

Adult Social Care and Communities Scrutiny Committee

**Report from the Executive Director of Adult Social Care and Public Health
24 January 2023**

Adult Social Care Update

From Care Act Reform to Fit for the Future – Responding to the Autumn Statement

Although the Care Act Reforms have been delayed by 2 years, the work to prepare will continue to enable Adult Social Care (ASC) to be fit for the future. The plan to prepare for the reforms sits alongside our work on CQC Assurance and is part of our Transformation Programme. This part of the programme aims to improve our efficiency, productivity, performance and effectiveness by refining our operating model and implementing digital solutions. In the context of growing demand and a challenging workforce landscape, we need to invest to modernise our existing service and ensure ASC supports good outcomes for people and keep vulnerable people safe. We also need to support services where we have people waiting for assessment, review and financial decisions and continue the work to ensure ASC can implement the reforms in 2 years' time. As we do this, there will be a focus on benefits realisation (efficiency, productivity, improved outcomes) for 2023/24.

Refining our Operating Model

To support us to be ready for Charging Reform in two years' time, we are refining our operating model to be fit for the future and to prepare for CQC Assurance. This includes not only our internal work but also how we work with our external partners, making changes where there are issues for our teams and across the system and mapping our processes. This will help us identify process improvement and support the development of performance indicators, helping us to improve performance. Furthermore, we will review the use of our core recording systems to ensure a clear audit trail and enable better data sets for reporting our performance. This work will improve our productivity, efficiency, and effectiveness and mitigate the time people wait for assessment, review and financial decisions.

Implementing Digital Solutions

In delivering our Adult Social Care Technology Strategy, we must make sure that our workforce has the right digital tools, training, skills and data for a modern service. Embracing technology and digital tools will help us deliver higher quality, more efficient, safer and more joined-up social care to improve people's lives. Our aim is to support people with care and support needs to undertake online self-assessments and create care accounts as well as facilitate online interaction between the Council and care providers to streamline the commissioning of care, reducing delays and freeing up valuable care staff time. We are currently focussing on the following:

- **Remote Financial App (RFA)** to support our teams to conduct remote financial assessments where appropriate
- **Online Financial Calculator (OFA)** to support members of the public to complete their financial assessment online and send supporting evidence
- **LAS Adults Portal** professionals and the public can make referrals directly into our system creating a single point of access for referrals
- **LAS Delegation Portal** professionals from outside GCC can contribute to support plans and assessments directly
- **E Brokerage** a system to broker care and manage the market, avoiding waste activity via phone and email
- **Visits Module** a system to support management of care delivery (including changes) and charging
- **Client Finance Portal** people receiving care can access their social care finance documents online. Includes direct payment remittances, personal budget statements, deferred payment agreements and billing statements

Cost of Care exercise and Market Sustainability Plan

As part of the government's adult social care reform agenda, local authorities were required to complete a fair cost of care exercise to arrive at a shared understanding with providers of the local cost of providing care. The exercise took place last summer and was submitted by the deadline of 14 October. In addition, authorities are required to publish a Market Sustainability Plan detailing how they plan to move towards a fair cost of care (where this is not already being paid) over the next three years.

GCC worked with the Gloucestershire Care Providers Association, the majority provider representative body in Gloucestershire, to devise an engagement programme for the “Fair Cost of Care Exercise” that would reach as many providers as possible. We commissioned an external consultant to act as an independent recipient of the data who would then provide GCC with the pseudonymised data which would inform this exercise.

Participation from the care home market was good with 51 providers taking part representing 36% of eligible providers and 47% of beds. Larger homes were over-represented, but we have not found a strong correlation of size to unit cost. Dom care participation was lower with 11% of eligible providers taking part.

For both markets the median costs identified are above the standard contract prices and are also more than the mean actual payments made for each service. This was particularly noticeable in the Care Home market. There are local factors which influence these results:

- a high percentage of self-funding individuals. [In 4/6 Gloucestershire districts self-funders represent over 45% of the market, the Southwest average is 40.5% (Office for National Statistics, 2022)]
- an excess of empty beds in some areas
- a high proportion of facilities offering premium services outside the fee levels affordable to the Local Authority
- our contract prices are comparatively low
- a period of extraordinary inflation which is not expected to be permanent
- provider calculations for return on capital and operations varied and are reflected in the high unit costs (Care Homes only)

The results were submitted within the given timescale and according to the prescribed format:

Annex A – the exact outcome of the cost of care exercise using the data submitted by providers

Annex B – a description of data used and an analysis of that data within the local context

Annex C – a draft Market Sustainability Plan which comprised: an assessment of the sustainability of our local care markets; an assessment of the impact of future market changes (including funding reform) over the next 1-3 years, for each of the service markets; plans for each market to address sustainability issues identified, including how fair cost of care funding will be used to address these issues over the next 1 to 3 years.

The results of the exercise, whilst submitted to Government in October, have not yet been published and the market is as yet not party to any specific content. Naturally the exercise has raised provider expectation of a dialogue with the Council over price. Industry pressures such as extraordinary rates of inflation and the severe difficulty in recruiting staff currently mean that providers are extremely interested in the outcome of the exercise, and many are submitting requests of fee reviews across provision for older people and vulnerable adults.

Whilst changes to plans for social care reform made at the time of the Autumn Statement are likely to affect future planning the need to revisit prices at this time is still pressing. Discussions with provider representatives regarding annual inflationary uplift mechanisms are in train as usual but this year some amendments to the process are under consideration to reflect the extraordinary financial landscape. These discussions are held separately to those regarding fee structures for the care home and home care and supported living markets which are being revisited in the context of developing the new bed-based contract and revising the community frameworks. In addition, consideration is being given to individual provider requests for price review and a consistent and rational approach to these is under development. The cost of care exercise offers a contextual understanding to the above processes.

The complete Market Sustainability Plan is expected to use the cost of care exercise as a key input and assess the impact current fee rates are having on the market and potential future risks, particularly in the context of future adult social care reform. It is expected to include mitigating actions including the pace at which the authority expects to move towards a fair cost of care to improve market sustainability. Annex B from the Cost of Care exercise will be published on 1 February. Local authorities anticipate

being asked to publish the Market Sustainability Plan after local government budgets have been finalised for 2023/24.

Gloucestershire Care Partnership Estate Strategy – Update

In June 2022 Cabinet took a decision to decommission four of the older homes within the Gloucestershire Care Partnership:

- Bohanam House, Gloucester
- Orchard House, Bishops Cleeve, Tewkesbury
- The Elms, Stonehouse Stroud
- Westbury Court, Westbury, Forest of Dean

This section of the report will provide an update on the following:

- Future plans for the homes in the short and medium term
- Progress on the business case for redeveloping the Elms site in Stonehouse, Gloucestershire, for a new care facility”
- Progress on the business case for redeveloping the GIS site at Cinderford for a new care facility post 2025

Progress to Date – Home Closures

Due to the level of engagement undertaken during the consultation many of the residents, their relative and representatives had already identified alternative placements. Therefore, once the Adult Social Care and Communities Scrutiny Committee, (20 July 2022 – in response to the call off), voted to uphold the original Cabinet decision, the moves to new care homes took place relatively swiftly.

By the end of August 2022 all residents had been moved and all four of the sites were empty and being prepared for hand back to the council. The dates for the last residents to leave each home are:

- Bohanam House- 8 August 2022
- The Elms- 19 August 2022
- Westbury Court- 24 August 2022
- Orchard House- 30 August 2022

However, the hand back process progressed less smoothly and was subject to some delays, with the final property handed back to GCC on 23 November last year.

The Properties

Bohanam House

Bohanam is situated in Gloucester City, the property is an older building which housed the OSJCT regional office in the original building and a 1970's extension, at the rear housing the care home. At the time of consultation, the home was not considered for repurposing or redevelopment. Firstly, because the Gloucester City area had and continues to have a surplus of care home beds. There are currently 22 care homes, following the closure of Bohanam and Sceats, (an unplanned closure of an independent residential home for older people) with 104 vacancies. In addition to this the site access required to develop the 1970's extension to the rear of the building makes development of this site cost prohibitive. The limited site access added a further 30% to the overall cost, moving the estimated total to £9.5m at the time of going to Cabinet.

During the consultation process Bohanam was the focus of much interest with a number of providers wanting to take on the management of this home for placements for people with Long-term Conditions, or as a rehabilitation centre. However, the overall aim of decommissioning this home was to increase sustainability of the Older People's market in Gloucester City rather than plan future service provision.

Since the hand back in October the building has remained empty. Developing the site as a care facility would be costly and the main building does not lend itself to the delivery of care. The narrow corridors and winding staircases would need to be removed to make these spaces usable for delivering care to adults with long-term conditions or older people care supported by daily assistance aids and equipment. GCC were therefore, considering selling the site for residential development.

However, we have recently received a request to use Bohanam to support the care sector in a more indirect manner. The national shortage of staff in the health and social care sector has increased the number of care agencies applying for licences to recruit from outside of the UK. This is also the case in Gloucestershire. GCC have

recently been approached by the Gloucestershire Care Provider Association (GCPA) on behalf of a home care recruitment collaboration, (organisations that have partnered together to pool resources into a central system to recruit candidates for vacant positions), to use Bohanam for temporary housing for these workers when they arrive in England. GCC are working with GCPA to explore this option further.

Orchard House

Orchard House is in the Bishops Cleeve area of Tewkesbury District. Tewkesbury has very few care homes within the district boundary. However, the shape of the borough means that many of Tewkesbury residents also associate with other areas of the wider county, Tewkesbury surrounds Cheltenham and Gloucester and borders both the Forest of Dean and the Cotswold Districts. Bishops' Cleeve residents tend to identify with Cheltenham. Orchard House occupancy levels were in decline before being decommissioned this summer, possibly due to the opening of new residential developments in the area.

The site is in a built-up residential area and does not have the space to build a purpose-built site of the size and proportions to make it sustainable moving forwards. During the consultation the residents living in the area were keen to understand the future use of this building. The site is in a residential area and the rear of the home backs onto a school. Therefore, residents wanted to make sure that any future use of the building/site would fit in with the needs of the surrounding community.

A number of ideas were put forward for this site GCC was approached by:

- Care companies interested in the site as a base office for home care business,
- Care agencies who wanted felt the site would be an ideal therapy outreach centre
- Supported living providers looking for a residential site for working age adults requiring care.
- Disposal of the site for redevelopment

Because of the interest in the site from local residents and care agencies the Cabinet report in June 2022 recommended that, "All options would need to be worked up in a

feasibility study requiring further consultation with local residents”. Due to the work involved in the closure and handover of the decommissioned homes and the need to work on options for the Elms site the work on this consultation has not yet begun.

In order to maintain the integrity of the building whilst we undertake this wider piece of work the GCC Children’s call centre will use the site a temporary base. In the longer term it is our intention to return to Cabinet with a range of options and preferred recommendation for the future of this site.

The Elms

During the consultation the aim for this site, in the Stonehouse area of Stroud, was always for redevelopment. The options at the time were for redevelopment whilst the site remained open or closing the home to demolish the building and build a new purpose-built facility.

The property is an older style which would require significant redevelopment of the current footprint to make it fit for future needs and expectations. The site sits on a sizeable plot and is adjacent to the old Stonehouse Library site which is also owned by Gloucestershire County Council.

It was therefore decided that decommissioning the home to redevelop, would provide a more sustainable option for the county. GCC colleagues from Strategic Finance, Procurement, and Commissioning are currently preparing the Options Appraisal paperwork, which will shortly be presented to GCC Property Board.

Westbury Court

The recommendation to decommission this home was based on the potential to impact on the Gloucester city care market, where we have a surplus of care beds. Early indications show that the closure appears to be having the planned positive impact on the Gloucester market. Though current economic pressures means that, though occupancy rates have increased the financial pressures on care businesses have changed.

Westbury Court is on a site that would be difficult to develop a care facility that offered the adaptability and facilities that most individuals expect when moving into residential care. The site is close to the river Severn and has the potential to flood. As weather conditions worsen in response to climate change this risk is likely to increase. The home is also on a site of historical interest and situated between a National Trust Garden and an historical building so has limited potential in relation for development. Following consultation, the aim was to commission a purpose-built care facility on the former GIS site in Cinderford which would provide care home capacity to meet the demographic profiles and predicted needs of the local population. The options appraisal for this work is being developed and will be presented to GCC Property Board shortly. The site could be used for a number of purposes. However, these would need to take into account, the cultural, historical and environmental factors of the site.

Hyper Localised Commissioning of Domiciliary Care

Until recently we bought domiciliary care hours in blocks that mirrored the district council boundaries. This resulted in some domiciliary care workers having to drive across a district to provide care and so time was lost in travelling. This model also meant that two different providers could be delivering care to people on the same road. We are moving to a hyper localised model of commissioning domiciliary care as this will minimise travelling, create the possibility in urban areas of completing rounds on foot or bicycle. Through the time saved in travelling additional care hours can be made available. The additional hours free'd up are enabling the provider to have the ability to flex support up and down depending on the needs of individuals receiving care. The additional hours also provide a ringfence of capacity to accommodate new referrals at short notice with the aim of expediting hospital flow

We are currently developing the following performance measures to show the efficiency of the new model.

Measures of performance and benefits

- i. *Efficient use of home care capacity, with fewer providers per neighbourhood*
- ii. Measure: Ratio of GCC-funded customers to providers per LSOA over time reducing.

- iii.Measure: median distance from customer's home to provider's base.
- iv.Measure: actual hourly rate of block against hours used.
- v.Measure: Declining admissions to low-intensity care home beds by residents of neighbourhoods (LSOAs) with blocks of other capacity-incentives.
- vi.Measure: Reduced hospital and Home First Progression waiting times

This project has brought a change in process and therefore a new training program for existing and incoming brokers, which will and has been revisited as tools and systems to support the new way of working are adapted in line with learning. Brokers now use a web-based care search to identify the location of the client and the agencies working in their area which allows Brokers to search for the nearest suitable provider to the customer's home. The ongoing training and continued development of the mapping tool is helping to realise the underlying principle that locally-sourced care is more efficient and effective purchasing practice.

The mapping system alone will encourage better market management through efficient focused brokering. Brokers will be able to see and utilize capacity where blocks exist, and purchase from the wider framework where demand is minimal or short term thus reducing the need for spot purchasing from off-framework providers.

Assurance Process and Preparations Update

The Health and Care Act 2022 puts CQC assessment of local authorities and ICS's on a

statutory footing. The new assurance process commences in April 23. It aims to

- Provide clarity about what we are doing well
- Offer constructive suggestions about where we could improve
- Be informed by what matters to people who draw on care and support
- Provide an independent view of our capacity to improve

The ongoing management of our preparedness for CQC assurance is through our Adults' Transformation Board which meets monthly to agree strategic plans, unblock

any challenges, and monitor progress. This is chaired by the Executive Director of Adult Social Care, Wellbeing and Communities.

The assurance process covers all the local authorities' responsibilities under the Care Act 2014, including promoting wellbeing, preventing, reducing or delaying needs, information and advice, market shaping and commissioning of adult care and support, identifying needs, financial assessment, person-centred care and support planning, safeguarding and integration and partnership working.

A Quality Assurance Self-Assessment Framework has been developed, and all service areas across Adult Social Care are in the process of completing these. This is a collaborative process involving colleagues of all levels. We held two workshops in September and December 2022 to review progress. By the end of January 2023 we will have completed our first drafts of these self assessments, and have completed an initial review covering the CQC quality statements:

- Assessing needs
- Supporting people to live healthier lives
- Equity in experiences and outcomes
- Care provision, integration and continuity
- Partnerships and communities
- Safe systems, pathways and transitions
- Safeguarding
- Governance, management and sustainability
- Learning, improvement and innovation

On 7th February we will hold our third workshop, a “support and challenge” session, which will aim to test the strength of our evidence, provide confidence that we know what good looks like, and set the scene for our ongoing improvement planning.

Throughout January and February we will be working with regional authorities to benchmark our progress and provide further challenge.

By the end of February we will be building on this work to draft a self-assessment document of around 20 pages to provide a compelling and authentic narrative of our

adult social care service. We are using guidance produced by the LGA to support us in the self-assessment work.

In addition to our self-assessment approach, we have three further workstreams within our Assurance portfolio. The first focuses on data, and we will be undertaking an initial gap analysis in January 2023. The second focuses on feedback from people with lived experience, as we anticipate this will be an area for improvement. We are starting this work in January with our Partnership Boards to see where we can strengthen our work in this area. The third is communications and engagement, through which we will develop a communications plan to raise awareness of the assurance process and tell people how we doing along the way. This will initially be an internally focused plan, moving to an external focus as we develop our self-assessment and seek feedback on it.

Cost-of-living support

The council has been proactive in providing information to Gloucestershire residents about the support that is available to address cost-of-living challenges. The main focus has been on setting up the Support Hub area on the GCC website which gives users access to information about support in the following categories:

- In Your Area – links to district council services
- Your Circle – local groups and support
- Money
- Food
- Energy
- Warm Spaces
- Transport/Travel
- Your Mental Health and Wellbeing

The Hub was launched on 19 October. Views have remained consistent since then at c.500 unique visitors per week. The service has been promoted via the website, social media and various newsletters, including those covering schools and elected

members. More recently a dedicated helpline was launched and promoted by leaflet with the aim of reaching residents who are believed to be less likely to use online services. There have been very few calls to date – fourteen as at 15 December – but this may increase as we get into the winter months.

Some of the calls to the helpline have raised issues about energy and heating-related costs. For example, one caller raised concern about fuel bills and the need for a smart meter. They were directed to the Warm and Well scheme (which provides energy efficiency advice to householders and also administers grant funding) and to their energy supplier. Another caller needed to replace a boiler and was directed to Warm and Well and to the Household Support Fund.

The library service is participating in a national Warm Welcome scheme to promote spaces where people are welcome to spend time in a warm setting with free hot drinks available. The feedback from library staff is that while visitor numbers are not increasing significantly there is evidence of some groups staying longer and making use of the hot drink offer.

Monthly meetings are being held with key partners – NHS, district councils and the voluntary and community sector (VCS) – to share information about cost-of-living activities. Much of the available support is currently delivered via the VCS and there has been anecdotal feedback that some organisations are facing significant pressure from increased demand re. cost-of-living issues. The group is consequently liaising with sector representatives to try and find evidence that will help understand the impact of the additional demand.

Finally, the data and analysis team has produced an initial cost-of-living dashboard. This brings together a range of indicators that highlight the impact of inflation on people across the county. The intention is to develop the analysis over the coming months and add further local indicators – applications to the Household Support Fund, for example – to give a more nuanced picture. A separate report provides background to the dashboard and analysis of the initial findings.

The Cost-of-Living Dashboard

Introduction to the Cost-of-Living crisis

The cost of living refers to the amount of money an individual or household needs to cover their basic expenses including food, energy, and housing costs. As inflation pushes up prices, the cost-of-living increases which can create a strain on resident's finances. In October 2022, the inflation rate (9.6%) was more than 4.5 times the Bank of England's target of 2%.

Everyone is experiencing the effect of the rise in cost of living however, some people will be feeling its impact to a greater extent leading them to seek help to reduce their costs or receive aid.

Schemes are available to help ease the burden and new resources are being created to help signpost residents to help.

Background to the Cost-of-Living Dashboard and its purpose

To help monitor the rise in prices and impact on individuals, a dashboard has been created which brings together a range of indicators to measure the impact on Gloucestershire's residents. The dashboard will be an evolving resource which will change according to the availability of data and the needs of stakeholders. It has been published in the public domain on the Inform Gloucestershire website: <https://www.gloucestershire.gov.uk/inform/economy/cost-of-living/>. This will prevent duplication of effort and mean a variety of public sector and voluntary organisations will be able to make use of the data for the benefit of Gloucestershire as a whole.

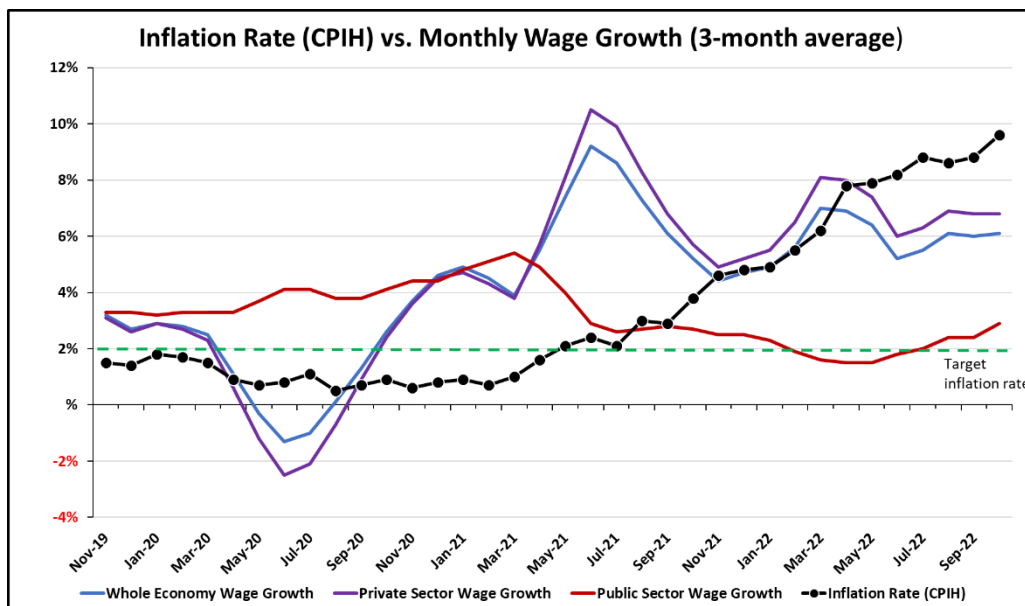
The dashboard currently contains ten indicators which were determined to be the most significant at explaining some of the current pressures Gloucestershire's residents are facing. Data from 2019 onwards has been used, where possible, to allow the identification of any longer-term trends as well as consider the impact of COVID-19. The dashboard is an evolving project and new versions will be released as more data becomes available. Please note, we are dependent on other organisations publishing data and this means there is often a time lag.

What is the dashboard showing?

The cost-of-living dashboard currently contains ten indicators which have been chosen to highlight the key issues facing residents:

- **Inflation vs. wage - National data**

- The inflation vs. wage indicator measures shows the difference between real-wage growth in the private and public sector and the inflation rate.
- The government has a target inflation rate of 2% however, inflation has been above this target since May 2021. In October 2022, the inflation rate was more than 4.5 times the government's target of 2%. According to the [Office for National Statistics](#), the rise in inflation in the most recent months has mainly been driven by an increase in food and energy prices.
- Monthly wage growth fell below the inflation rate, most recently, in August 2021 for public sector wages and May 2022 for private sector wages, it has since remained below inflation. When inflation is higher than wage growth, workers experience a real term pay cut as prices increase and their income can buy less.



Sources: EARN01: Average weekly earnings ONS and Consumer Price Inflation table, ONS

Figure 1: Inflation vs. Wage Growth in the UK

- **The Claimant Count- District level data**

- The claimant count reports on the number of people who are unemployed and claiming unemployment related benefits.
 - Gloucestershire's claimant count, as a proportion of the 16-64 population, was 2.2% in November 2022, below the national level of 3.7%. Out of Gloucestershire's six districts, Gloucester had the highest proportion of claimants (3.2%) and Stroud the lowest (1.6%).
 - At district, county, and national level, between March and May 2020, there was a significant increase in the proportion of the population claiming unemployment-related benefits due to COVID-19. The proportion of claimants has decreased, nearly month-on-month, since April 2021 but is still higher than pre-COVID levels to varying degrees.
- **Universal Credit- District level data**
 - Universal Credit is a monthly payment to help with living costs. To be eligible for Universal Credit, a recipient could be either out of work, working on a low income, or unable to work, for example, due to a health condition and/or disability.
 - In November 2022, there was 47,990 people claiming for Universal Credit in Gloucestershire, an increase of 2.7% compared to October 2022.
 - Due to COVID-19, between, March and May 2020, there was a substantial increase in the number of people receiving universal credit, numbers have since remained higher than pre-COVID levels. Beginning the summer of 2022, there has been an increasing trend in the number of claimants which is most noticeable in Gloucester.
- **Council Tax Support- District level data**
 - Council tax support provides a discount to people who are on low incomes. It is down to each local authority to set and approve Council Tax Support for people of working age whereas, pensioners are approved by a national scheme.

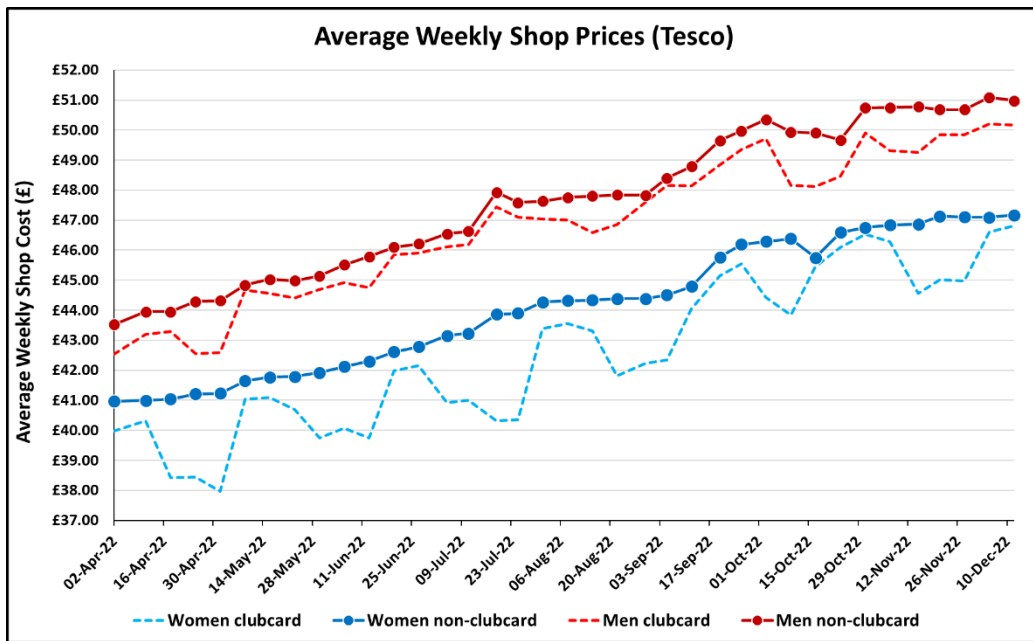
- The current number of council tax support claimants is similar to pre-covid levels. There was 34,445 people claiming council tax support in Gloucestershire, in September 2022.

- **Pension Credit- District level data**

- Pension credit provides additional money to people who are over the state pension age and on a low income. It can also help with housing costs such as ground rent or service charges.
- In May 2022, there was 11,134 pensioners receiving pension credit in Gloucestershire, an increase of 1.1% compared to February 2022. The increase is due to a higher number of people receiving pension credit where the district in Gloucestershire is unknown. All the Gloucestershire's districts saw a decrease in the number of people receiving pension credit between February and May 2022.
- Overall, the number of pensioners receiving pension credit has gradually declined in the last few years however, the value of the average amount of pension credit awarded has increased.

- **Weekly Food Prices- National data**

- The Food Foundation's Basic Basket Tracker measures weekly prices of a basket of food for an adult male and adult female as part of a reasonably costed, adequately nutritious diet. This aims to provide a benchmark to give an indication of trends in food prices and how this might be impacting on the cost of buying sufficient food.
- Figure 2 indicates the average cost of a male's weekly shop, using Tesco non-Clubcard prices, has increased from £43.52 on the 2nd April 2022 to £50.98 on the 10th December 2022 (an increase of 17.1%). In comparison, the average cost of a female's weekly shop, using Tesco non-Clubcard prices, increased from £40.96 on the 2nd April 2022 to £47.17 on the 10th December 2022 (15.2%).
- See [Food Prices Tracking | Food Foundation](#) for further information about how the data is collected.

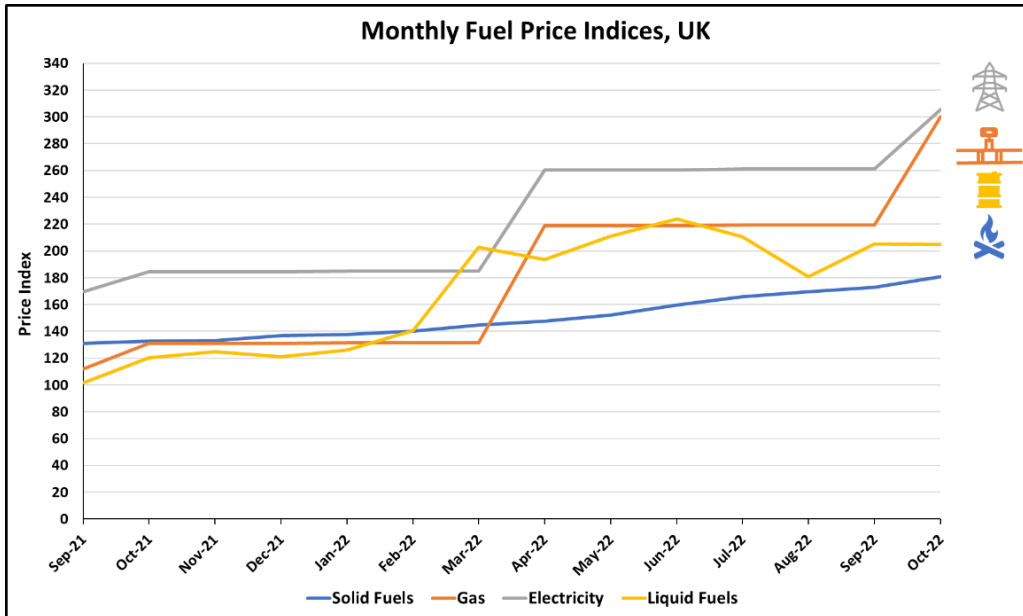


Source: Food Prices Tracking, The Food Foundation

Figure 2: Average Weekly Food Shop Prices

- **Fuel Price Indices- National data**

- The fuel price indices, shown in Figure 3, are a comparison to the same month the previous year and measure the percentage change.
- In October 2022, electricity and gas prices were continuing to rise. The price of gas and electric increased significantly between March to April 2022 and September to October 2022.
- Gas and electric prices are significantly higher than the cost of solid and liquid fuels.
- Fuel costs are one of the main drivers of the high inflation rate, according to the [Office for National Statistics](#).



Source: Domestic energy price indices, Department for Business, Energy, and Industrial Sector

Figure 3: Fuel Price Indices in the UK

● **Petrol and Diesel Price- National data**

- Weekly data is collected on the average price of petrol and diesel in fuel pumps, in the UK.
- In the week beginning 12th December 2022, the average cost of petrol was £1.56 per litre and the average cost of diesel was £1.80 in the UK.
- Petrol and diesel prices are continuing to ease after an increasing trend since May 2020 and steep increase in the summer 2022, shown in Figure 4. The cost to fill the petrol tank of a ford fiesta (42 litres) was £65.51 in week of the 12th December 2022.

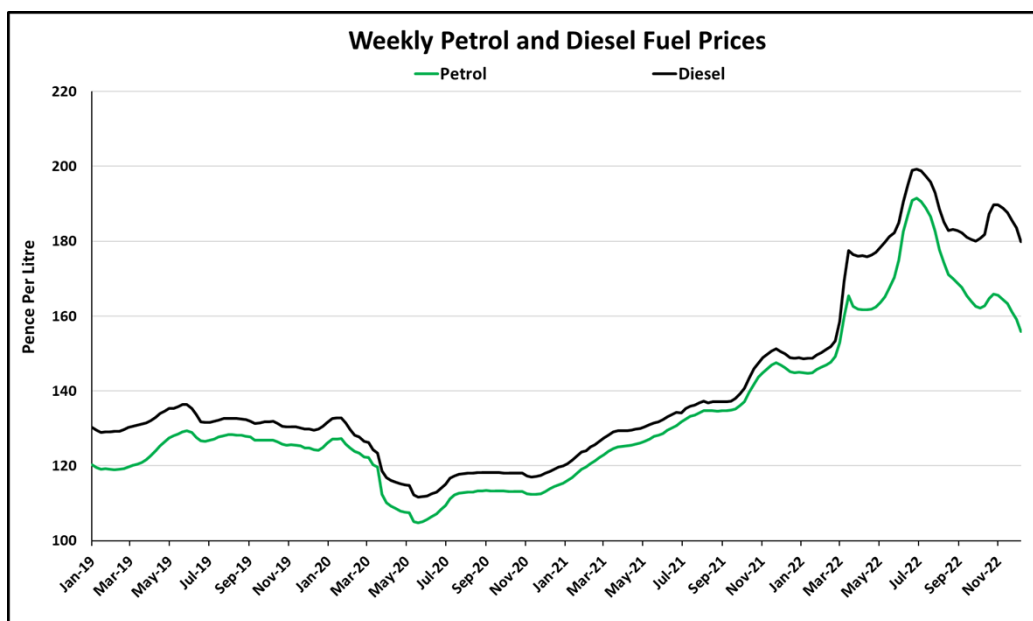
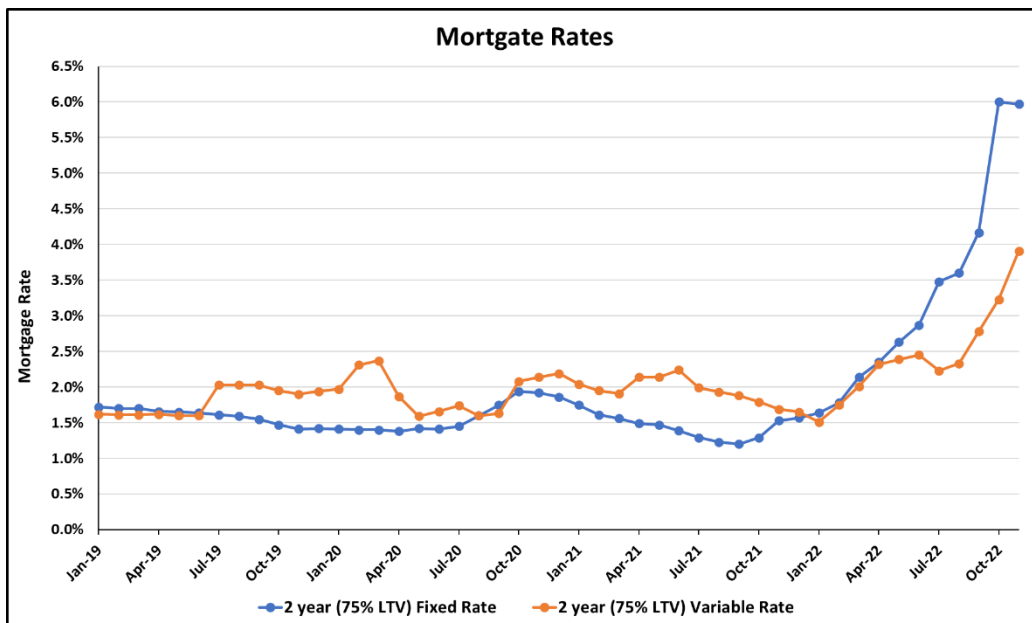


Figure 4: Weekly Petrol and Diesel Prices

- **Mortgage Rates- National data**

- Mortgage rates are the rate of interest a mortgage lender charges for borrowing money. Mortgage rates are dependent on interest rates set by the Bank of England. Residents who have variable rate mortgages are directly impacted on their next payment whereas, residents who have a fixed rate mortgage will not have to pay more until they reach the end of their fixed-term period.
- In November 2022, the 2 year (75% LTV¹) fixed rate was 5.97% and the 2 year (75% LTV) variable rate was 3.91%, this is the highest rate in the data period beginning in January 2019.
- Mortgage rates have sharply risen in the past year. 2 year (75% LTV) fixed rates are currently more than triple compared to January 2022 and 2 year (75% LTV) variable rates are just over double compared to the rate in January 2022, as shown in Figure 5.
- Mortgage rates have risen due to a rise in the interest rate to 3.5% (1.5 percentage points higher than the 2% target).



Source: Monthly interest rate of UK monetary financial institutions, Bank of England

¹ LTV refers to Loan to Value which is the amount of money a provider is willing to loan in relation to the value a property (or asset) being bought

Figure 5: Mortgage Rates

- **Average Rent- District level data**

- The private rent index measures the change in the price that tenants face when renting residential property from a private landlord. The data looks at the percentage change that has occurred compared to the same month, the previous year.
- Using sample data, the average rent in Gloucestershire in March 2022 was indicated to be around £810 per calendar month.
- Rent prices are continuing to increase and there has been a growing disparity between the average private rent cost in the South West, where rent prices are higher, and the England (excluding London) average since January 2019. One driver of the higher rent costs is the increase in landlord costs, including mortgage repayments.

Summary

Overall, the data is currently showing that there has been a notable increase in prices during the last 12 months, particularly the latter half of 2022. As inflation continues to be high, the cost of living will continue to rise leading to a greater number of people going through financial hardship. Wage growth is not keeping up with inflation leading to a real wage pay cut and reduction in the amount of income households have available to spend on bills and household essentials.

Whilst the unemployment data shows there is a slight indication of an increase in the number of people receiving universal credit, the next few months will be particularly telling of the delayed effects of the increase in cost of living. Likewise, there has not been an increase in the number of people receiving support through pension credit and council tax relief however, this may change as the financial burden grows.

What is next?

Future versions of the dashboard will include more indicators as data becomes available. The topics include:

- PAYE weekly income
- House prices

- Landlord repossessions
- Mortgage repossessions
- The Consumer Price Index
- Food banks and vouchers
- Citizen's advice
- The Household Support Fund
- Warm and Well
- Homelessness