

Supporting residents with the increased cost-of-living: Behavioural science recommendations for local authorities

PURPOSE OF THIS PAPER

This resource was created to provide practical and evidence-based behavioural science recommendations that can help local authorities to support their residents with the significant pressures caused by the increased cost-of-living.

It is designed to complement the significant work that local authorities, voluntary groups and others are doing by showing how behavioural science can add value. A key resource on policy and practical work is the Local Government Association's Cost of Living Hub which can be found here: [Cost of living hub | Local Government Association](#).

This paper is composed of two key elements:

- Identification of the groups in society that are most likely to be affected and how the increased cost-of-living will impact on them, thus exacerbating societal and health inequalities.
- Evidence-based advice rooted in the behavioural and social sciences, highlighting what local authorities can do to support their residents. Key recommendations for action and next steps to support residents will be presented.

THE INCREASE IN THE COST-OF-LIVING

The rise in living costs is putting significant pressure on households across the UK, replacing COVID-19 as the main concern for many communities (Strong et al., 2020). People are worried that they will not have enough money to buy food and heat their homes, particularly over the winter period. In response to these issues, people started to change their behaviour and become more conservative with their finances. In July 2022, 50% of adults said they shop less when buying groceries (ONS, 2022). These numbers are likely to continue to grow as costs keep rising. These individual behaviours are likely to have a wider impact on the economy and population health

(Lange & Vollmer, 2017). Two of the main issues linked to increasing living costs will be food poverty and fuel poverty (Barrett et al., 2022; Davillas, Burlinson, & Liu, 2022).

Food poverty

Food poverty has been a growing problem across the UK and as of April 2022, one in seven (7.3 million) UK adults, and 2.6 million children, reported having no access to safe and nutritious food (The Food Foundation, 2022). Moreover, research published by the Food Standards Agency (2022) showed that the cost of food is a major concern for three out of four people in the UK. The groups of people most affected by rising food prices were people with long-term health problems, women and members of ethnic minorities, as they were identified as the most likely to express concern about food prices (Food Standards Agency, 2022).

According to the Trussell Trust, a charity that supports a network of 1,400 food banks, aid package deliveries increased by 14% to 2.1 million between April 2021 and March 2022 compared to that same period in 2019-20 (The Trussell Trust, 2022). The increased cost of living is likely to drive more people into food poverty and increase reliance on food assistance.

Fuel poverty

The cost of fuel has risen significantly, which is an increasing concern as the winter months approach. In July 2022, nearly half (46%) of adults in the UK found it somewhat or very difficult to pay their energy bills, representing an increase from 43% in the previous month (ONS, 2022). Moreover, the fuel poverty charity National Energy Action estimates that more than 10,000 deaths occur annually because of health conditions that arise or worsen due to living in a cold or damp property, thus affecting some of the most vulnerable sections of our population (NEA, 2021).

WHO WILL BE MOST AFFECTED?

There are populations in our society who are likely to be disproportionately affected by the increased living costs (ONS, 2022; NIESR, 2022).

Key populations include:

- Low-income households with children
- People with long term health conditions
- People living in deprived areas
- People from black, Asian and minority ethnic communities
- People with a disability
- Older adults
- People who are just about managing

Low-income households with children

One in three children in the UK were living in poverty before the current cost-of-living increase. This situation will likely worsen as families struggle to pay for the essentials needed to maintain their children's health (Children's Society, 2022). This is particularly concerning as exposure to poverty at an early age can have significant negative educational, psychological, and health consequences, which can contribute to poor health and reduced life chances in adulthood (Moore, 2005; Seabrook & Avison, 2012).

People with long term health conditions

In May 2022, the Inequalities in Health Alliance (IHA) revealed that 55% of British people feel that their health has been negatively affected by the rising cost of living (Goddard, 2022). People affected by chronic diseases (e.g., cancer, kidney or bowel disease) will likely be disproportionately impacted, as they face unavoidable expenses for medications and transportation costs to attend medical appointments. Both medical care and nutritious foods are essential for managing illness but are becoming increasingly difficult to afford due to rising costs, widening health inequalities in our society (Cunto, 2022).

People living in deprived areas

Households located in deprived areas are most likely to be inhabited by people in the lower income brackets. Since low-income households spend about 23% of their total income on food and energy alone, the increased cost of living is likely to disproportionately impact their budgets. The inflation rate for the richest quartile of the population in June 2022 was 8.5% but for those in the poorest quartile it was 10.8% (Karajalainen & Levell, 2022). In addition, people in disadvantaged areas typically live in older, less energy-efficient homes and often rely on lower priced food, which tends to be the most affected by high inflation (NIESR, 2022; Tunstall et al., 2013). To date, state benefits have not increased at the same rate as inflation, which means that families receiving benefits are at increased risk of hardship. This is likely to result in many more population groups falling below the poverty line as people become increasingly unable to afford essential necessities, such as heating or adequate food. This could exacerbate existing health inequalities (Tunstall et al., 2013).

People from black, Asian and minority ethnic communities

In May 2022, research by the New Economics Foundation found that black, Asian and other ethnic minority households experience higher costs than white households. White people are seeing an average increase of £2,200 (5% of their income) in their cost of living this year, while the increase for ethnic minority households is £2,900 (8% of their income). Furthermore, new research from the networking group People Like Us (2022), revealed that 34% of professionals from racially diverse backgrounds say that their salary will not cover their household bills including mortgage, rent and energy bills. This is compared to 27% of those from white backgrounds. Increases to the cost of living will therefore likely exacerbate racial inequalities. As such, it is essential that these communities are considered when solutions are implemented to tackle the increased costs of living.

People with a disability

A recent study in England and Wales indicated that people with disabilities are more than twice as likely to live in a cold house and three times as likely to be unable to buy food (Scope UK, 2022). People with disabilities often have additional expenses compared to non-disabled people, as they typically require insurance, equipment, and treatments. This leaves disabled people with less money for discretionary spending. Therefore, high inflation is expected to have a negative impact on disabled people and their families unless benefits are increased to match inflation.

Older adults

In early 2022, a greater proportion of older adults reported increased living expenses compared with younger adults. The highest proportion of the reported increases were in those aged 55-64 (82%), 65-74 (81%) and 75 and over (79%) (ONS, 2022). Rising food prices and energy bills are likely to negatively affect the health of older people in the UK, many of whom are vulnerable to malnutrition and cold temperatures. Furthermore, more than one million older people who qualify for Pension Credit reportedly miss out on vital help such as Cold Weather Payments and the Warm Home Discount Scheme, mostly due to their lack of knowledge about them (Age UK, 2022).

People who are just about managing

Due to the significant increase in the cost of living, people who would otherwise be more financially stable will face hardship. It is estimated that more than half of those unable to pay their bills in the upcoming months are ineligible for means-tested benefits (Citizens Advice Hart, 2022). Most of these households earn less than £30,000 per year and are therefore likely to struggle financially as costs increase.

HOW CAN BEHAVIOURAL SCIENCE HELP WITH EFFORTS TO SUPPORT RESIDENTS?

This section will describe what local authorities can do to support their residents with the increased cost of living. More precisely, it will provide evidence-based, actionable recommendations, along with advice on how to put them into practice.

Practitioners in this field state that local authorities are likely to have more success in building a local support offer when it is based on local needs and resources. Services can only be developed and delivered effectively if we understand, acknowledge, and address the behavioural barriers for all members of our communities. Thus, to ensure that people receive appropriate help and support, local authorities need to engage communities to understand their key concerns and any barriers to uptake.

UNDERSTANDING BEHAVIOUR

Identifying and understanding the key influences on behaviour is an integral element to designing and delivering effective interventions. The Behaviour Change Wheel is a widely used framework for analysing the influences on behaviour. The COM-B model, shown in Figure 1, which sits at the centre of the Behaviour Change Wheel, allows you to analyse the extent to which three key influences on behaviour are present. These influences are: **C**apability, **O**pportunity, and **M**otivation (Michie et al., 2011).

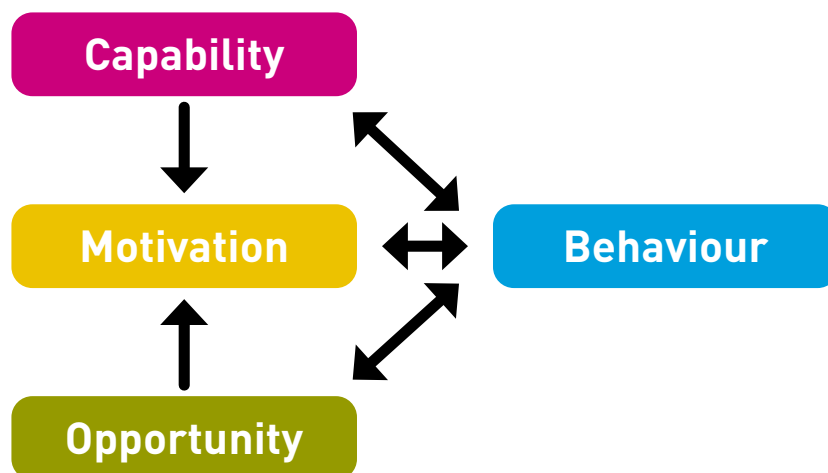


Figure 1 COM-B model (Reproduced from Michie et al., 2011).

You can find more information on the Behaviour Change Wheel and the COM-B model here: [Achieving Behaviour Change: A Guide for Local Government and Partners](#)

HOW TO IDENTIFY BEHAVIOURAL BARRIERS TO ACCESSING SERVICES

When aiming to increase the uptake of support services it is important to understand each target groups' specific beliefs and concerns and develop interventions to address them.

We have developed guidance to facilitate engagement with communities. The templates below provide a useful framework and key questions to consider when identifying barriers and facilitators to behaviour, based on the COM-B model.

[Engaging with local communities to achieve behaviour change](#)
[Engage to Understand template](#)
[Engage to Empower template](#)

ADDRESSING BEHAVIOURAL BARRIERS TO INCREASE SERVICE UPTAKE

While it is important to understand barriers in each individual context, literature suggests that lack of awareness (FCA, 2022), stigma and confidence issues (Strong et al., 2020) might be important barriers to focus on to increase uptake of services.

Based on this, local authorities need to:

1. Increase knowledge of support services using communications methods tailored to populations
2. Make services and processes easy, accessible and inclusive
3. Reduce stigma and shame about accessing or using support services
4. Build confidence to help people access services at the right time

Figure 2 shows the key recommendations to increase access to services aligned with the COM-B model.

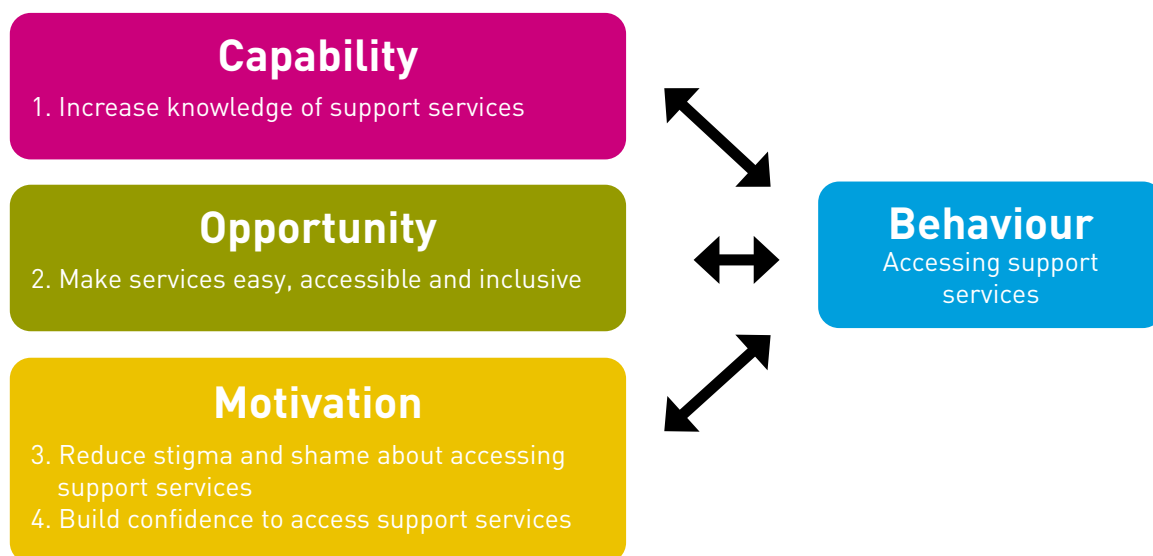


Figure 2 Influences on uptake of support services categorised by the COM-B model.

CAPABILITY

Residents are more likely to access support services if they have the psychological capability (knowledge and skills) and physical capability (strength and stamina) to do so.

1. Increase knowledge of support services

Lack of knowledge about where and how to access support can lead to reduced uptake, especially if people have not accessed services before. People often miss out on help when services are not sufficiently promoted and eligibility criteria are not clear. Furthermore, people with low literacy and numeracy skills may be disproportionately affected, as they may be unable to understand information on inflation rates, increases in prices, and budgeting (KPMG UK, 2022).

RECOMMENDATION: Local authorities should promote local and national resources in ways that maximise uptake by target populations.

This can be achieved by:

- **Developing clear, understandable communications:**
When communicating complex information such as inflation and the reasons for the increased cost of living, check that communications meet readability and accessibility guidance and ensure that content is relatable to people's lives, e.g., compare the cost of common items from one year to the next to explain inflation (Bholat et al., 2019).
- **Producing evidence-based communications for target groups:**
Effective and targeted communications informed by local intelligence are essential to increase the uptake of support services.

Use our engagement templates to ensure communications:

- Are informed by an accurate understanding of the barriers to accessing support
- Acknowledge and validate the concerns and apprehensions that may exist
- Address identified concerns
- Are culturally appropriate and well received by the target group

Step-by-step instructions have been developed by experts in the field to support organisations with the design, development and testing of behaviourally informed communications: [Response Playbook](#) (Jones et al., 2019).

OPPORTUNITY

Residents are more likely to access support if the environment around them allows them to do so. The environment includes physical influences (e.g., time and resources) and social influences (e.g., cultural norms and social cues).

2. Make services and processes easy, accessible and inclusive

Making services accessible and simple to use is key to increasing opportunity and optimising uptake. If services are difficult to use and processes are complicated, residents may become frustrated or discouraged, leading them to disengage. The anxiety about financial insecurity places an additional strain on people's mental energy.

RECOMMENDATION: Facilitate access to support services, especially for groups who may not have previously needed to access support. These groups may require clearer signposting, particularly where discretionary funds are being used.

This can be achieved by:

Simplifying processes

- Reduce steps needed to access a service or break down the process into smaller, easier tasks
- Engage with target groups to measure how easy services are for people to use

Questions to consider when simplifying processes include:

- How long does it take an average user to make an application?
- How long does it take from making an application to accessing the service?
- Is the service asking for reasonable and easy-to-calculate financial information?
- Could any information fields be pre-populated using existing user data? (BIT, 2016)

Overcoming barriers to accessing support

- Consider groups who may not have the required resources to access support e.g., a laptop, smartphone, or internet connection. Ensure the use of different communication means e.g., telephone, digital and paper
- Ensure services have capacity to manage increased uptake as a result of service promotion

- Develop specific plans for people who may have additional requirements (i.e., some people with disabilities and from ethnic minority communities) to avoid exacerbating existing inequalities
- Ensure that services are grounded in local communities and are sufficiently resourced (i.e., user-led organisations or community leaders who offer additional local support)

MOTIVATION

Motivation refers to the reflective processes (beliefs and intentions) and automatic processes (emotions, wants and needs) that drive behaviour. People are more likely to access support if it is consistent with their identity, values, and beliefs.

3. Reduce stigma and shame about accessing support services

A key barrier to accessing support is the stigma that is often associated with using support services or seeking help in general. People who rely on assistance often feel ashamed and fear being judged and condemned by others. Their reluctance to access support might be fuelled by the desire to avoid feelings of shame. Money has been found to be a particularly shameful topic for people in need of help, which makes them less likely to access services (Strong et al., 2020). People are more likely to seek help if they see other people like them accessing services (e.g., through age, race, location etc.).

RECOMMENDATION: Ensure that the language used does not create feelings of stigma.

This can be accomplished by using language that is:

- **Free from judgement or negative connotations**
Focus on the help available, rather than the underlying issue causing the need for help. For example, “needing support” instead of “having money problems” or “struggling”
- **Free from any content that might cause shock or distress**
Any content that can generate a negative emotional response can cause people to feel angry and frustrated, which can lead them to disengage with your message. Avoid words like “crisis” and “emergency” and focus on the positives. For example, “support measures for the cost of living” instead of “Resources for the cost-of-living crisis”
- **Normalising needing and seeking help**
Provide relatable case studies and testimonials from people within the target group who have accessed support. Observing others in a similar situation will increase a sense of empowerment and normality. Ensure that the communication channels and messengers are appropriate for the target group, as the messenger is as important as the wording of the message itself
- **Person-centred**
Recognise people as individuals that are not solely identified and labelled by their

conditions or circumstances. Avoid using words such as “poor people”, use “people affected by the cost of living” instead

- **Collaborative and engaging**

Avoid using authoritative or controlling language such as “if this is your situation, this is what you should do”. Instead use phrases such as “if this is your situation, this is the support that is available to you”

4. Build confidence to access support services

The level of confidence a person has, can impact on how and when they access services (Strong et al., 2020). People with low levels of confidence might not access help because they do not believe that their efforts will be successful, impacting on their motivation to access services.

People with high levels of confidence might not access help because they feel that they can manage on their own and help-seeking behaviours may not align to their identity e.g., ‘I’m not the kind of person who needs help’ or ‘I am the breadwinner and I’ve never needed help before’. People in this group may be hard to identify, as they may only seek help when they believe they have exhausted all other options or are experiencing a crisis. Therefore, it is crucial to help people make a realistic assessment of their need so that they don’t wait until they are in crisis to access support.

Preventative interventions aimed at reducing the likelihood of future hardship should be developed to reach this group of residents as well as those who are at risk of falling into difficulty in the near future.

RECOMMENDATION: Provide a range of options to build confidence to access services.

This can be accomplished by:

- **Designing simple processes** e.g., reducing the number of steps needed to access a service or breaking tasks down into smaller more manageable actions. This can help people to feel less overwhelmed by the task, thereby increasing their confidence
- **Providing support for completing more technical tasks** such as completing forms for benefits, where simplifying processes is not possible
- **Providing a range of options to access services** e.g., paper forms, telephone and online. This can increase people’s belief in their ability to successfully complete the task
- **Working in collaboration with group members.** This can empower people and increase trust (Lazarus et al., 2020) and raise confidence to access services
- **Developing case studies from across the community,** as this can promote positive feelings and beliefs about accessing support

SUMMARY OF RECOMMENDATIONS

Recommendation	Summary
Increase knowledge of support services (Capability)	Local authorities need to increase awareness and knowledge of the support services that exist by developing clear and understandable communications.
Make services and processes easy and accessible (Opportunity)	When simplifying processes and services, consider the accessibility needs of all users.
Reduce stigma (Motivation)	Understand what drives stigmatisation. Ensure that the language used is non-judgemental, collaborative, engaging, free from any content that causes shock, is person-centred and normalises the behaviour.
Build confidence (Motivation)	Local authorities can influence confidence by simplifying services, utilising different means of communication, engaging communities, providing technical support and promoting positive beliefs about accessing support.

WORK COLLABORATIVELY AND BUILD PARTNERSHIPS

To provide the right support at the right time, local authorities need to work in partnership to coordinate support and assist residents. A joint multi-agency response can help local authorities to increase cooperation and efficiency and avoid duplication of effort.

As many households are likely to remain economically vulnerable for some time, it is important to continue working in partnership and nurture these relationships beyond the current short-term needs created by the increased cost of living.

CONCLUSION

The rise in the cost of living is putting significant pressure on households across the UK. People are worried that they will not have enough money to buy food and heat their homes, particularly over the winter months. Local authorities are well placed to support residents with these additional pressures as they have strong links with local stakeholders and communities. The use of simple behavioural science insights and tools can increase the uptake of support services. When working with stakeholders to develop action plans or initiatives, partners should engage with communities and incorporate the COM-B recommendations above into their planning.

Ensuring that people are aware of the support that is available to them, that services are easily accessible and that they do not create feelings of shame or stigma may

increase impact and reach. Understanding the knowledge, beliefs, and motivations held by residents, both in the general population and specific groups, will help organisations to target their support offer for those most in need of support. This entails a dynamic response including understanding the experience of communities, developing and linking up services, and effective targeted communications to support our residents during this challenging time.

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Acknowledgement: the BCU is grateful to Gary Vaux, Head of Hertfordshire Money Advice Unit, for reviewing this paper.

October 2022



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