Warwickshire Cost of Living Workshop - 24 July 2026

Summary and key messages

The Warwickshire Cost of Living Workshop brought together Warwickshire County Council, district and borough councils, advice and energy partners, voluntary and community organisations, town and parish councils, and others to consider current pressures, existing support and opportunities for stronger partnership working.

Understanding the challenge

- Although inflation has fallen, many households remain under pressure from food, energy, transport and housing costs, with essentials rising sharply since 2021.
- The impact is uneven, with families with children, lone parents, disabled people, benefit recipients, low-income households and residents in deprived areas most affected.
- Financial hardship affects food choices, transport, health, debt, social participation and wellbeing, with rising food insecurity and more borrowing for everyday costs.
- Public health colleagues highlighted the link between poverty, deprivation and health, shaped by housing, employment, education, income, transport, social connections and healthcare.
- Addressing financial hardship was seen as important to preventing ill-health and reducing health inequalities.

Current support available

Citizens Advice

- Citizens Advice supported around 21,000 clients with 95,000 issues last year, achieving financial outcomes of around £30 million across advice, debt, benefits, housing, outreach and specialist support.
- Average debt among clients is now around £10,000, with many borrowing for essentials.
- See www.brancab.org.uk / www.casouthwarwickshire.org.uk / www.nwcab.org.uk for more information

Energy Support

- Act on Energy reported significantly higher demand for support with energy costs and fuel poverty than before the pandemic.
- Support includes the oil and LPG scheme delivered for Warwickshire County Council.

District and Borough Council Support

- District and borough councils described welfare, financial inclusion, housing, food, energy efficiency, digital inclusion, early intervention, grants and voluntary sector partnership work.
- Early identification of residents at risk was a recurring theme.

Crisis and Resilience Fund

- The new Crisis and Resilience Fund will provide £6.25 million per year from 2026 to 2029.

- It will address immediate hardship, build resilience and reduce recurring crises through crisis support, housing-related support, financial resilience and stronger local support systems.
- It will support advice, community, food, energy and local infrastructure, with grants planned for community organisation and town and parish councils.

Key themes from group discussions

- **Better coordination and one-stop support -** Participants called for more joined-up, holistic support so residents do not have to repeat their circumstances to multiple agencies.
- **Improving awareness and signposting -** Participants suggested better communication, shared directories and stronger signposting to improve awareness of support.
- **Reaching hidden need -** Hidden need includes working households, people in more affluent areas experiencing deprivation, and those embarrassed to seek help; stronger links with employers, faith groups and communities were suggested.
- **Digital inclusion -** Digital exclusion, particularly in rural areas, requires multiple access routes and support to build confidence and skills.
- **Food security and access -** Food poverty ideas included food education, practical resources and mobile food bank models for rural and poorly connected areas.
- **The role of community organisations -** Town and parish councils, faith groups, voluntary organisations and community networks were recognised as vital to identifying emerging issues quickly.

Overall, the discussions centred on two key themes:

- **Connecting services better** so residents receive joined-up, holistic support.
- **Connecting people better** by improving awareness, signposting and access to support through community networks, employers, faith groups and local organisations.

Next steps

- Priorities are better coordinated, referral pathways made clear, awareness of support increased, and accessible community-based provision highlighted.
- The clear message was that stronger collaboration across public services, voluntary organisations, businesses, communities and local councils is essential to support residents and build long-term resilience.
- A shared priority list of actions will be developed from the workshop discussions, with partners invited to help shape the next steps and support collective delivery.