Braintree District Council

# COST OF LIVING ANNUAL REPORT 2026

Written by
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Cost of Living Projects Officer

# FOREWORD

## The Cost-of-Living Annual Report 2026 sets out how the Council's £1 million investment has continued to support residents affected by rising living costs.

Over the past year, the Council has worked with local partners to deliver a co-ordinated programme of support, targeting help where it is needed most and responding to residents' immediate needs.

Throughout the year partners have worked together to deliver a range of projects and initiatives to support the programmes three objectives:

1. Ensure food security and access to essentials for all, including rural areas.
2. Support community groups in assisting vulnerable residents.
3. Promote health and wellbeing, focusing on youth and access to leisure activities.

The Council is proud of the Cost-of-Living Partnership and the collective contribution it has made to supporting residents across the district. In October last year, representatives of the partnership received a special recognition award from Cllr Graham Butland, acknowledging the value of their work and the positive impact achieved through collaboration across sectors.

Looking ahead, the Council has committed a further £400,000 over the next two years to continue supporting residents and communities across Braintree District.



**Cllr Charley Dervish**
Cabinet Member for Communities

# 1. INTRODUCTION

## Supporting residents through rising cost pressures - delivering targeted help where it matters most.

Over the past year, we've continued to support residents through a coordinated Cost of Living Programme.

Working with local partners, we've responded to immediate needs while helping people build longer-term stability.

What we've focused on:

- Food security and essential goods
- Financial inclusion and income maximisation
- Health and wellbeing interventions
- Support for children, families, and vulnerable groups

This report shows:

- Scale of demand
- Impact of interventions
- Value for money
- Importance of early intervention

# 2. ACKNOWLEDGEMENTS

## We'd like to thank all partners involved in the Cost of Living Partnership.

Their work has made a real difference to residents and was recognised through an award presented by Councillor Graham Butland.



# 3. PROGRAMME OVERVIEW

In 2025/26, the Cost of Living Programme invested £395,897 across 22 projects delivered by local voluntary, community and public sector organisations. Together, these projects helped tackle food insecurity, improve financial resilience and support the health and wellbeing of residents across Braintree District.

The table below shows how direct project funding was allocated across the programme's themes.

| Food & Essentials |
|---|
| Braintree Area Foodbank |
| Bags of Taste |
| First Stop Community Fridge |
| Community Supermarket (Maldon CVS) |
| Women of Grace |
| Baby Stuff Braintree |

| Children & Families |
|---|
| Braintree Museum |
| Witham Majorettes |
| Smart Tablet (Family Solutions) |
| Wellbeing Activities (Family Solutions) |
| Home Furnishings (Family Solutions) |

| Financial Inclusion |
|---|
| Citizens Advice |
| AgeWell East |
| REACH Community Projects |
| Trusted Money Confidence |

| Health & Wellbeing |
|---|
| Braintree Foyer Gym |
| Kinetix Academy |
| Tabor Centre |
| Free Men's Boxing (RiSE Box) |
| Growing Together (Trustlinks) |

| Community Support |
|---|
| Mid & North East Essex Mind |
| Slipper Scheme (Healthwatch Essex) |

## INVESTMENT BY THEME

| Theme | Investment | % of Total |
|---|---|---|
| Food & Essentials | £243,042 | 61.4% |
| Financial Inclusion & Advice | £69,831 | 17.6% |
| Health & Wellbeing | £43,205 | 10.9% |
| Children & Families | £19,819 | 5.1% |
| Community & Specialist Support | £20,000 | 5% |
| **Total** | **£395,897** | |

**Note:** Figures relate to direct grant funding awarded to delivery partners and do not include Council staffing, programme management or associated programme costs.

# £559,196

Total Financial Impact for residents




## Financial Impact by partner:

- Citizens Advice: **£88,507**
- AgeWell East: **£226,738**
- REACH Community Projects: **£182,749**
- Trusted Money Confidence (financial impact): **£14,700**
- Mid & North Essex Mind: **£26,055**
- Community Supermarket (member savings): **£1,171**
- Braintree Area Foodbank: **£19,276**

Includes benefit entitlement increases, debt relief, grants, discounts, concessions, budgeting support and other interventions that improve residents' financial circumstances."

# 4. PROGRAMME DEVELOPMENT & DELIVERY INSIGHTS

Alongside project delivery, the programme has continued to evolve through a number of key strategic developments.



COST OF LIVING | Residents Survey 2025

**We want to hear from you – how is the rising cost of living affecting your life in the Braintree District?**

We know that the rising cost of living continues to affect many people across our communities in different ways. Whether it's the price of food, energy bills, housing costs, or access to essential services, these pressures can have a real impact on everyday life.

At Braintree District Council, we want to hear directly from our residents. Your experiences matter, and by completing this short survey, you'll help us to:

- Understand how the rising cost of living is continuing to affect people locally
- Identify where support is most needed
- Shape future services and initiatives to better meet community needs

The survey is completely anonymous and should take around 15 minutes to complete. Your responses will help us build a clearer picture of the challenges residents are facing and how we can respond more effectively.

To complete the survey online, simply scan the QR code or visit: **www.braintree.gov.uk/xfp/form/727**

**A Impact of the Cost of Living**

1. **In what areas have you noticed the greatest impact of rising costs?** *(Tick all that apply)*

- ☐ Food & essentials
- ☐ Transport
- ☐ Pet care
- ☐ Childcare
- ☐ Clothing & shoes
- ☐ School uniforms
- ☐ Health (e.g. prescriptions, dental)
- ☐ Homes maintenance (e.g. cleaning, repairs)
- ☐ Energy (e.g. gas, electricity, oil)
- ☐ Mobile or broadband
- ☐ Council tax
- ☐ Rent, mortgage, accommodation
- ☐ Caring for someone
- ☐ None of the above
- ☐ Other *Please specify:*

2. **On a scale of 1 to 5, how much is the rising cost of living continuing to affect you affecting you?** *(Tick your answer, 1 = not at all, 5 = very much)*

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

Braintree District Council

A district-wide Cost of Living survey was conducted, offering valuable insights into residents' experiences and identifying ongoing financial challenges, as well as isolation, housing, and digital inclusion.

The findings will support our decision-making process by guiding targeted efforts, complemented by additional data and partner insights.

## Summary of Challenges

- Tackling financial stress
- Reliance on some residents from borrowing
- Limited access to support
- An increasing debt
- Widespread food insecurity

## Potential Remedies or Actions

- Expansion of food security programmes
- Increase debt support capacity
- Provision of targeted benefits outreach
- Expansion local access points
- Strengthen early intervention for housing instability

# ADDITIONAL COST OF LIVING INITIATIVES

Alongside the resident survey and wider programme activity, several targeted projects were delivered to help residents reduce costs, improve resilience and access essential support services.

## WINTER RESILIENCE

### Electric Blankets

**600 electric blankets distributed**

**1,700 electric blankets** in total since the cost of living programme began.

Helping residents reduce energy costs during winter.

Most common issues recorded were:

- low income
- poor health
- debt
- financial stress
- benefit issues.
- Most households faced multiple overlapping issues.

## National Databank

The council became a Databank hub, with staff trained to distribute:

- Free SIM cards
- Data, calls, and texts

This intervention is helping to tackle digital poverty, improving access to services and reducing isolation.
This has already assisted a vulnerable person with housing:

> *A resident had been rough sleeping for 1 year before working with our Housing Options Team. Without a mobile phone, communication relied on unplanned visits and third-party messages, making it difficult to schedule viewings. We placed bids for properties on his behalf and provided a phone with data, calls, and texts for 12 months, enabling him to secure a new home and maintain engagement with support services.*

**WINTER RESILIENCE**

Created a printable copy of the online Essex Frontline Warm Spaces Directory to ensure inclusivity for those who may be digitally excluded



# 5. KEY MESSAGES

Across all projects, a consistent picture is emerging: demand remains high, needs are becoming more complex, and targeted support continues to make a measurable difference.

## Sustained Demand

**Demand for support remains high,** particularly for food provision - highlighting continued pressure on households relating to food security and access to essentials

## Prevention & Early Intervention

Early support is reducing repeat crises. Evidence shows that when intervention is provided earlier, households are less likely to return in crisis- demonstrating the long-term value of preventative approaches.

## Value for Money

Significant financial outcomes and savings for residents demonstrate a high return on investment.

## Rural Access

Services are successfully reaching rural communities where need is less visible but an issue that needs addressing.

## Complex Needs

Cost of living pressures are closely linked to:

- Mental health
- Housing instability
- Digital exclusion
- Transport Links to accessing services

These pressures have been identified from monitoring data received from partners, survey responses and insight from those working out in the community

# 6. FOOD SECURITY & ESSENTIAL SUPPORT

Collectively, these projects provided a combination of immediate crisis support and longer-term interventions, helping residents to access food and essential household items whilst reducing the risk of future hardship. Demand remained high throughout the year, highlighting the continued importance of food security support across the district.

Braintree Area Foodbank
Together with Trussell

Through the Cost of Living Fund, the service supported:

- **1,684 residents,**
- **761 emergency food deliveries,**
- **526 targeted interventions,**
- **433 Food & More parcels.**

This reflects a high-impact, preventative model focused on residents with the most complex needs.

## What was funded?:

- Community Outreach Worker & Community Outreach Assistant
- Delivery Service
- Food & More Centre
- Hardship Fund
- Food & Essentials Purchase

Across the year, Food & More hosted and worked with multiple partners to help with engaging more residents in a welcoming space. This included:

**Citizens Advice / Open Road / Phoenix Futures / Employment Support Officer (BDC) / Braintree Bridge / Hope House / CHESS / Community Marketplace partners** (multi-agency stalls)

- Hardship Fund

  Used for:

  - White goods (fridges, washing machines, cookers)
  - Fuel crisis (Fuel vouchers / heating support)
  - Bedding and essentials
  - Moving costs / transport
  - Phones / basic household needs

The Cost of Living Fund has enabled a **fundamental shift from crisis response to prevention** in Braintree.

- **10,900 residents supported by the Foodbank overall, despite a reduction in demand**
- **61% moved on from support,** with **repeat use down 19%**
- **Prevented debt, homelessness, and repeat crisis** via proactive financial support
- **Earlier help and stronger outcomes** via expanded outreach work
- Services adapted quickly to emerging needs: benefits issues, single adults, and homelessness

**OVERALL:**

The Fund has delivered clear, measurable impact, reducing dependency on emergency food provision while improving long-term stability for residents



Bags of Taste delivered a **Food Resilience Programme to 90 Braintree households,** supporting residents facing multiple disadvantages to cook healthy, affordable meals and build long-term food independence.

Participants received free ingredient kits (7 meals), recipes, and local low-cost shopping guidance, alongside mentor-led support (via WhatsApp or phone) focused on cooking skills, budgeting, and meal planning. Over a 2–3 week programme, participants prepared meals at home with ongoing encouragement and guidance.

The programme combines practical food provision with skills development, helping people improve diet, confidence, and financial resilience. Ongoing peer support networks and access to low-cost recipes ensure sustained behaviour change and long-term food security.

## OVERALL IMPACT

- Improved cooking skills and confidence
- Measurable financial savings
- Healthier, more varied diets
- Reduced food waste
- Increased independence and wellbeing
- Strengthened family and social connections



*"I'm saving £70 a week on food — I never thought that would be possible."*

*"Even my fussy eater eats it now — that's a massive win for us."*

*"I'm now cooking meals I never thought I'd try, and I feel much more confident."*



# COMMUNITY FRIDGE – FIRST STOP

## Scale of Delivery

- **Over 15,000 visits to the Community Fridge**
- 200–260 unique postcodes per quarter
- Reach into rural communities

## Impact

- Reduction in food insecurity
- Improvement in diet and wellbeing
- Provided a social connection
- Reduced reliance on crisis services



# Women of GRACE

## Delivery

- **126–138** individuals supported per quarter
- **100–110** food packages per quarter
- **50–55** culturally appropriate vouchers

## Impact

- Improved wellbeing
- Reduced financial pressure
- Access to culturally appropriate food

## Case Study Themes

- Single parent support
- Elderly residents with mobility challenges
- Households experiencing crisis

Ensures equitable access and dignity



Across White Colne and Sible Hedingham, the project addressed local needs which were met differently in each community. Residents accessed food and essentials which was up to **30-40% cheaper** than common supermarkets

- **5,466** items distributed
- **103** households supported
- **5,400** food items
- **£1,171** total savings to members
- **30% cost reduction** for residents
- Affordable food with dignity
- Flexible model across locations
- Supports financial resilience

*"A young family affected by redundancy and rising bills fell just above the threshold for financial support. The supermarket provided essential low-cost food, helping them cope despite being ineligible for benefits, while also connecting them to advice and support services."*

Funded to support the provision of free clothes, cots and other essentials for families in need.

- **418** bags of mixed clothing distributed
- Prams, cots, newborn kits provided

## Impact

- Reduced immediate financial pressure
- Improved wellbeing for families
- Direct support for vulnerable households



# 7. FINANCIAL INCLUSION & ADVICE

Financial inclusion projects delivered significant financial gains for residents, helping people access benefit entitlements, manage debt and improve financial confidence. The outcomes demonstrate the value of early intervention in preventing households from reaching crisis point.

citizens advice Braintree & South Essex

### Delivery

- **109** clients supported
- **367** issues resolved
- **£88,507** financial outcomes

### Impact

- Increased income
- Reduced debt
- Improved financial confidence

*"A client with no income, previously told she was ineligible for support, was helped to claim Universal Credit and access free prescriptions, making her £4,800 per year better off."*

AgeWell East
*Empowering people to age well*

The service worked closely with GP social prescribing and community partners, enabling older residents to maintain independence, manage rising living costs and access timely support.

### Delivery

- **76** residents supported
- **£226,738** annualised income gained

### Impact

- Supports independence
- Strong GP/social prescribing links
- Prevents escalation into crisis



Reach Community Projects

REACH supported residents with low income, debt and financial exclusion, providing intensive one-to-one help for complex needs in the northern rural areas of Braintree District.

In the final six months of funding, REACH delivered financial outcomes for Braintree District residents:

Between April and October 2025, REACH achieved the following **£182,749** total financial gains

Broken down as follows:

- **£72,678.38** in benefit gains
- **£93,048.93** in debt managed
- **£4,935** in direct client aid
- **£12,087** through access to private pensions

> *...An older resident experiencing loneliness, low income, and limited literacy was referred via the foodbank. With intensive one-to-one support, he was helped to access his State Pension, Housing Benefit, and full Council Tax Reduction.*
>
> *His monthly income increased from £400 to £800, removing the need for foodbank support. The intervention restored his independence and confidence, with the client stating he could now afford essentials and no longer rely on emergency food....*



## TRUSTED MONEY CONFIDENCE

The programme supported residents to build financial capability, confidence, and resilience through early intervention and practical, skills-based support. By working closely with participants over a structured six-week programme, individuals were empowered to better understand and manage their day-to-day finances, reducing the risk of crisis.

Across the programme, participants achieved:

- **100% improved money confidence,** demonstrating increased ability to plan, budget, and take control of finances
- **£14,700 in estimated annual financial gains**, through reduced unnecessary spending, improved budgeting, and better use of available entitlements and schemes
- **£155,000+ in social value,** reflecting improved wellbeing, reduced stress, and stronger social connections

*"...A participant joined the programme with low wellbeing and limited confidence managing their household finances. Over six weeks, they developed practical budgeting skills, accessed local support, and built the confidence to make informed financial decisions. Their wellbeing improved from 3 to 7, and money confidence from 5 to 8. They are now better able to manage bills, plan for irregular costs, and seek help early preventing escalation to crisis..."*



# 8. HEALTH & WELLBEING

These projects demonstrate the strong connection between financial hardship, physical health and mental wellbeing. Through accessible activities, rehabilitation and social support, residents reported improvements in health, confidence and social connection.

## Salvation Army Homes

The Cost of Living Fund has transformed the Braintree Foyer gym into a high-quality, inclusive community facility, providing free access to residents and low-income local people, many with mental health needs or in recovery from substance misuse

**44 gym inductions** were completed, with engagement from non-residents, highlighting its value as a wider community asset despite staffing challenges

Evidence from case studies and staff feedback show:

- **improved physical health**
- **mental wellbeing**
- **routine**
- **reduced harmful behaviours**
- **increased social connection and informal support**

The project continues to deliver significant social value, with plans to expand training opportunities and explore accredited pathways (e.g. AQA) to strengthen future outcomes

## KINETIX

- **25–30** funded memberships delivered
- **Consistent attendance,** with peaks during holiday sessions
- High SEND inclusion (40%+), supporting young people with additional needs
- Delivered a range of activities including parkour, gymnastics and aerial skills
- **Improved confidence, wellbeing, and physical activity,** while supporting families unable to afford access

### Impact:

- Increased physical activity and healthier lifestyles
- Improved confidence, resilience and routine
- Reduced isolation through structured weekly engagement and peer interaction

*"Access to fully funded Kinetix Academy sessions provided a vital lifeline for a family in crisis - giving the children stability, confidence, and emotional support, while easing financial and childcare pressures on their father during an exceptionally challenging time."*

Rise Community

Free Men's Boxing to support those with common mental health issues and experiencing isolation.

- **27** participants
- **22** were physically inactive
- **11** with mental health concerns

Feedback highlighted improvements in:

- **Fitness**
- **Motivation**
- **Mental wellbeing**
- **Social connection**
- **Confidence,**
- **Desire to continue being active.**



Tabor Centre

The Tabor Centre delivered physiotherapy led fitness, rehabilitation, and wellbeing sessions for members with long term health conditions. The programme continued to reduce isolation, improve physical capability, and provide essential structured physiotherapy that members cannot easily access elsewhere.

- **240+ attendances**
- **Improved mobility, strength and balance**
- **Improved mood**
- **Reduced pain**
- **Increased independence**

Across four case studies, members with complex neurological conditions **improved physical function (strength, balance/mobility and dexterity), reduced pain, and reported better confidence and mental wellbeing.** Regular, physiotherapist-led sessions also reduced isolation by providing a safe routine and peer support.

# GROWING TOGETHER – CRESSING TEMPLE

Between April and November 2025, the Growing Together Cressing Temple project continued to support residents through therapeutic gardening, social connection, and wellbeing-focused activities funded by the Cost of Living programme. Engagement remained high throughout spring, summer, and autumn, with consistent improvements in wellbeing and numerous individual success stories.



## Outcomes

- Life satisfaction score: **4.7 → 6.5**
- Improved positivity and mental wellbeing
- Reduced long-term isolation
- **360** attendances
- One volunteer was formally recognised with an **Outstanding New Volunteer Award.**

Reports feature individuals struggling with:

- suicidal thoughts
- domestic psychological abuse
- anxiety and mistrust of services

Through therapeutic gardening, listening support, and safe introductions to professional help, participants experienced reduced crisis risk and renewed hope.

TrustLinks

# 9. CHILDREN & FAMILIES

Support for children and families helped reduce financial pressures whilst ensuring young people could access positive activities, essential items and opportunities that support their wellbeing and development.

## & HOLIDAY PROVISION

Braintree Museum continued their holiday activity and food provision to help families in need during the school holidays alongside offering free museum entry. Braintree museum is an excellent alternative to the holiday clubs which are more focussed on sports.

- **1,030** children supported
- **7,180** hours delivered
- **1,000+** meals provided
- **1,273** free museum entry provided

### Impact

- Reduced holiday pressure for parents
- Supported families financially with food and activity for children
- Improved wellbeing

## WITHAM MAJORETTES




Continued free attendance for majorettes classes in Witham.

- **30** regular members
- **73** sessions delivered
- **80+** additional workshop participants

- Regular sessions supported ongoing engagement with young people.
- Workshops delivered in partnership with local schools expanded reach and visibility.
- The programme provided consistent opportunities for physical activity, confidence building, and social belonging.

# FAMILY SOLUTIONS

Essex County Council

## Tablets:

- **What was funded:** Smart tablets for families who struggled to access online services which enabled participation in support that families couldn't previously access due to digital exclusion.
- **What families used them for:**
  - Attending key online meetings (Team Around the Family; EHCP/ One Plan reviews)
  - Accessing parenting/learning programmes (MAZE, ACL, Non-Violent Resistance)
  - Accessing mental health support (IAPT 1:1 counselling)
  - Accessing cost-of-living resources (MoneyHelper, Turn2Us calculators, food apps)

Reach: **6 tablets** issued to **6 households** (whole-family use; total beneficiaries noted as "significantly higher" than the household count).

- **Unforeseen benefit:** Increased digital confidence and independence (appointments, school forms, children's online resources), reducing reliance on professionals.

## Home Furnishings:

Essential items including **beds, mattresses, bedding, curtains, seating,** and other basics.

## Impact

- Improved sleep
- hygiene and routines
- reduced parental stress
- safer and more stable home environments for children.
- Reach: **16 families**.

**Unforeseen benefits/difficulties:**

- Benefit: Better routines and calmer shared spaces due to proper beds/bedding and basic household items.

## Wellbeing Activities:

A range of leisure activities were paid for by the cost of living fund to ensure children and families can enjoy as and when needed.

# 10. COMMUNITY & SPECIALIST SUPPORT

Targeted support helped residents with complex needs access practical assistance, improve wellbeing and engage with wider services. These projects demonstrate the value of trusted community-based interventions for residents facing multiple challenges.

mind Mid and North East Essex

A Mental Health Navigator role supported residents accessing their personality disorder service with cost of living related issues. Including accessing benefits, debt management and accessing other useful services.

- **£26,055** financial gains were generated.
- Peer support regular participants increased **2 → 9**



healthwatch Essex

## SLIPPER SCHEME

Healthwatch Essex, working in partnership with Braintree District Council, delivered a **Slipper Swap scheme** to help older residents stay safe and warm in their homes during winter.

- **497 pairs of slippers** distributed across **11 community locations** in nine towns and villages
- **Improved safety and engagement**
- **Improved social contact via events**
- Onward referrals to further support (Agewell East, Community Agents, Essex Wellbeing Service etc.)

# 11. CONCLUSION

The Cost of Living Programme has delivered significant impact across Braintree District by combining:

- Immediate support
- Preventative interventions
- Long-term resilience building

Through strong partnership working, the programme has achieved a high volume of interventions and meaningful outcomes. It has:

- Supported thousands of residents
- Generated substantial financial gains
- Improved wellbeing and independence
- Demonstrated clear value for money



# 12. WHAT NEXT?

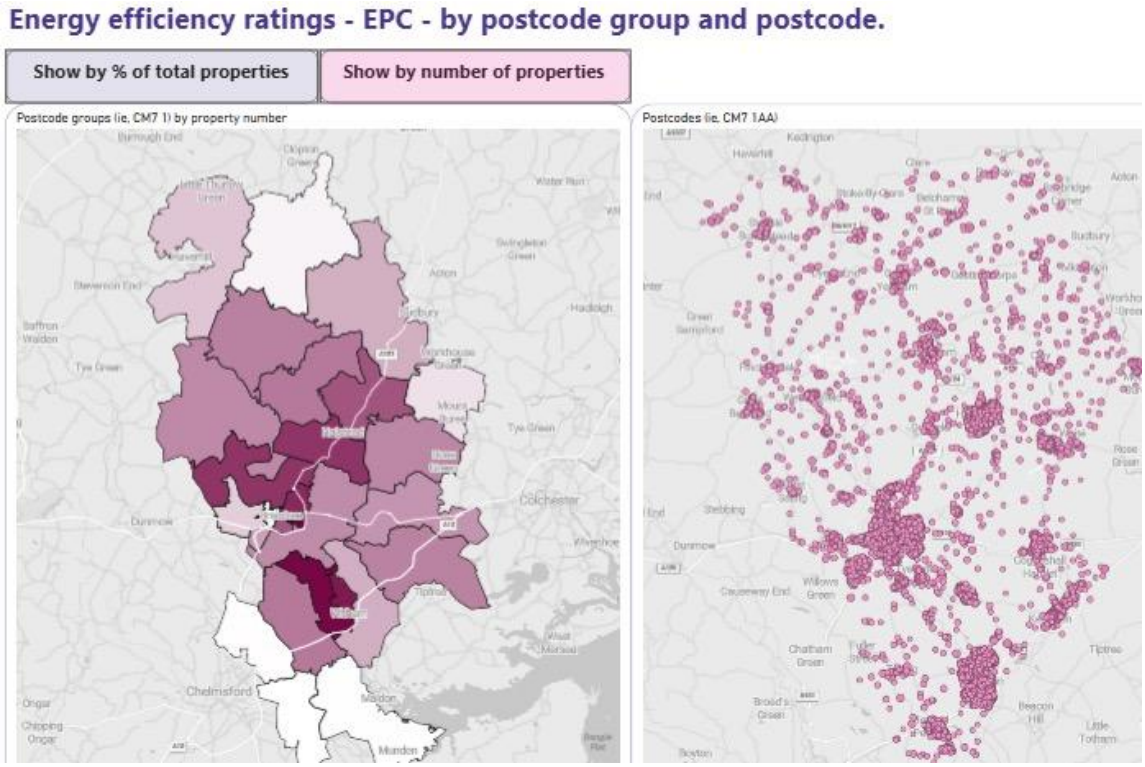
An Action Plan has been developed to guide the next steps and ensure activity meets the three cost of living objectives and focusing on the key areas outlined below.

## Data-Led Delivery Planning (Power BI Dashboard)

A Power BI dashboard was developed which includes anonymous data on: rent arrears, council tax debt, foodbank use, energy performance ratings and community fridge use. This provides us with a visual tool to target interventions. We will look to use this data to:

- Map demand geographically
- Identify service gaps
- Support targeted interventions via pop up hubs and events.

Whilst data is important, resident and partner voices providing lived experiences is just as important. Combining this information will enable a more evidence-driven and responsive approach to programme delivery.



## Local Food Network

Local food partners were brought together to establish a Food Network to:

- Bring together food providers to focus on this essential need:
- Reduce duplication in services
- Discussing creative ways to support local people based on partner insight

This will strengthen the districts food support system by improving access to essential goods for residents who need support now whilst helping to build a more sustainable network for the future.



## Grant Scheme

A further grant scheme will be created to enable community partners and local organisations to apply for funding. This will help them continue to provide targeted cost of living support to residents who need it most.




## Research & Development

A research project will be commissioned to engage with residents in rural areas of Braintree regarding their lived-experience of cost of living pressures. The findings will help shape the partnerships response and ensure future activity is informed by residents needs. This will help with shaping our responses to the rising cost of living.




## Benefits Uptake Campaigns and Projects

Partnership opportunities with health colleagues will be explored to identify residents who may be missing out on benefits they may be entitled to. This work will focus particularly on older resident and people with health needs who may require additional support.

Braintree
District Council