
- Energy Provider
- Priority Services Register

Signposts and referrals to Energy Providers, by GMFRS crews involves referring households to their own energy supplier in order to facilitate engagement between the two to ensure the household are able to keep safe and warm at home. Suppliers offer a wide range of services from gas safety checks, to supporting affordable warmth, priority services, cooker cut off valves, maintenance issues etc. Action taken by the supplier following a signpost to them will depend on the reason for referral, the services the provider offers and the householders' eligibility and choices.

The Priority Service Register is a free service offered throughout the energy industry available to domestic customers, providing extra support and advice to vulnerable customers who may need additional assistance with their energy supply. Services include prioritisation in an emergency such as a power cut, help with pre-payment meter access, translation, free gas safety checks and so on.

Question from waves 3-9 of the Greater Manchester Residents' Survey, conducted between September 2022-September 2023. This question was asked online and over the phone to respondents.

Whilst this question captures an understanding of those who find it difficult to afford their energy costs, it does not capture all vulnerabilities in this area. For example, those who use dangerously low levels of energy (in an effort to reduce costs) may not report that they are having difficulty in affording, because their costs are low, but they are still struggling greatly.



Where is this data from?

Rochdale Fuel Vouchers - To...

- Heywood
- Middleton
- Pennines
- Rochdale North
- Rochdale South

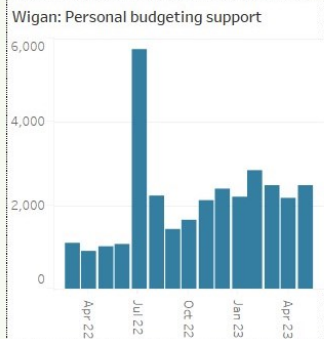
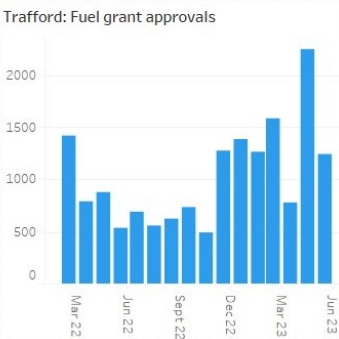
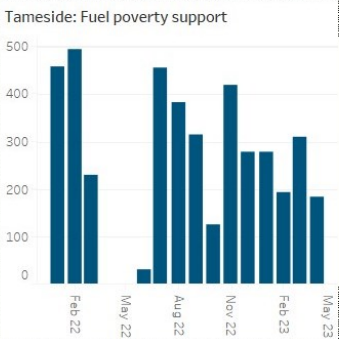
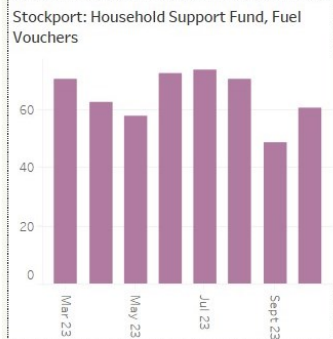
The number of eligible households who have received top up cards for gas and electric key or card meters.

The number of unique approvals of fuel grant applications in Manchester. 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 way of Fuel Vouchers.

Please note, when fuel voucher support was first introduced in 2019, families could only claim support once per year. When the pandemic hit, this was changed to twice per year and in 2022 currently stands at four times per year. There must be a gap of at least a month between support claims. The support was originally capped at £30 per family and this has now increased to £50. There are some limitations on those that can claim through this sc...

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



Fuel vouchers issues for residents, funded through the Household Support Fund.

Utilities payments made through the household support fund programmes in Tameside, please note due to these being utility related, 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. As of June 2023, the Household Support Fund is in between grant periods and as such applications for fuel/utilities support are closed and no payments have been made.

The number of unique approvals of fuel grant applications in 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. From May 2023, the award amount has increased from £50 to £100 and is a one off payment to help residents with food/fuel/utilities. Eligible customers can apply twice in a 12 month period and therefore data from this point is not comparable to previous data submitted.

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.



Fire

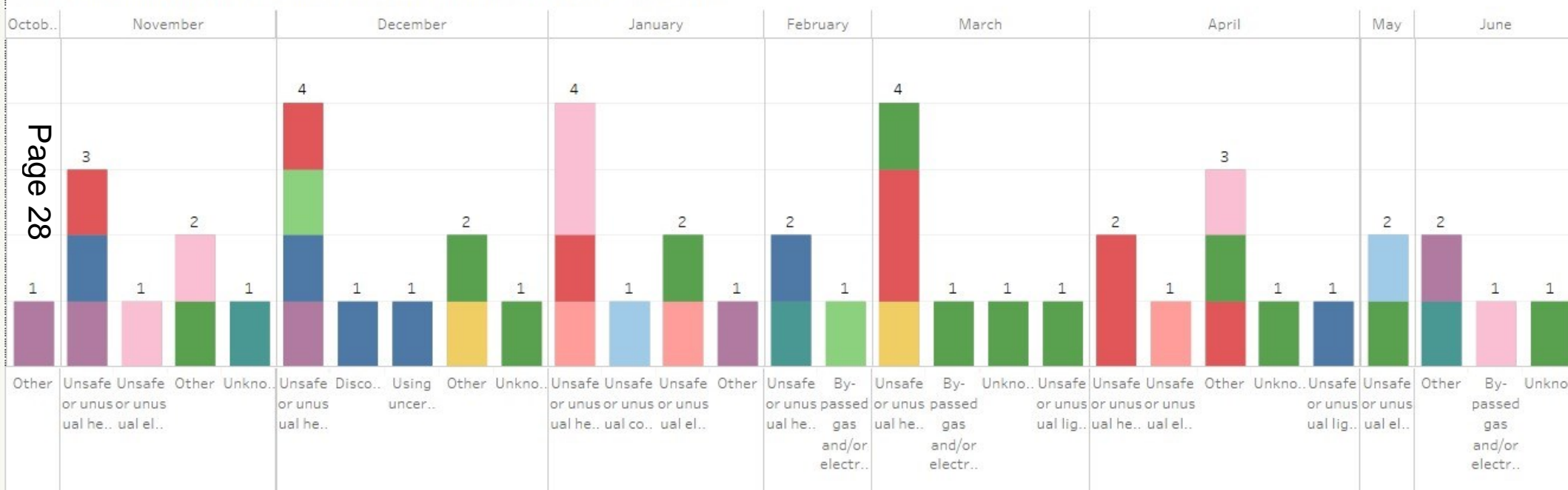
[Housing and Homelessness](#)[Welfare and Work](#)[Food](#)[Fuel and Energy](#)[Fire](#)[Crime and Incidents](#)[Digital Exclusion](#)[Health and Wellbeing](#)[Contact Us](#)[Glossary](#)

As the cost of living is rising for Greater Manchester residents, there is concern that we could see a rise in the number of cost of living related fire incidents. Cost of living related questions were added to the Incident Recording System at Greater Manchester Fire and Rescue Service in October 2022, to understand how cost of living is effecting behaviour change in relation to fire safety.

Page last updated: 10.10.2023

Page next update: 12.01.2024

Cost of Living related incidents recorded by Greater Manchester Fire and Rescue Service



Filter by area

- Bolton
- Bury
- Manchester
- Oldham
- Rochdale
- Salford

Filter by month

- October 2022
- November 2022
- December 2022
- January 2023
- February 2023
- March 2023

Where does this data come ..

Area

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

A cost of living related incident refers to an incident that has resulted from unusual, unsafe or risky personal behaviour and/or neglect of, or adaptations to, the dwelling/premises due to factors related to financial hardship or poverty.

The incidents reflected here are based on the subjective judgement of the crews attending the incident and are recorded as either 'Yes' whereby it was clear to the crews that the incident was cost of living related, or 'Don't know' where they believe this to be the case based on something they've seen or been told but aren't as confident.

Incidents classified as 'other' can include a range of fire and personal safety related issues, unspecified on the GMFRS Incident Recording System. 'Unknown' incidents are when the crews have not answered relevant question on the incident recording system.



Crime and Incidents

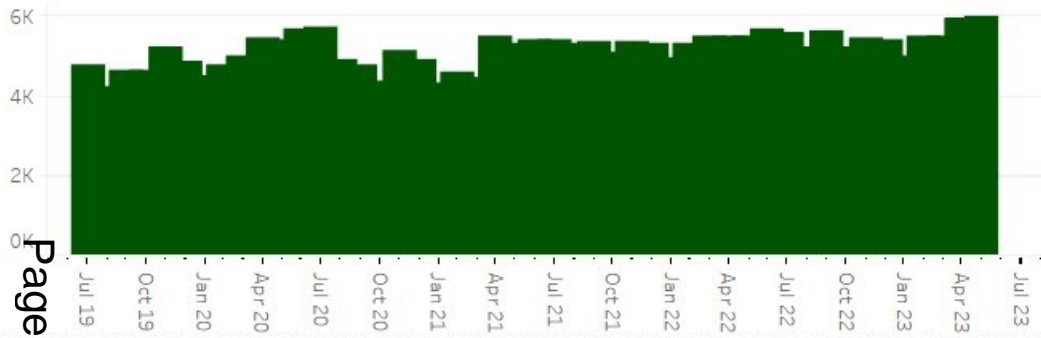
[Housing and Homelessness](#)[Welfare and Work](#)[Food](#)[Fuel and Energy](#)[Fire](#)[Crime and Incidents](#)[Digital Exclusion](#)[Health and Wellbeing](#)[Contact Us](#)[Glossary](#)

As we experience a rising cost of living, concern is increasing that we could see a rise in crime as a result. Whilst evidence does not yet support a link between rising cost of living and an increase in acquisitive crime and domestic abuse incidents, this page aims to monitor the relationship between an increased cost of living and these types of crime.

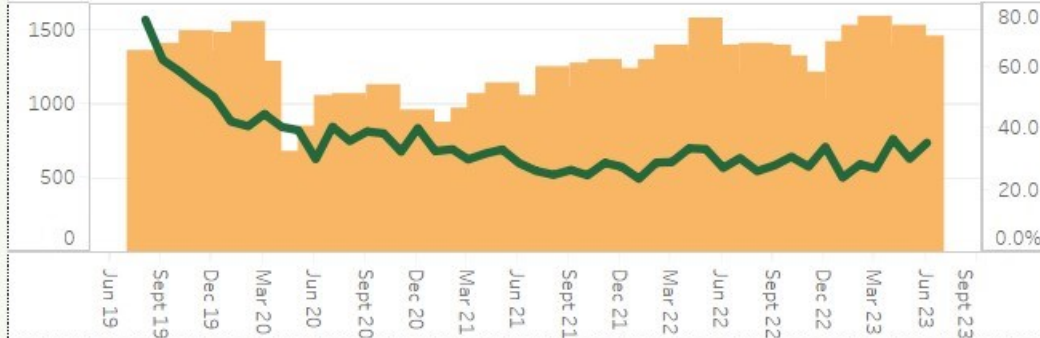
Page last updated: 09.08.2023

Page next update: 12.01.2024

Domestic Abuse Incidents



Shoplifting



Shoplifting

- % Of Crimes By First Time Offenders
- Total shoplifting offences

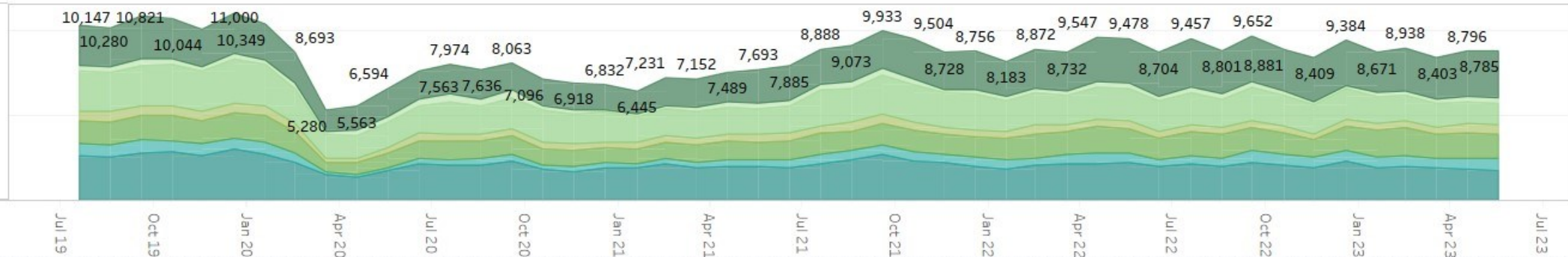
National charity, Women's Aid, found that 66% of survivors reported their abusers use rising cost of living and concerns about financial hardship as a tool for coercive control and 73% of women living with and having financial links with the abuser said that the cost of living crisis had either prevented them from leaving or made it harder for them to leave. 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 6 months of the data relating to first time offenders should be ignored as at this point, all offenders were unknown and so this doesn't represent a particular peak of first time offending.

Where is this data from?

Acquisitive Crime



Crimes Recorded

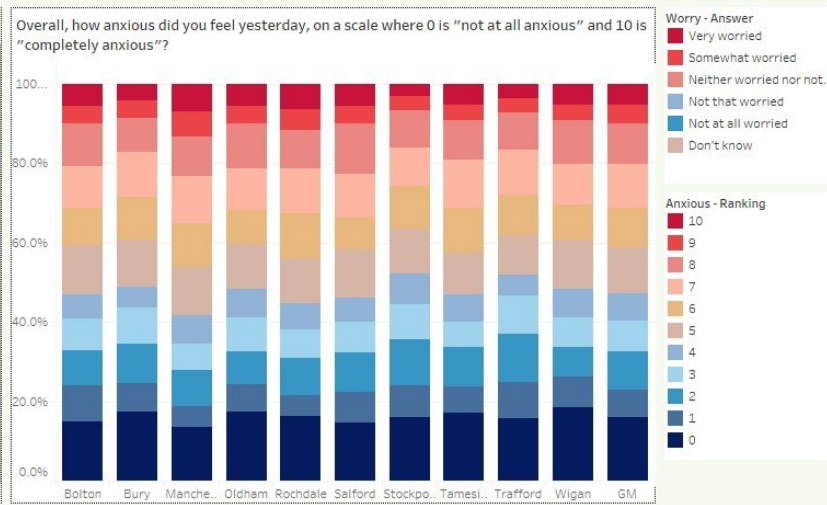
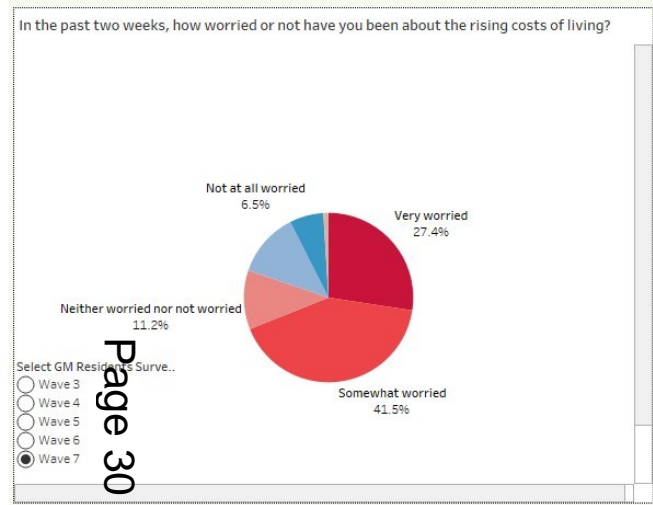
- All other theft offences
- Bicycle theft
- Burglary
- Robbery
- Shoplifting
- Theft from the person
- Vehicle offences

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

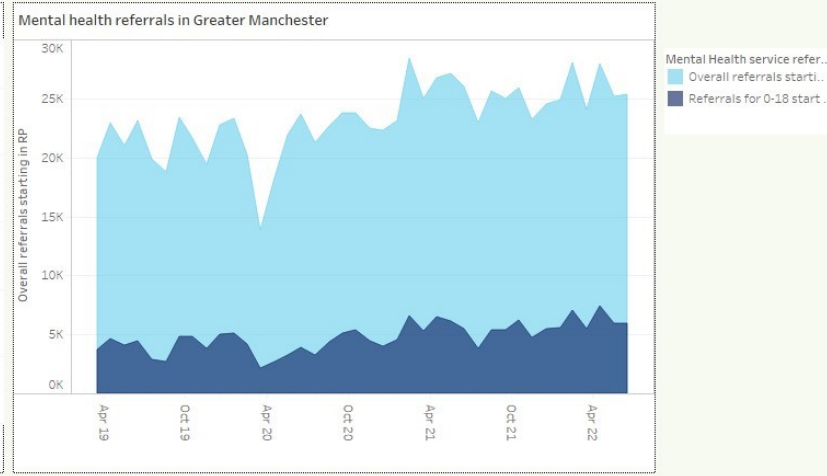
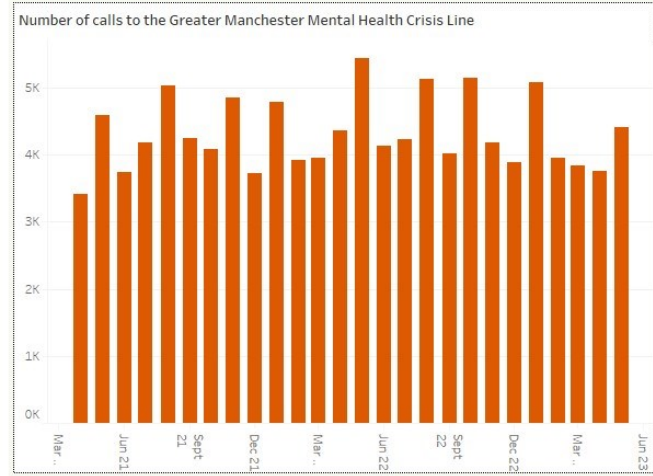


The rising cost of living risks many being unable to afford essentials to maintain their health and bring increased stress and anxiety as residents try to make ends meet. The metrics included under this theme aim to describe some of the headline health impacts of rising costs for GM residents. This includes an account of their own self-perceived worries and anxieties, their engagement with mental health services, their experience of crisis and, in the most severe cases, the effects on excess deaths in the city region. Since the beginning of the cost of living crisis, there have been spikes of engagement with mental health services (in relation to secondary services and crisis line calls) which align with key periods of time in relation to cost of living, as well as, an increased number of excess winter deaths in comparison with previous winters pre-cost of living crisis.

Page last updated: 22.11.2023 Page next update: 12.01.2024



Thousands of GM residents are regularly surveyed, as part of the GM Residents' Survey, about their worry and anxiety. The data presented here is from the Residents' Surveys that took place between September 2022 - September 2023.



A Mental Health Crisis Line is available across all of GM to provide urgent support to those experiencing crisis. Because it is free and available on a 24/7 basis, it is a useful barometer of the extent to which the wider population (not just those engaged in support services) feel overwhelmed and at a point of crisis.

The total number of referrals made in each month, for access to secondary mental health services across Greater Manchester, as well as, the total number of referrals made for those aged between 0-18. Click the button to the right for a further breakdown of this graph, by locality.

[Where is this data from?](#)

poor mental health can make earning and managing money harder. And worrying about money can make mental health worse. This can act as a vicious cycle, as mental health charity Mind refer to the 'two way link' between money and mental health. At its worst, this can culminate in referrals into mental health services.

Social Prescribing in a holistic and asset based approach that connects people to activities, groups and services in their community to meet practical, social and emotional needs that affect their health and wellbeing. Local agencies such as local charities, social care and health services can refer people to a social prescribing link worker. The social prescribing link worker give people time, focusing on "what matters to me" to co-produce a simple personalised care and support plan, and support people to take control of their health and wellbeing.

The top reasons an individual was referred into an organising delivering social prescribing in Greater Manchester in the year 2022-2023 include social isolation, mental health, financial advice, depression/ anxiety, employment support, wellbeing, dealing with chronic illness, physical inactivity, weight management and covid-19. Overall there were 29,009 referrals made for social prescribing across Greater Manchester in the year 2022-2023.

Onward referrals by Social Prescribing providers across Greater Manchester, 2022-2023



Page 31

The words above represent a 'soft count' of onward referrals made across Greater Manchester. Providers were asked to identify the top 10 onward referral routes for individuals who they supported in the year 2022-2023. Some providers listed specific organisations, others reported the type of services referred into and others provided a mixture of the two.

Overall there were 93 individual organisations and services quoted and the word cloud above indicates the organisations and services that were reported most frequently. For more generalised descriptions of referrals hovering over the word will allow for detail.



The number of deaths recorded each month, considered to be in excess of the expected number had the Covid-19 pandemic not occurred. Click the button to the right for a further breakdown of this graph, by locality.

Analysis undertaken by the Marmot Review Team shows excess winter deaths to be a direct impact of cold housing and fuel poverty. Around 40% of excess winter deaths are attributable to cardio-vascular diseases and 33% are attributable to respiratory diseases, both of which have strong relationships with cold temperatures in homes.





Health and Wellbeing

Housing and Homelessness

Welfare and Work

Food

Fuel and Energy

Fire

Crime and Incidents

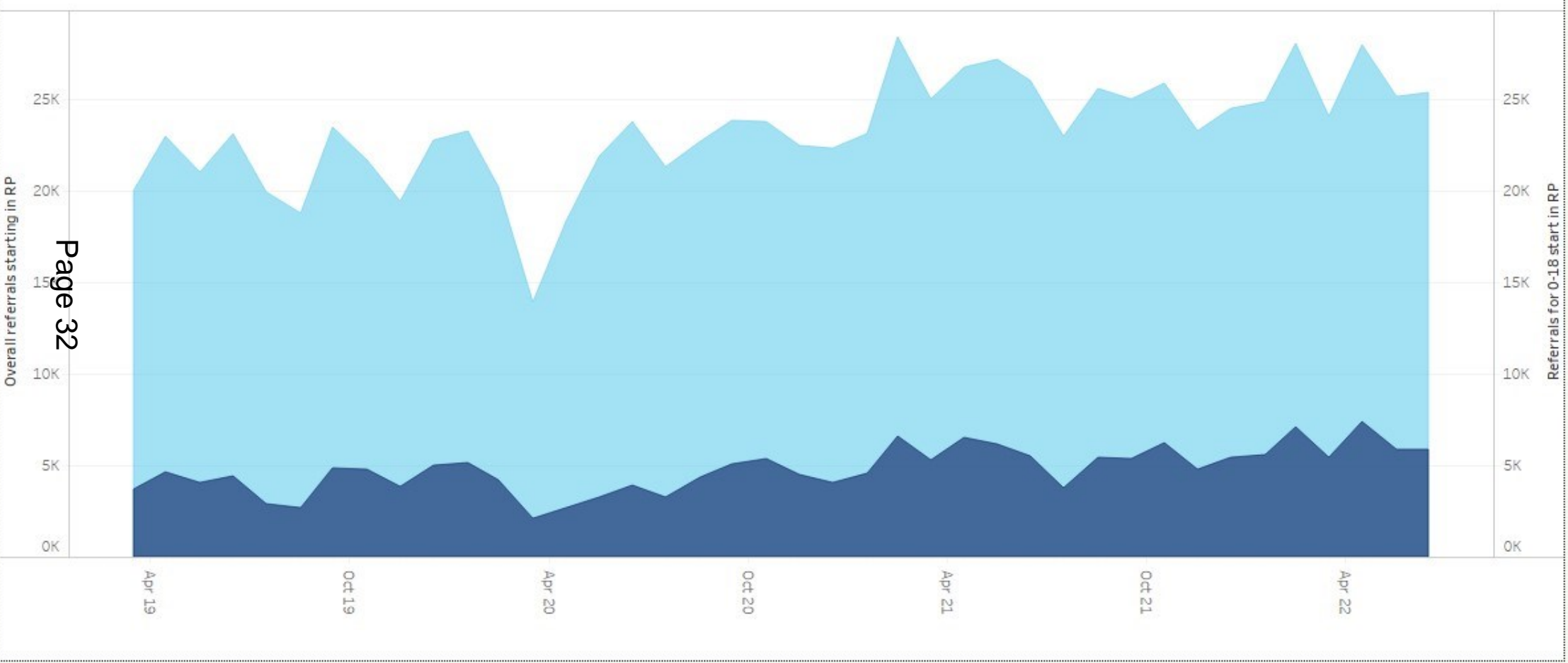
Digital Exclusion

Health and Wellbeing

Contact Us

Glossary

Mental health referrals in Greater Manchester



CCG
All

Page 32

Where is this data from?

- Mental Health service refer..
- Overall referrals startin..
- Referrals for 0-18 start ..

The number of mental health referrals, further broken down by the Clinical Commissioning Group in which the referral took place.

This graph also shows the amount of referrals made for those below the age of 18. A survey conducted by children's mental health charity, Young Minds, showed that 21% of 11 year olds said money worries had caused them stress, anxiety, unhappiness or anger in January 2022, whilst 56% of young people had reported that the cost of living was a major worry for them.





Health and Wellbeing

Housing and Homelessness

Welfare and Work

Food

Fuel and Energy

Fire

Crime and Incidents

Digital Exclusion

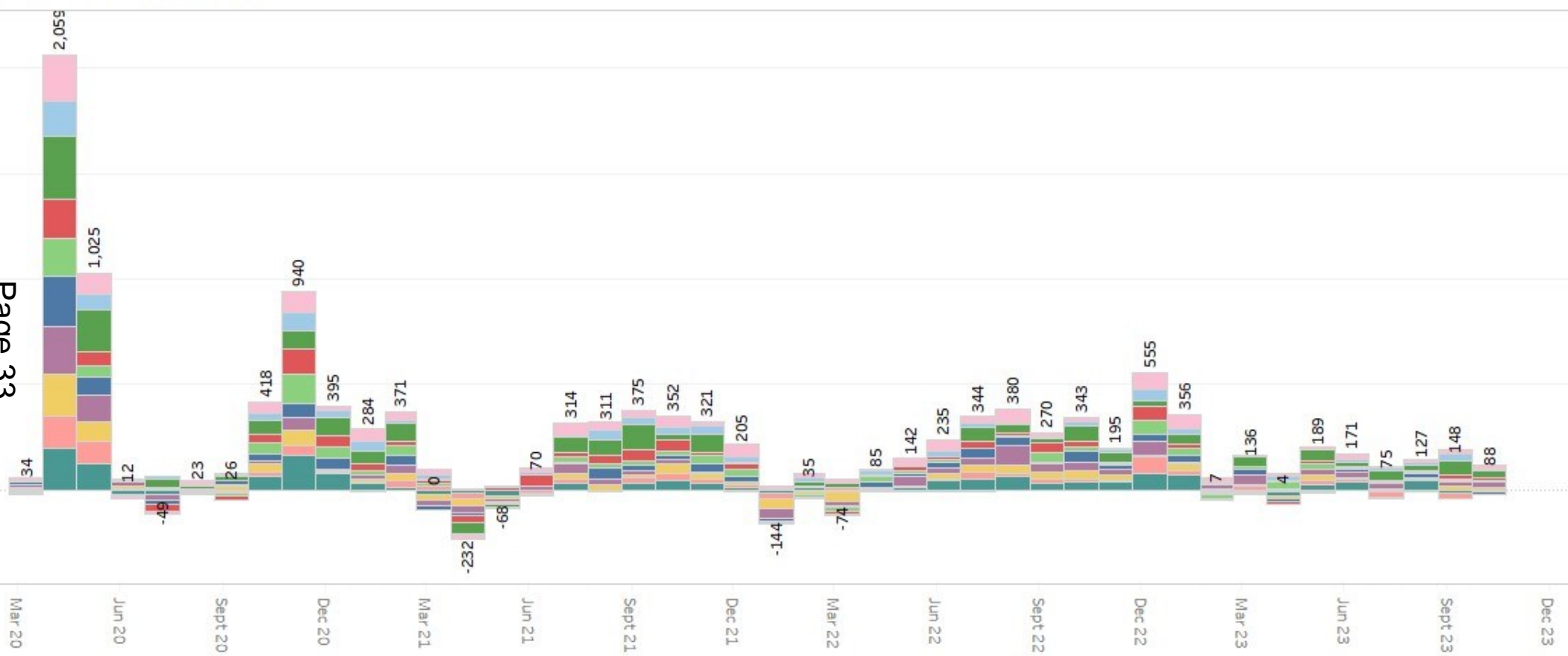
Health and Wellbeing

Contact Us

Glossary

Excess deaths in Greater Manchester

Page 33



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

Where is this data from?

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

The number of deaths recorded each month, considered to be in excess of the expected number had the Covid-19 pandemic not occurred.

Analysis from the Marmot Review Team provides insight into explanations for excess winter deaths, linked to the impact of cold homes due to associations with cardio-vascular and respiratory diseases. When comparing homes, excess winter deaths are three times higher in the coldest quarter of housing in comparison with the warmest quarter.





Glossary

[Housing and Homelessness](#)[Welfare and Work](#)[Food](#)[Fuel and Energy](#)[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: 19.05.2023

Page next update: 12.01.2024

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](#)



Economic Resilience Dashboard



Tracking the Greater Manchester Economy

The Economic Resilience Dashboard provides quarterly intelligence on the conditions of the Greater Manchester (GM) economy.

The data is divided into five sections:

- **Labour Market** provides leading indicators on employment and economic activity.
- **Cost Pressures** provides data on pay, debt and inflation.
- **Business Outlook** provides data gathered by GM based organisations on business sentiment and confidence.
- **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 dashboard is updated with the best available data to reflect the current economic conditions each quarter and the resultant analysis is described in the Analysis tab.

We would welcome feedback on alternative measures to be included in the dashboard, further areas for analysis or insights on the data provided. If you have any feedback please email ellie.wright@greatermanchester-ca.gov.uk.

Please note, we also produce a summary dashboard which is updated monthly. To view these more regular updates on the GM business outlook and labour market, please click the link below.

[Click here to view the summary dashboard](#)

Last updated
17th November 2023

Analysis



UK Inflation as measured by the Consumer Price Index was **4.6%** in the 12 months to October. This is a 2.2 percentage points lower than the July figure of 6.8%.

Consumer Confidence was **-30** in October, showing no improvement on the July figure.

Inflation adjusted median monthly pay was **£2,159** in October 2023. This is £30 lower than the value in July.

The UK economy showed no growth in Q3 2023, following growth of 0.2% in Q2 according to the Office for National Statistics (ONS). The ONS reports there was some growth within the construction sector, which was offset by a contraction of the services sector. In terms of expenditure, an increase in net trade was offset by falls in business investment, household spending and government consumption.

This stagnation is also reflected in the Consumer Confidence Index which has returned to the value last seen in July of -30. Businesses appear to be acting less confidently. The UK Composite PMI (a weighted index of manufacturing and service sector PMIs) hovered below 50.0 in September and October.

With the Bank Rate being set at 5.25% since August, the UK inflation rate dipped in the 12 months to October to 4.6%, down from 6.7% to September. While still well above the Bank of England's 2% target, this is the lowest rate in two years.

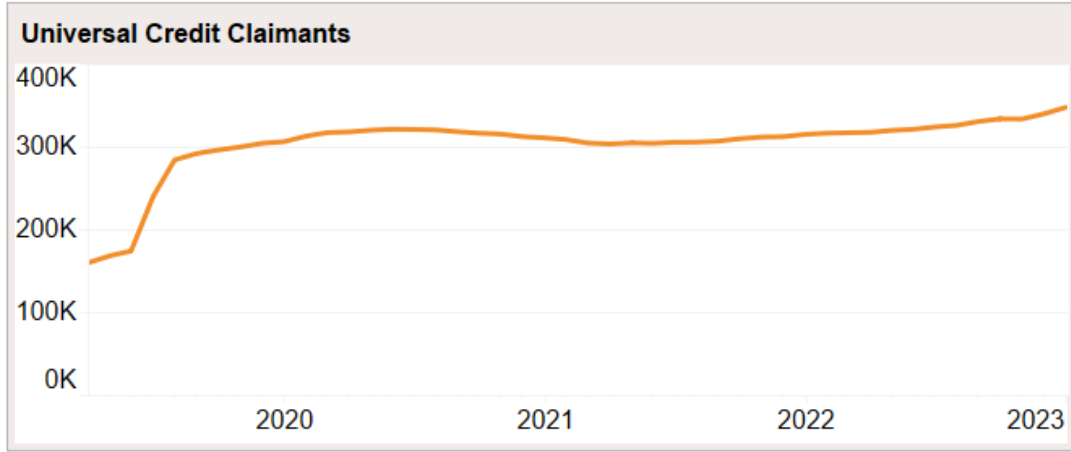
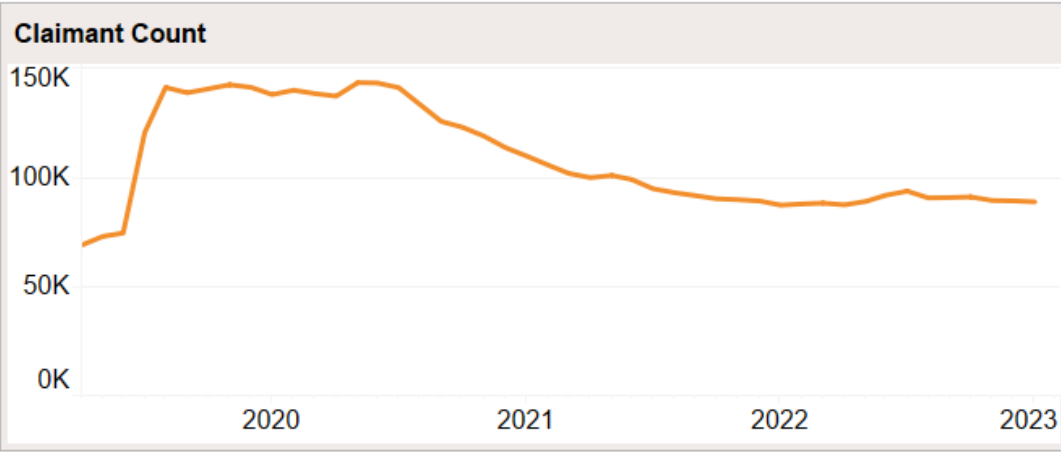
Accounting for inflation, median monthly pay in Greater Manchester (GM) dipped since the last Economic Resilience Dashboard update in July, by £30. The gap between GM and UK inflation adjusted median monthly pay has widened since June.

The labour market update for this quarter draws on experimental ONS regional labour market data to show the NW economic inactivity rate. This is due to accuracy concerns related to the ONS's main labour market dataset, the Labour Force Survey (LFS). LFS data has not been available in recent months on account of a reduced sample size (and hence doubts about reliability). The experimental measure suggests the inactivity rate has stayed at 37.9% since September.

Labour Market

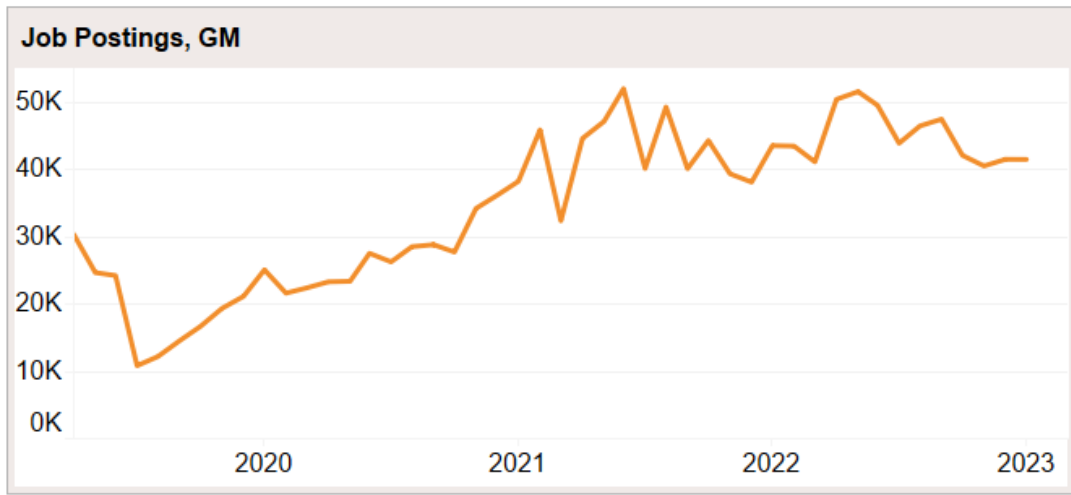
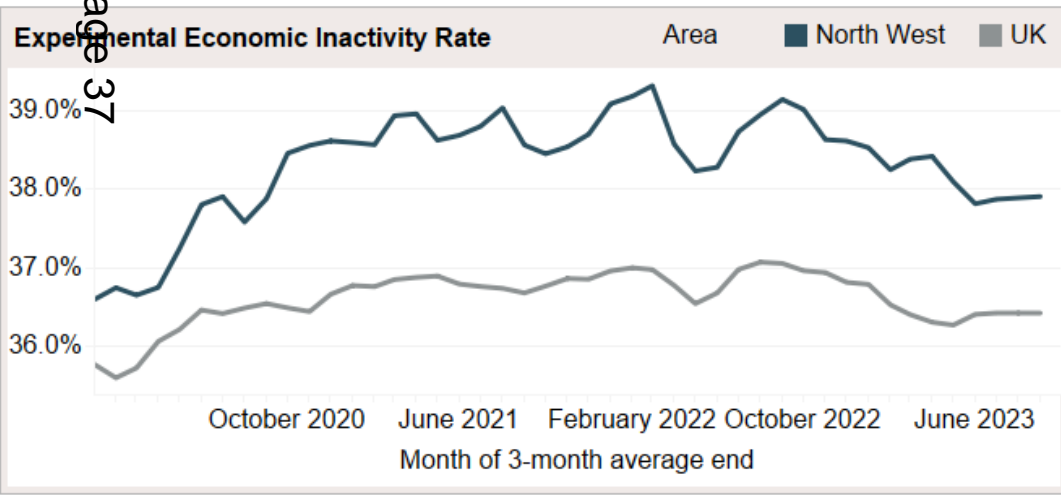
Select Area

Greater Manchester



The number of claimants in GM decreased by 2.5% to 88,900 between July and October. Compared with October 2022, the claimant count increased by 1.7%.

There were 348,130 Universal Credit claimants in GM in October. This is an increase of 4.1% compared to July 2023, 1.7 percentage points more than the increase across Britain as a whole.

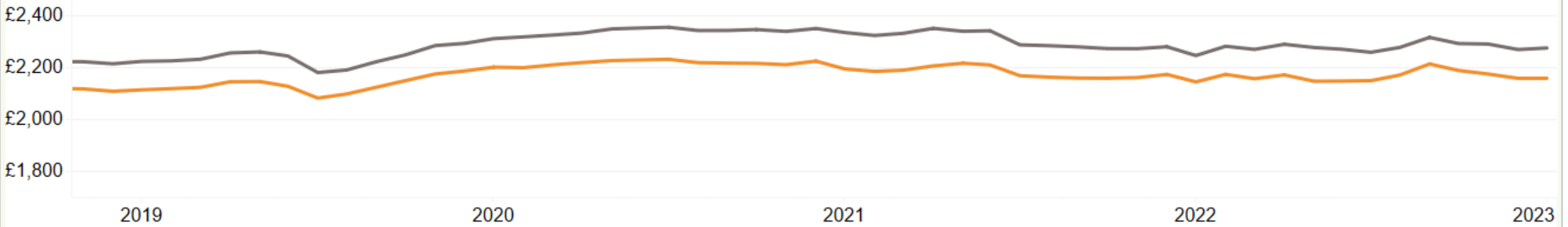


Standard data on economic inactivity rates from the Labour Force Survey (LFS) has not been available in recent months due to a reduced sample size, and hence doubts about reliability. The data shown above relies on experimental regional labour market data from the Office for National Statistics which is derived from tax and benefits records and is less detailed than LFS data. It shows **the economic inactivity rate is estimated to have remained constant in the North West since July 2023 at 37.9%**. This is 1.5% higher than the UK rate.

New job postings in October were 1.4% lower than July figures, and 4.7% below October 2022.

Cost Pressures

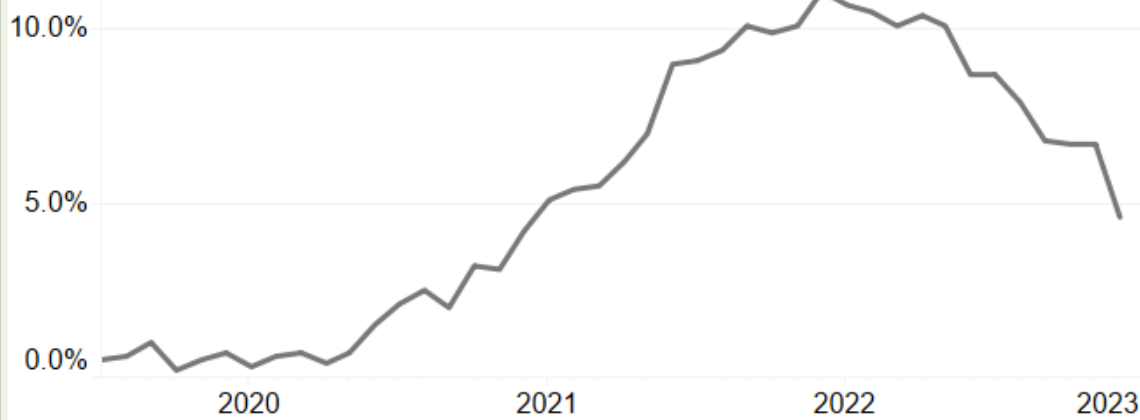
Resident Median Monthly Pay, Inflation Adjusted



Median monthly pay adjusted for inflation in Greater Manchester was **£2,159** in October. This is **£117** lower than the UK pay, according to PAYE RTI data. However, median monthly pay in GM has increased 0.6% since October 2022, compared to 1.3% for the UK as a whole.

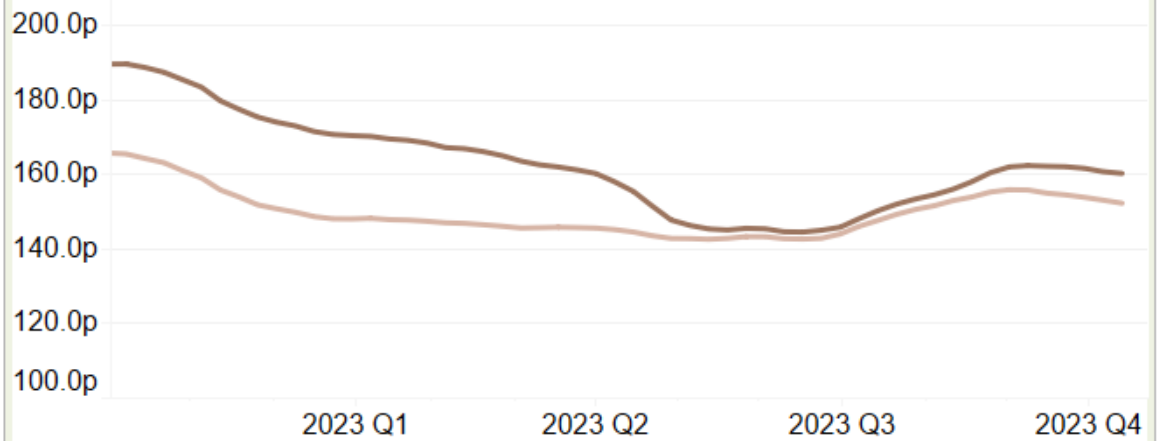
Area
■ Greater Manchester
■ UK

Consumer Price Index of Inflation (CPI), UK



UK inflation as measured by the Consumer Price Index was **4.6%** in the 12 months to **October 2023**. This is the lowest rate of inflation for two years and a 2.2 percentage point decrease from the July figure of 6.8%. Inflation including housing costs was 4.7% in October - a 1.7 percentage point fall on the July figure.

Weekly Fuel Prices, UK

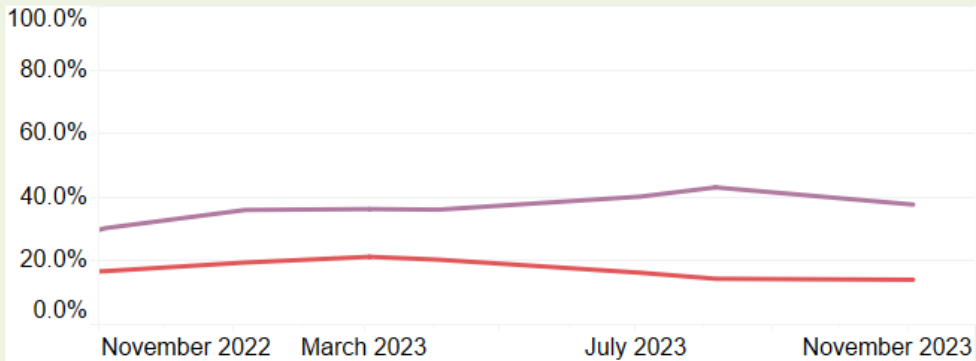


Petrol pump prices were **152.4p** per litre in week commencing 13th November 2023, **4.6p** higher than in August 2023. Diesel pump prices were **160.4p** per litre, **10p** higher than in August 2023.

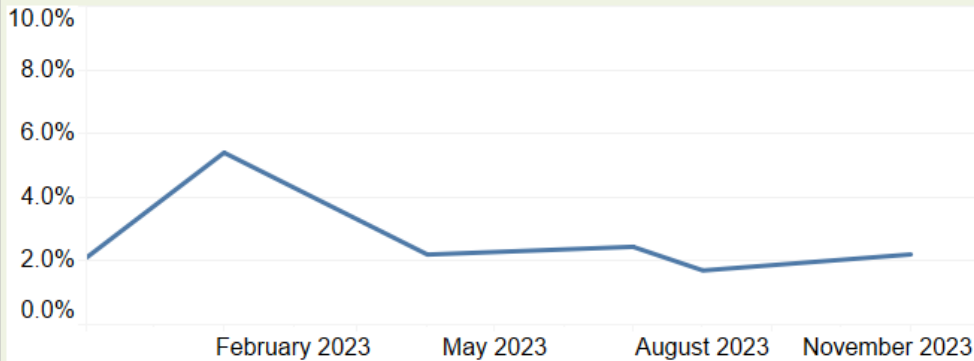
Type
■ Diesel Pump Price
■ Petrol Pump Price

Business Outlook

Share of surveyed businesses experiencing Cashflow Issues & Rising Costs



Share of surveyed businesses considering making redundancies



Experience of:
■ Cashflow Issues
■ Rising Costs

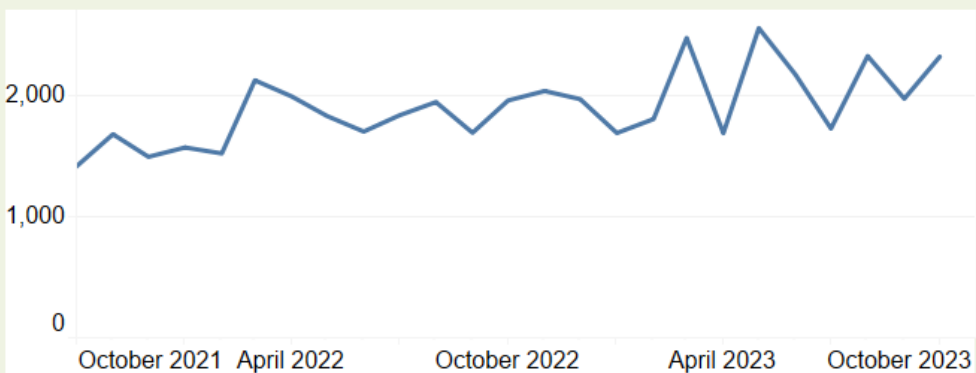
Indicator
 Multiple values

Area
 GM

The number of firms that said they were considering making redundancies rose to 2.2% in the 12 weeks up to 3rd November. This is a small increase since August (0.5%).

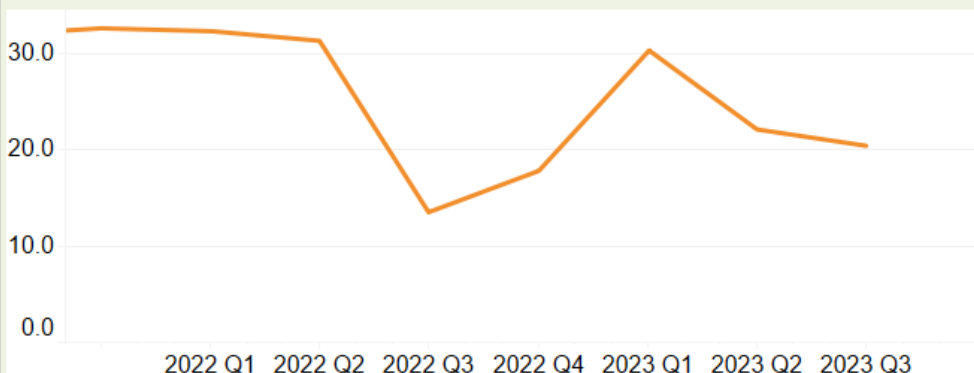
38% of businesses reported rising costs in the 12 weeks to 3rd November, according to the Growth Hub's Business Survey. This is 3% lower than the proportion in August. **14% of businesses reported cashflow issues** over the period, remaining constant since August.

Company Insolvencies, UK



UK company insolvencies in October remained broadly in line with August levels at 2,315. Insolvencies were however 18% higher than October 2022.

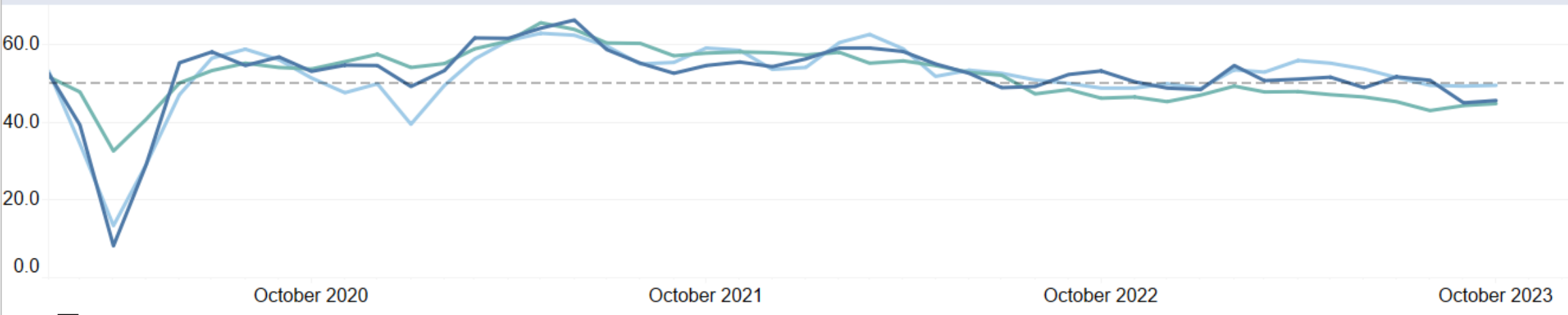
GM Index



Greater Manchester Chamber's GM Index fell from 22.1 in Q2 2023 to 20.4 in Q3 2023.

National Indicators

UK Purchasing Managers Index



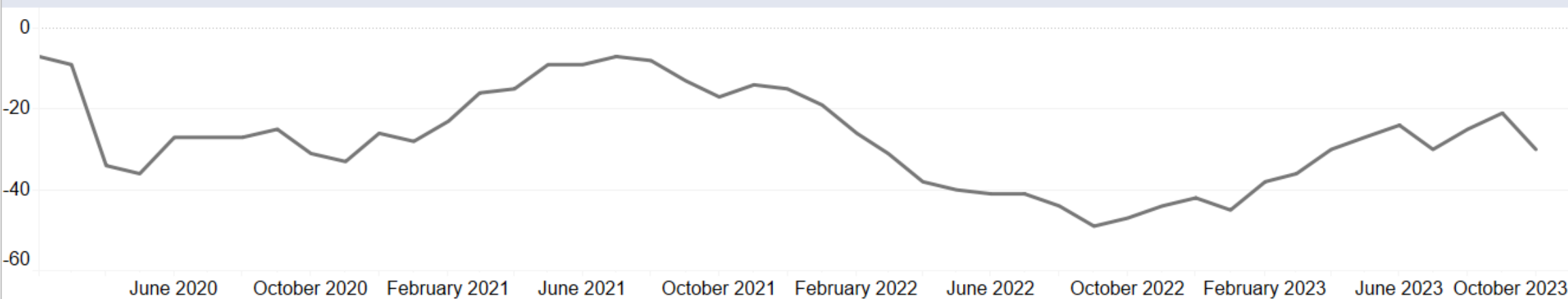
In October, the Manufacturing, Construction and Services PMI's were all below the 50.0 threshold that would indicate expected growth. Since August, the Manufacturing PMI rose from 43.0 to 44.8, the Services PMI remained at 49.5 and the Construction PMI fell from 50.8 to 45.6.

PMI

- Construction
- Manufacturing
- Services

Page 40

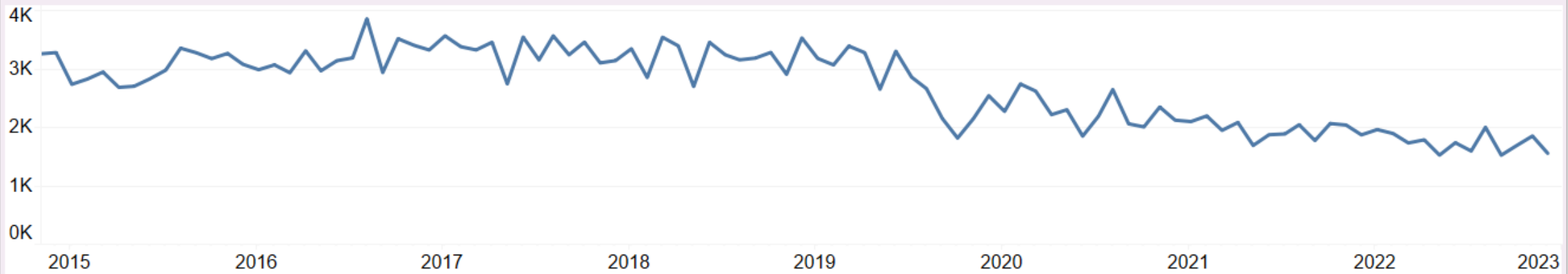
UK Consumer Confidence Index



In October, the UK Consumer Confidence Index fell to -30, 5 points lower than the value in August, but still 17 points higher than October 2022.

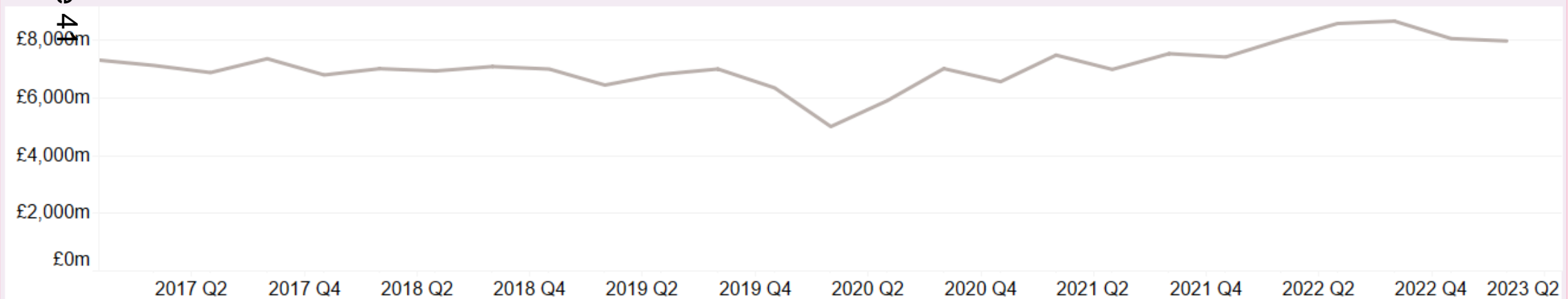
International Trade

Number of export documents processed by GM Chamber of Commerce



Export documents processed by the GM Chamber of Commerce fell to 1,559 in July 2023. This is a reduction of 17% on the previous year. The Chamber of Commerce notes that with the development of new Free Trade Agreements, the need for export documents is reducing.

Value of Goods Exports



The total value of goods exports from the North West was £8.0 billion in Q2 2023, just 0.5% lower than the value in Q2 2022. The total value of UK exports was £91.5 billion in Q2 2023, 0.8% lower than Q2 2022.

Region
North West

Partner Region
Total

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 an experimental 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 GM 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.

National Indicators

Purchasing Manager's Index (PMI) - an index of showing direction of economic trends in the manufacturing, service and construction sectors. It 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.**

Consumer Confidence - In the UK, 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 ask 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 - a monthly count of the number of export documents processed for GM businesses, as reported to GMCA by the **GM Chamber of Commerce**. It indicates 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.

Haven't found what you were looking for?

GMCA maintains a number of other resources for information on Greater Manchester's economy:

The [Cost of Living Dashboard](#) aims to provide insight and evidence into the rising cost of living in Greater Manchester. The 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.

The [Labour Market and Skills Review Dashboard](#) (LMSR) is a comprehensive collection of data on Greater Manchester's labour market and skills system. It comprises a series of topic areas, each one with a related dashboard in which users can view and manipulate data. The dashboards operate using Tableau software (no logins or software downloads are necessary). The LMSR dashboards cover the labour market, pay, skills demand, skills supply and recruitment.

The [Greater Manchester International Dashboard](#) aims to monitor the city-region's international profile and success against priorities set out in the Greater Manchester International Strategy. The data is split into 5 sections: Trade in goods, Trade in services, Investment, Tourism and Academia and Research and Innovation.

The [Greater Manchester Economy Factbook](#) is a comprehensive collection of key facts about the Greater Manchester economy intended as a reference for Leaders, Policymakers, Analysts and anyone interested in GM's economy. The data is divided into 6 sections: Population Demography, Economy, Employment Counts, Employment Rates and Earnings, Business Demography and International.

The University of Manchester maintains a selection of [Greater Manchester Data Insights](#). The page contains data collated across different policy themes to provide an in-depth understanding of pressing policy challenges within Greater Manchester. It also serves as an evidence base for policymakers to develop more targeted and tailored policy responses to address key policy issues.