Telford & Wrekin Co-operative Council

Protect, care and invest to create a better borough

Borough of Telford and Wrekin

Cabinet

Thursday 12 November 2026

Telford Works with You - Cost of Living Strategy

Cabinet Member:	Cllr Kelly Middleton – Cabinet Member: Public Health and Unlocking Opportunities for All
Lead Director:	Katherine Kynaston – Director: Housing, Commercial & Customer Services
Service Area:	Housing, Commercial & Customer Services
Report Author:	Katherine Kynaston – Director: Housing, Commercial & Customer Services
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Wards Affected:	All Wards
Key Decision:	Key Decision
Forward Plan:	Yes – 18 June 2026
Report considered by:	SMT – 13 October 2026 Business Briefing – 22 October 2026 Cabinet – 12 November 2026

1.0 Recommendations for decision/noting:

It is recommended that Cabinet:

1.1 Notes progress and impact of the previous Cost of Living Strategy 2022-2025, through which the Council has invested to support residents, delivering practical support to help households manage the impact of rising living costs and ensuring that targeted assistance reached those most impacted.

1.2 Approves the new Cost of Living Strategy 2026–2029, which commits to further investment of over £9m with a renewed focus on responding to financial hardship and crisis and strengthening financial resilience, reducing inequalities and helping

individuals, families and communities to better withstand future economic challenges.

1.3 That Cabinet grants delegated authority to the Director of Housing, Commercial & Customer Services, in consultation with the Cabinet Member for Public Health and Unlocking Opportunities for All, to take the necessary steps to implement the recommendations within the Cost of Living Strategy 2026–2029, including the approval and allocation of funding from the Crisis and Resilience Fund, together with any other funding awarded to the Council, to support residents and businesses to manage the impact of cost of living pressures and build longer-term financial resilience throughout the duration of the Strategy within approved budgets and in accordance with the Council's Constitution, Financial Regulations and Contract Procedure Rules.

2.0 Purpose of Report

2.1 The purpose of this report is to set out the Council's renewed commitment to support all residents address the rising cost of living.

3.0 Background

3.1 Whilst inflation has fallen significantly from it's peak level of 11.1% in October 2022, nationally many households continue to face ongoing financial pressures. The latest figures from the Office for National Statistics show that Consumer Price Index (CPI) inflation stood at 3.5% in the 12 months to September 2026 meaning that many households continue to face higher everyday costs for essential goods and services. A major contributor to rising costs continues to be global instability with conflicts in the gulf, particularly, impacting energy costs.

3.2 The impact of these pressures is not experienced equally. Evidence continues to show that households on lower incomes spend a larger proportion of their income on essentials such as food, energy and housing, leaving them more exposed to rising costs. The Joseph Rowntree Foundation's *UK Poverty 2026* report estimates that around 21% of the UK population remains in poverty and has become increasingly entrenched amongst families with children, disabled people, renters and low income working households as well as those reliant on benefit support.

3.3 Housing costs, food insecurity and rising energy prices continue to be significant drivers of financial hardship. ONS data shows that average private rents across the UK increased by 3.8% in the year to August 2026. Research published by Trussell in 2025 found that 14.1 million people were living in food insecure households, equivalent to around one in six households across the UK.

3.5 Many employers are also managing increased operating costs, higher wage pressures and ongoing uncertainty in consumer spending. Local authorities therefore continue to play an important role in helping residents maximise incomes, reduce household costs, access advice and support, and prevent financial difficulties from escalating into wider health, housing and wellbeing issues.

3.6 The national picture is reflected locally in Telford & Wrekin. The borough has historically had a higher proportion of lower-income households than the national average and higher proportions of several groups that face an increased risk of poverty, including children, lone-parent families, unpaid carers, disabled people and households living in rented accommodation, as shown in the figure below. Child poverty is a particular concern: in 2024/25, 9,714 children under 16, equivalent to 24.8% or approximately one in four children, were living in relative low-income families. This was significantly higher than the England average of 19.8% and had increased from 21.8% in 2021/22.

3.7 Demand for support services such as welfare assistance, debt advice, food provision and income maximisation continues to grow, with local partners continuing to report the ongoing impact of financial hardship on residents including more working households.

3.8 In response to the 2022 crisis the Council adopted its first Cost of Living Strategy. Considerable progress has been made for our residents in the last 4 years. A snapshot of some of the achievements delivered with partners and the community and voluntary sector, is captured below:



3.9 The Strategy (Appendix A) further details the extensive support already delivered or funded by the Council, which is made directly into neighbourhoods through community outreach provided by partners including Citizens Advice and our network of Community Centres, Live Well, Family and Armed Forces Hubs and the new Borough Partnership Here to Help Bus.

3.10 Beyond this targeted support, every resident already benefits from the Council's universal offer, designed to keep everyday life more affordable for everyone. This includes the lowest council tax in the Midlands, Family Hubs offering support for families with children of all ages, and garden waste collection at no additional charge. The £2 bus fare commitment is helping to deliver over one million affordable journeys across the Borough. There's plenty to enjoy too, with free and affordable events running throughout the year, from Balloon Fiesta to Telford Day, alongside an excellent Leisure offer, Happy Healthy Active Holidays for families during school breaks, and dedicated support for the Armed Forces community.

3.11 Wellbeing runs through the whole approach with the Telford Loyalty Card offers discounts on leisure centres and activities across the Borough, while the Healthy Lifestyles service and Year of Wellbeing initiative help residents make small, sustainable changes that improve how they feel, both in and out of the workplace.

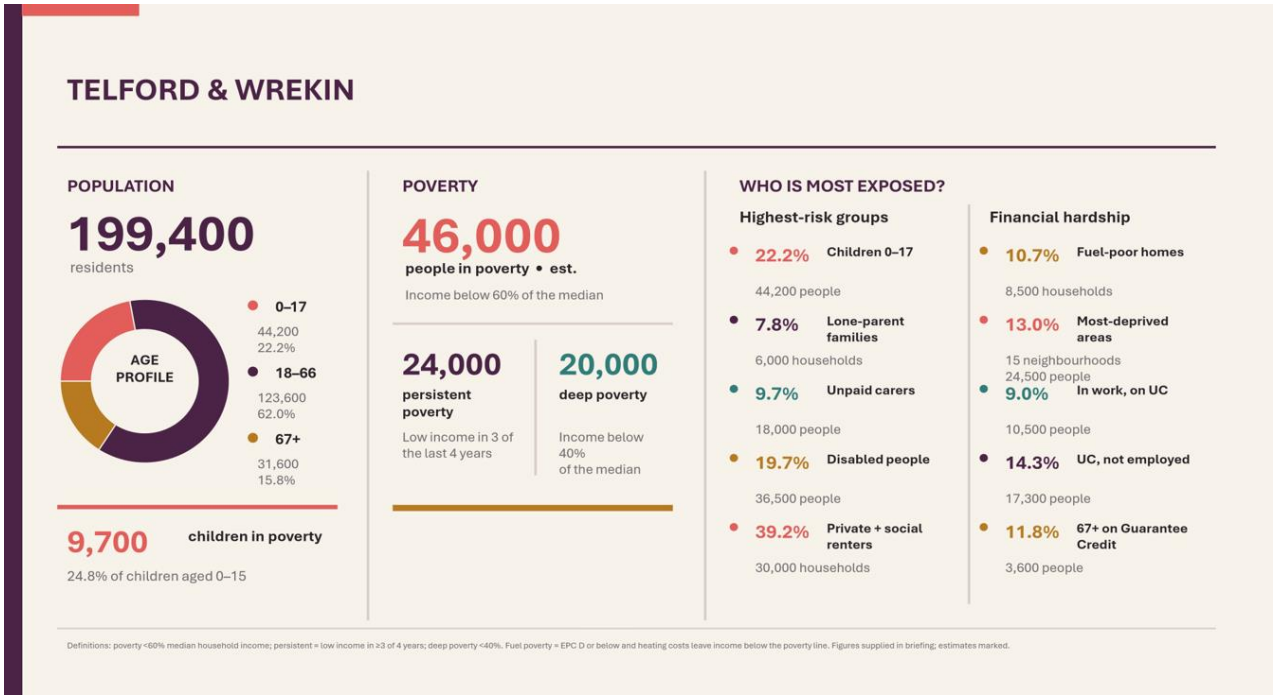
3.12 These collective achievements have contributed to the borough being ranked the best place in the UK to raise a family by MoneySuperMarket, highlighting strengths such as housing affordability, childcare costs, earnings, healthcare, education, green and open spaces, road safety and community amenities. This recognition reflects many of the borough's underlying strengths and the impact of our work however, we know that more needs to be done and we are committing to continue to support our residents through *Telford Works with You*.

4. Summary of Main Proposals

Telford Works with You – Cost of Living Strategy 2026-2029

4.1 Financial hardship remains a long-term reality for some residents, shaped by low or insecure incomes (including for those in work), debt, poor health, caring responsibilities, or high housing and energy costs. For others, a change in circumstances such as unemployment, illness, relationship breakdown, or an unexpected household expense can quickly undermine their financial stability. These differences between communities and groups of residents make it important that future support continues to draw on local evidence and the voice of residents and targeted according to need.

4.2 To inform the development of the updated Cost of Living Strategy, we have reviewed the latest data about our population to understand the needs of different communities and places across the borough.



4.3 As well as considering the data, we have engaged with organisations on the front line and those with lived experience about the challenges being faced and potential solutions. This included running a number of engagement events, attended by 75 representatives from front line organisations delivering support to residents. Key messages included:

- A clear consensus that the current cost of living pressures could not be addressed by a single partner or organisation, with a strong shared commitment and goodwill across partners to continue to work together.
- the importance of coordinating cost of living support to avoid any duplication, and make it easy for people to know what support exists and how to access it.
- that households were facing 'intersecting pressures' of the rising costs of energy, food, transport, housing and other essentials leading to a sustained increase in demand and a growing group of households who are 'just about managing' with particular concerns about those just above eligibility thresholds for Department of Work and Pension (DWP) and other benefits.
- People wanted to see a shift from crisis response to preventative support that would build longer-term financial resilience. A key priority within this was developing people's financial literacy, budgeting and wider life skills.

4.4 We have also considered the feedback from recent consultations with residents, such as the survey to inform a new Council Plan. Examples of what residents said was most important to them:

- "Ensuring that no family is left behind due to economic pressures"
- "Plenty of affordable opportunities for work and leisure for people of all ages"
- "Good access to free events"
- "Community buildings supported, providing lots of accessible low cost activities"

And what they would like to see more of:

- "Every single resident having proper financial security, removing the stress of survival from our communities."Everyone has something to eat and a warm place to live"
- "Less deprivation, especially in South Telford"
- "Free access to activities for children/more affordable activities for young people" and "regular things happening at affordable prices"
- "More affordable/cheaper housing, especially for young people"
- "Help for residents to access fresh, affordable food in their locality"
- "Fund start-up costs for business" and "better jobs to improve life chances"

4.5 The Cost of Living Strategy 2026–2029 renews our commitment to working with partners and residents to tackle financial hardship and to create the services and support to strengthen financial resilience across the borough. The Strategy in Appendix A details a comprehensive package of new measures including the investment of £9m of Crisis & Resilience Funding over the next 3 years. The figure below details a snapshot of some of the immediate term investment this will see:





4.6 Our programme aims to deliver benefits for all with a particular focus on low income working families. The figures below illustrates for a low income family of 4 and a pension age resident, what our investment could mean in immediate financial benefit.

Supporting a family of four

How Telford Works with You can reduce household costs and support family wellbeing

THE FAMILY

Two working parents and two school-aged children live in a Band B home. Rising food, energy, transport and holiday costs leave little flexibility for unexpected bills.

Benefit

£4,500

Illustrative annual benefit



MONEY, BENEFITS AND HOUSING

Citizens Advice and Financial Welfare support can check entitlements, review the household budget and address priority debt. Assuming eligibility for 75% Council Tax Reduction on an average Band B charge of £1,317.70, the family could save about £988 a year.

ENERGY AND WARMTH

Telford Energy Advice offers free advice and practical low-cost measures. Previous support delivered an average household saving of £190. Eligible homes may also receive improvements through Warm & Well Telford or the national Warm Homes Scheme.

AFFORDABLE TRAVEL

Using Travel Telford for four journeys each week could save one parent an estimated £40 a month, or £480 a year. The estimate depends on the journeys taken and the alternative fare that would otherwise have been paid.

SCHOOL MEALS AND HOLIDAYS

Free School Meals for two eligible children could save around £1,000 a year. Four weeks of funded Happy, Healthy, Active Holidays for each child could represent £1,344 in avoided holiday-club costs, using a West Midlands average of £168 per child per week.

SWIMMING AND ACTIVITIES

If one parent and two children swim weekly, the family could receive an annual benefit of £528. This combines £143 associated with the parent concessionary rate and £385 from free swimming for two children compared with a £3.70 neighbouring area charge

HELP IN A CRISIS

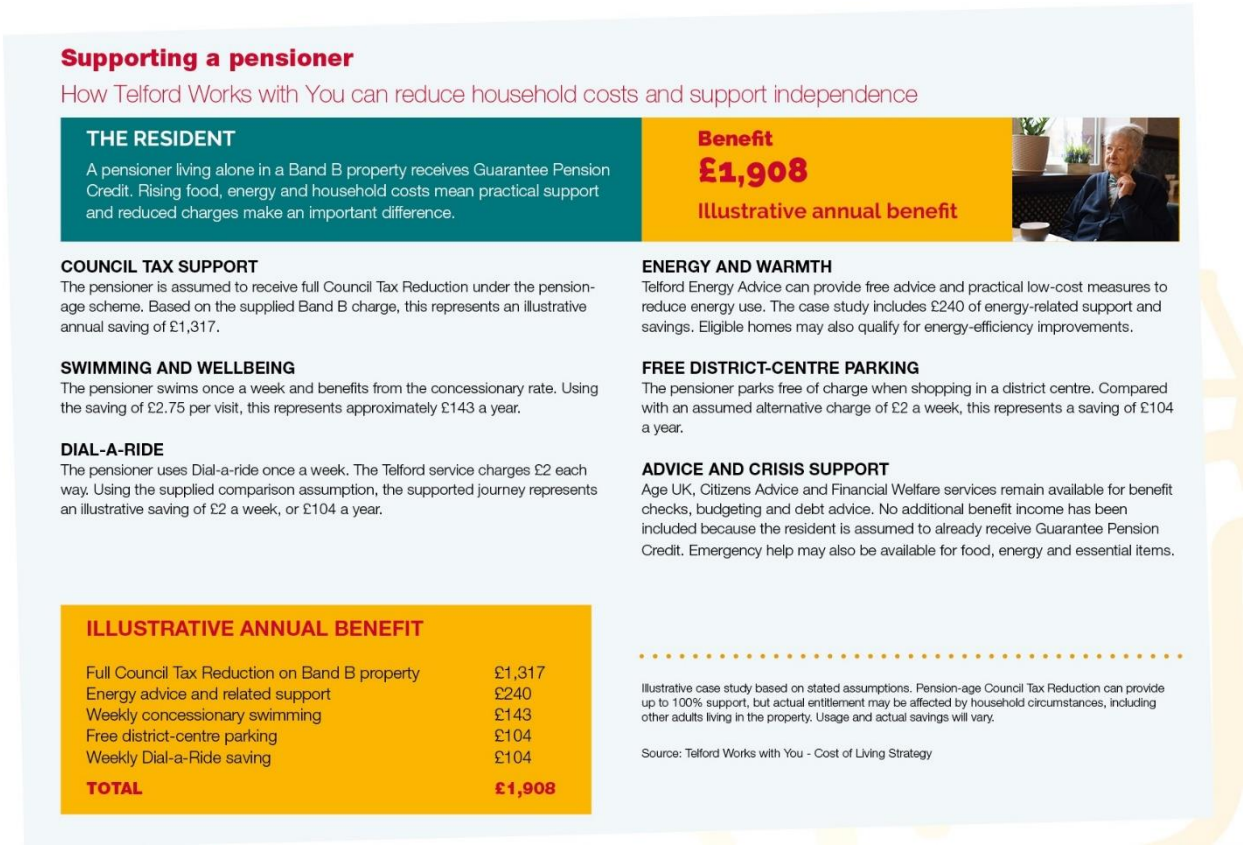
Crisis Payments and emergency help may support food, energy, school uniforms, winter clothing and essential household items. Housing Payments may also help eligible households with rent or essential housing costs.

ILLUSTRATIVE ANNUAL BENEFIT

Free School Meals and average energy saving	£1,190
Council Tax Reduction	£988
Happy, Healthy, Active Holidays places	£1,344
Weekly swimming benefit	£528
Bus fare saving	£480
TOTAL	**£4,530**

Illustrative case study based on stated assumptions. Eligibly, usage and actual savings will vary. The HHAH figure uses £188 per child per week for four weeks; the bus calculation assumes four journeys per week: Other benefits, including housing support and leisure concessions, are not quantified.

Source: Telford Works with You - Cost of Living Strategy



Supporting a pensioner

How Telford Works with You can reduce household costs and support independence

THE RESIDENT

A pensioner living alone in a Band B property receives Guarantee Pension Credit. Rising food, energy and household costs mean practical support and reduced charges make an important difference.

Benefit
£1,908
Illustrative annual benefit

COUNCIL TAX SUPPORT
The pensioner is assumed to receive full Council Tax Reduction under the pension-age scheme. Based on the supplied Band B charge, this represents an illustrative annual saving of £1,317.

SWIMMING AND WELLBEING
The pensioner swims once a week and benefits from the concessionary rate. Using the saving of £2.75 per visit, this represents approximately £143 a year.

DIAL-A-RIDE
The pensioner uses Dial-a-ride once a week. The Telford service charges £2 each way. Using the supplied comparison assumption, the supported journey represents an illustrative saving of £2 a week, or £104 a year.

ENERGY AND WARMTH
Telford Energy Advice can provide free advice and practical low-cost measures to reduce energy use. The case study includes £240 of energy-related support and savings. Eligible homes may also qualify for energy-efficiency improvements.

FREE DISTRICT-CENTRE PARKING
The pensioner parks free of charge when shopping in a district centre. Compared with an assumed alternative charge of £2 a week, this represents a saving of £104 a year.

ADVICE AND CRISIS SUPPORT
Age UK, Citizens Advice and Financial Welfare services remain available for benefit checks, budgeting and debt advice. No additional benefit income has been included because the resident is assumed to already receive Guarantee Pension Credit. Emergency help may also be available for food, energy and essential items.

ILLUSTRATIVE ANNUAL BENEFIT

Full Council Tax Reduction on Band B property	£1,317
Energy advice and related support	£240
Weekly concessionary swimming	£143
Free district-centre parking	£104
Weekly Dial-a-Ride saving	£104
TOTAL	**£1,908**

Illustrative case study based on stated assumptions. Pension-age Council Tax Reduction can provide up to 100% support, but actual entitlement may be affected by household circumstances, including other adults living in the property. Usage and actual savings will vary.

Source: Telford Works with You - Cost of Living Strategy

4.7 For businesses the approach will be to build on our strong track record of being a 'business winning, business supporting Council'. We will complete the investment of our £5.8m Thrive Telford programme funded via UKSPF which has already delivered 680 projects benefitting some 300 start ups as well as established and growing enterprises distributing grants, advisory services, energy assessments and efficiency improvements. We will continue our Pride in Our High Streets programme and invest directly into our High Streets and Borough Towns through regeneration schemes including in Oakengates and Wellington.

4.8 This strategy does not sit in isolation but sits alongside other relevant Council and partnership plans including Vision 2032. The strategy aligns with the national Children's Wellbeing and Schools Act 2026 and the Families First Partnership Programme and reflects our Child Friendly Telford & Wrekin commitment. It also directly supports the ambitions of Telford & Wrekin's Health and Wellbeing Strategy by recognising financial hardship as an important wider determinant of health.

4.9 The full details of our offer to ensure Telford Works with You is set out in Section 5 of the Strategy (Appendix A).

5.0 Alternative Options

5.1 As the Report identifies, residents and businesses are being impacted by rising prices and economic uncertainty. Without the measures set out both residents and local businesses would find themselves more vulnerable to these impacts.

6.0 Key Risks

6.1 The key risks associated with the cost of living crisis are set out in the strategy, and include widening existing inequalities, increasing poverty, causing more people to get into debt, causing or exacerbating health conditions linked to cold homes, and adversely impacting on people's mental health and wellbeing. For local organisations and businesses, risks include insolvency, reduced profitability, and restricted ability to grow and invest, with a direct knock-on effect onto residents and consumers, as businesses are forced to put up prices and reduce the range of goods and services they produce.

7.0 Council Priorities

7.1 The Cost of Living Strategy supports all Council priorities, but in particular a community-focused, innovative Council providing efficient, effective and quality services and the priority that every child, young person, and adult lives well in their community.

7.2 This report supports the delivery of the Council's Vision 2032 by contributing to the ambition that residents live in safe, secure and healthy homes and communities.

7.3 The report also supports the aspirations of a Child Friendly Telford & Wrekin recognising the connections between child poverty and cost of living and through focussing on increasing family resilience, strengthening family help and supporting vulnerable families seeks to ensure the best start in life and the opportunity for all our children and young people to fulfil their full potential.

8.0 Financial Implications

8.1 The expenditure set out in this report will be funded primarily from the Council's ring-fenced Section 31 Crisis and Resilience Fund grant from MHCLG. The Council's allocation for 2026/27 is £3,153,544. The grant is intended both to provide a safety net for people on low incomes who experience a financial shock and to invest in longer-term local financial resilience. Eligible activity includes Crisis Payments, Housing Payments, Resilience Services and Community Co-ordination.

8.2 Indicative grant allocations for 2027/28 and 2028/29 were provided alongside the 2026/27 Local Government Finance Settlement and are expected to remain at broadly similar levels. However, because the Local Government Finance Settlement will be confirmed annually, future allocations may change. Spending commitments for those years will therefore be kept under review so that expenditure does not exceed the grant available in each financial year.

8.3 The Cost of Living Strategy extends beyond the Crisis and Resilience Fund and includes wider Council support, such as free swimming and leisure concessions, free family events, and maintaining the £2 bus fare cap. Funding for these measures is provided through existing Council budgets.

9.0 Legal and HR Implications

9.1 The Council has broad powers to promote and improve the economic, social and environmental wellbeing of its area, including through the General Power of Competence contained in section 1 of the Localism Act 2011 and its wellbeing powers under the Local Government Act 2000. The proposals set out in the Strategy are capable of being supported by those powers, together with the Council's wider statutory functions relating to housing, public health, welfare support, economic development and community wellbeing. Cabinet is authorised to approve the Strategy and the proposed delegation arrangements, subject to compliance with the Council's Constitution and Scheme of Delegation.

9.2 In implementing the Strategy and allocating funding, the Council must ensure compliance with all applicable statutory requirements, funding conditions, subsidy control obligations where relevant, procurement legislation, the Council's Contract Procedure Rules and Financial Regulations. Appropriate governance, monitoring and decision-making arrangements must be maintained to ensure that public funds are administered lawfully, transparently and in accordance with their intended purpose.

9.3 The Council must continue to have due regard to the Public Sector Equality Duty under section 149 of the Equality Act 2010 when exercising functions under the Strategy, including consideration of the impact on persons with protected characteristics and ensuring that support is delivered in a fair, proportionate and accessible manner. The report acknowledges that older people and disabled people may be disproportionately affected by cost of living pressures and that some measures will be targeted towards those groups.

9.4 There are no direct HR implications arising from approval of the Strategy. Any staffing, commissioning or operational arrangements required to support delivery of the Strategy must be implemented in accordance with the Council's employment policies, constitutional requirements and applicable statutory obligations.

10.0 Ward Implications

10.1 Borough Wide impact.

11.0 Health, Social and Economic Implications

11.1 The cost of living crisis will have a significant impact on the health of Telford and Wrekin’s residents as well as on their social and economic wellbeing. The Cost of Living Strategy sets out a wide range of existing and proposed support measures that are designed to benefit residents and businesses’ health, social and economic wellbeing.

12.0 Equality and Diversity Implications

12.1 The Cost of Living Strategy takes account of the legal requirement to pay due regard to the aims of the Public Sector Equality Duty. Key to this is consideration of people's specific needs based on their protected characteristics. People who share protected characteristics of age and disability are expected to be disproportionately affected by the cost of living crisis and its consequences. The success of the strategy activity relies on active participation by the whole community. Steps are taken to make sure that cost of living support is inclusive and the differing needs of individuals are considered so that support can be effectively targeted.

13.0 Climate Change, Biodiversity and Environmental Implications

13.1 The rising costs of energy highlight the need to accelerate the installation of energy efficiency and renewable energy measures in both homes and businesses in the Borough. The Cost of Living Strategy sets out a range of existing and planned measures to support householders and businesses to reduce their carbon footprint, whilst also benefiting from saving money on energy costs.

14.0 Background Papers

14.1 None.

15.0 Appendices

A Telford Works with You – Cost of Living Strategy 2026-2029

16.0 Report Sign Off

Signed off by	Date sent	Date signed off	Initials
Director	06/10/2026	09/10/2026	KK
Legal	06/10/2026	06/10/2026	DTW
Finance	06/10/2026	06/10/2026	MLB