

# Briefing Paper for the Health and Wellbeing Exec

## The Cost of Living Crisis

### Summary

- Inflation hit a new 40-year high of 10.1% in August and is expected to continue to rise. The Bank of England expects inflation to rise above 13% by the end of the year.
- Employment rates are historically high but this is accompanied by low productivity, high economic inactivity rates, real terms wage decline and the second largest fall in living standards on record. It was only the additional support provided by the Chancellor in the May statement that stopped the fall being the largest on record. In short, we are getting poorer.
- The Cost of Living crisis is driven both by higher prices, especially energy, fuel and food, but also by a real terms fall in incomes.
  - The latest price cap, announced on the 26 August, means that from October a typical household energy bill will be £3,549. This is an 80% rise on the April figure. This bill is expected to rise even higher. By January 2023, a typical bill could be over £4,500 to £5000. The result is that the cost of energy for the typical household this financial year (2022-23) will be £3,478, up from £1,472 last year. For those on pre-payment metres, the Resolution Foundation estimate that by January, a typical user will need to find £613 that month alone to pay the bill. Roughly a third of the poorest fifth of the population are on pre-payment meters. If no additional support is provided and costs rise in line with predictions, 50-80% of households could technically be fuel poor by early next year. That is to say spending more than 10% of disposable income on energy.
  - Wage increases are half that of the inflation rate.
  - Benefit rates have fallen further and further behind incomes. From 2003 to 2020 incomes of the bottom 10% of the income distribution grew by 7% compared to 15% for the median income earner. The typical incomes of the poorest fifth of the population were no higher on the eve of the pandemic than they were back in 2004-05.
  - Between 2002/03 and 2019/20 the number of people in very deep poverty (below 40% of median income after housing costs) increased by 1.8 million, from 4.7 million to 6.5 million people.
  - Unemployment benefit in 2022-23 will be at its lowest level in real-terms since 1990-91 and is only slightly above an estimated destitution income level of £70 per week. As a proportion of average earnings, it now stands below 14 per cent, half the level it was in the 1970s.
  - Large families have been particularly hard hit by the benefit cap and two child limit.
- The crisis affects all our residents but impacts on the poorest hardest. It also affects, public services, businesses and the voluntary and community sectors (VCS). There is a distinct geography to the impact of inflation; cities such as Bradford experience higher

inflation rates than the national average and have less resilience. Bradford is highly vulnerable to the impact of the crisis:

- **Residents:** - very high rates of poverty, child poverty, food and fuel poverty. Our poorest citizens face inflation rates up to 3% higher than national average.
- **LA and public services:** under real costs pressures as inflation eats into funding settlements, demand rises and revenue raising capacity falls and high numbers of people dependent on public services.
- **Businesses:** rising costs but also reduction in sales and rises in interest rates, set against background of very weak growth, low productivity and potential recession.
- **Voluntary & Community Sector (VCS):** rising demand but falling donations and revenue.
- To date, a £37 billion support package has been provided by government: However, measures are short term and currently due to end by March 23. There is no clear, long term plan from Government. Further, the support offered does not fully compensate for the impact of the cost of living crisis. It does not reflect the higher costs faced by the poorest or the geography of the cost of living where places such as Bradford are disproportionately impacted by the crisis.
- The impact of the cost of living crises will be both short and long term.
  - **Short term impacts:** evident in a rise in poverty levels, in particular food and fuel poverty, debt problems, difficulties paying for housing and greater stresses on already vulnerable families and groups. This can be expected to increase demand on key support services. Evidence from our VCS partners and residents is reflecting this:
  - **Longer term impacts:** arise from the lifetime scarring effects of poverty. These will be seen in outcomes such as educational achievement, life expectancy and health outcomes, jobs and skills. The key drivers of health outcomes, for example, are socio-economic. Reduce poverty and population health outcomes will improve in the long run.
- A new district wide Anti-Poverty Strategy (APS) has been developed and associated governance structures refreshed and renewed. The strategy has both a short and long term focus. Short term, the focus is on providing immediate protection to our most vulnerable communities. Long term, the focus is on moving toward prevention and providing pathways out of poverty to ensure all our citizens can participate in the full life of their communities.
- Short term programmes draw on national funding sources for locally delivered programmes and on discretionary spending. Examples include: The Household Support Fund (HSF), Holiday Activities and Food Programme, Warm Homes/Healthy People, recommissioning welfare advice services, supporting foodbank provision and continuing to develop the Bradford District Credit Union.
- We face a range of challenges.
  - Our District is highly vulnerable to the cost of living crisis.
  - Programmes such as the HSF depend on national funding streams which are short-term and ad hoc.
  - Projects and programmes are fragmented, sitting in a wide range of strategies and across sectors. There are multiple lines of governance and reporting.
  - The basic reality is that support programmes are insufficient to meet the level of need. At the same time, the capacity of public and voluntary and community services to meet this need is being eroded by cost of living pressures.
  - The current economic and policy context is highly uncertain.

- This means that it is all the more important that we join up work at District level, build on what we know works well, work strategically with regional partners and continue to articulate the voice of Bradford with national government.

## **Introduction**

### **Purpose:**

This paper:

- updates on the cost of living crisis and its impact on the District
- provides an overview of programmes running to support our citizens on low incomes
- identifies key challenges
- invites discussion on next steps

### **Recommendations**

H&WB Executive considers how best to develop anti-poverty work and leverage the capacity of the private, public and community sectors to: protect those on lowest incomes from the harmful effects of poverty, prevent people falling into poverty, provide pathways out of poverty and ensure that our poorest citizens can participate in the social, economic, political and cultural lives of their communities.

### **Background:**

#### **The Latest National Picture**

- The cost of living crisis continues to deepen. Inflation hit a record 40-year high in August, rising to 10.1%. The Bank of England expects inflation to rise to 13% or more by the end of the year.
- The Cost of Living crisis is driven both by higher prices, especially energy, fuel and food and a real terms fall in incomes. Data from ONS, Resolution Foundation and Joseph Rowntree Foundation shows:
  - The latest price cap, announced on the 26 August, means that from October a typical household energy bill will be £3,549. This is an 80% rise on the April figure. This bill is expected to rise even higher. By January 2023, a typical bill could be over £4,500 to £5000 . The result is that the cost of energy for the typical household this financial year (2022-23) will be £3,478, up from £1,472 last year. For those on pre-payment metres, the Resolution Foundation estimate that by January, a typical user will need to find £613 that month alone to pay the bill. Roughly a third of the poorest fifth of the population are on pre-payment meters. If no additional support is provided and costs rise in line with predictions, 50-80% of households could technically be fuel poor by early next year. That is to say spending more than 10% of disposable income on energy.
  - Currently, wage increases are half that of the inflation rate, meaning real terms cuts and a further fall in living standards, continuing a long term trend. This is especially marked for the poorest in our society.
  - Benefit rates have fallen further and further behind incomes. From 2003 to 2020 incomes of the bottom 10% of the income distribution grew by 7% compared to 15% for the median income earner.
  - The typical incomes of the poorest fifth of the population were no higher on the eve of the pandemic than they were back in 2004-05.

- Between 2002/03 and 2019/20 the number of people in very deep poverty (below 40% of median income after housing costs) increased by 1.8 million, from 4.7 million to 6.5 million people.
- Unemployment benefit in 2022-23 will be at its lowest level in real-terms since 1990-91 and is only slightly above an estimated destitution income level of £70 per week. As a proportion of average earnings, it now stands below 14 per cent, half the level it was in the 1970s.
- Large families have been particularly hard hit by the benefit cap and two child limit.
- While employment rates are historically high, living standards continue to fall and productivity remains stubbornly low. Labour market inactivity rates are high. There are less people in the labour market than there were at the start of the pandemic. Inequality rates remain very high and the economic outlook remains at best uncertain. Recession is not unlikely.
- In May, a further £15 billion support package was introduced by the Government, taking the total support provided this year to £37 billion. Key measures introduced in May
  - **All/majority of households:** Energy Bills Support Scheme of £400 off bills; national insurance threshold rise to £12,570 on 6 July 2022; £150 rebate for houses in council tax band A\_D.
  - **Vulnerable people/households:** £650 one-off Cost of Living Payment for those on means tested benefits; one-off £300 Pensioner Cost of Living Payment; £150 Disability Cost of Living Payment; £500m increase and extension of Household Support Fund, extended from October to March 2023.
  - **Pensioner households:** The Triple Lock will continue to apply to state pension
  - **Benefit claimant households:** benefits will be uprated in April based on September's inflation rate
- While the May package benefitted the poorest groups most, addressing weaknesses in the February and March support measures it is worth noting
  - other tax and benefit changes, such as the freezing of the personal income tax rate, reduce the impact of this package.
  - the continuing rise in inflation, particularly in the costs of energy, food and fuel, reduce the real terms value of the support.
  - the support programmes are not directly tied to need. The poorest groups and places face higher inflation costs and spend larger parts of their income on essentials such as energy. This means they have greater need and require more support. This is of particular relevance to Bradford
- A recent JRF survey of low-income households (bottom 40%) shows the rising cost of essentials means a huge increase in families going without. It found 5.2 million households (45%) either cutting down on or skipping meals, or going hungry in the previous month, and 3.2 million (27%) unable to adequately heat their home since the start of 2022. Rather than having to choose between heating or eating, 2.3 million households (21%) had gone without both
- The government is currently promoting its "Help for Households" campaign. This identifies support being offered by a range of businesses in the private sector, for example, reduced or free meals in various supermarket cafes. It has also launched MoneyHelper, which contains free information and resources to help individuals manage their money and keep up with essential bills and payments (<https://www.moneyhelper.org.uk/en/money-troubles/way-forward/>) and an additional website outlining the support government is making available for households (<https://costoflivingsupport.campaign.gov.uk/>).
- Given current political events, the future direction of national policy remains uncertain. at best. It is not clear what will happen with programmes such as "Levelling Up".

- Recent analysis by the Local Government Association shows that inflation, energy costs and projected increases to the National Living Wage (NLW) will add £2.4 billion in extra cost pressures onto council budgets this year, rising to £3.6 billion in 2024/25.
- Inflationary costs outstrip government funding and council tax increases. This poses a serious challenge to the capacity of local authorities and public services.

## Regional

- A range of recent research studies and analysis (for example, Resolution Foundation, Joseph Rowntree Foundation, SIGOMA and Centre for Cities) shows that there is a geography to the cost of living crisis. Our region has a very high vulnerability due to: higher levels of need, higher rates of inflation faced by the poorest groups and areas, lower levels of productivity and reduced revenue raising capacity. The region has the second highest rate of fuel poverty in the country and child poverty rates rose in the first year of the pandemic but fell nationally.
- The Yorkshire Leaders Board has identified the threat posed to the region, both by the impact of the crisis on residents, businesses and third sector and by the inflationary impact on Council budgets. The costs of social care, capital projects, energy, staff, external contracts and transport are all rising, with a consequent impact on service delivery and local infrastructure
- SIGOMA research, June 2022, showed that all councils surveyed reported planning some kind of service reduction in the upcoming year, with 23% stating that they faced a threat to key services or financial sustainability.
- We continue to work with the Mayoral authority on developing a regional cost of living approach, for example on capping bus fares.
- The Yorkshire Leaders Board sees opportunities for joint work across the region on funding, sharing intelligence and best practice and developing a shared lobbying position toward national government

## Bradford District

A detailed and comprehensive poverty profile of the District was presented in the March report. The profile showed the extent of poverty across the District, the level of need and the importance of understanding the geography of place for assessing the impact of the cost of living crisis. To update:

- New data on child poverty shows that nationally this fell by 4% in the first year of the pandemic – largely due to £20 uplift in Universal credit, now ended. However, the child poverty rate rose in Bradford by 2%. Two in five of our children now grow up in families in relative poverty after housing costs.
- Recent Centre for Cities research showed that Bradford faced an inflation rate of 11.4% in June 2.3% higher than the then national rate of 9.1% -
- The poorest fifth of people spend on average 26% of their income after housing costs on gas and electricity. For some this rises toward 70%. In Bradford, 70% of homes are energy inefficient, the 3<sup>rd</sup> highest rate of UK cities. This means that they will spend between £85-£115 more than the government energy support measures provided for in May.
- Analysis by Friends of the Earth (August 2022) shows that over half (52%) of Bradford's neighbourhoods are energy crisis hotspots – *areas at greatest risk of serious financial hardship as a result of rising energy costs*. The total number of hotspots -162 - is the second highest local authority number in the country. Around 60,000 households in these areas lack basic insulation measures: 29,150 households need cavity wall

insulation and 31,770 need loft insulation. Energy bills for these households will be £100 higher in October 2022 than in October 2021

- According to a June 2022 Resolution Foundation report, over the past twenty years older industrial cities like Bradford have fallen further behind the national average for income per person. In 1997, the average income per person in Bradford was 13 per cent below the national average. Fast forward to 2019 and average incomes stood at 26 per cent below the national average. This helps explain why places like Bradford are far more vulnerable to the cost of living crisis.
- The impact of inflationary pressures on Council and other public sector services and the voluntary and community sector pose threats to our ability to sustain key services and infrastructure. The Anti-Poverty Strategy has been designed to be a live strategy, with flexibility to respond both to changing patterns of need and available resources.
- Our VCS partners are reporting rising demand in foodbanks, new users as the in work poor turn to services and a range of measures being taken by people such as not cooking or using the fridge to save on energy. Evidence from recent focus group research details the struggles many in our District are now facing. Further detail is presented on this later in the section on challenges.

## What We Are Doing

The March report stated that in addition to renewing the APS and associated governance, our immediate priorities for the cost of living crisis would focus on:

- **Delivering the HSF.** A working group (which included Councillors) identified priorities and established the governance, administrative and delivery systems to distribute the Fund. This group has also overseen delivery. The programme has focused on providing emergency support with a particular emphasis on food and fuel support.
- **Maintaining delivery of successful national and local programmes** established to respond to and recovery from the impact of the pandemic: our commissioning of welfare advice services until March 23, the HAF programme and the Warm Homes, Healthy People Programme are examples of this;
- **Maximising knowledge about, access to and take up of programmes and benefits** so that our poorest and most vulnerable groups secure their entitlements;
- **Supporting highly vulnerable groups** such as: those in care/care leavers, at risk of homelessness and those with mental health problems, drug and alcohol addiction and suffering from domestic violence

We have continued to develop this work. An updated overview is presented below.

## A New District Wide Anti-Poverty Strategy

- The strategy is now near complete and at design for publication stage. The contours of this strategy, goals, work themes and key actions have been previously presented to the H&WB Executive.
- The strategy sets out a shared vision for the council and partners across the public, private and voluntary and community sectors based around four focussed goals of **prevention, protection, pathways** and **participation**. There are seven work themes with an accompanying comprehensive action plan. The plan sets priorities for each work theme, accompanying work programmes and measurable objectives. The work themes aim to ensure that poverty is addressed through ALL of the council's strategies and plans, reflecting our adoption of the socio-economic duty in our equalities strategy.
- The strategy combines both short and long term actions into a strategically coherent

approach. It sets a path all partners are committed to working toward and moves toward a whole systems approach where strategies, policies and programmes align and toward co-production with our communities. The Council's adoption of the socio-economic duty backed by robust equality impact assessment can help drive this whole systems approach.

- The whole systems approach is intended to join up working both horizontally and vertically. Horizontally, the strategy seeks to align and join up work across the District linking public, private and community and voluntary sectors in a shared strategic approach. Vertically, it seeks to align our district wide strategy and goals with work undertaken at regional and national level by articulating the anti-poverty place leadership vision we are promoting for the District and for which we will advocate and lobby at national and regional level.

### **Delivering the Household Support Fund.**

This is a nationally funded programme, locally designed and delivered. The fund was originally introduced in October 2021 until March 2023 but has since been extended twice. In the Spring Statement, it was extended for a further six months until September 2022. In the May statement, it was further extended from September 2022 through to March 2023. In total, the HSF is worth approximately £17 million to the District.

We are currently delivering the April to September phase of the Fund. Some of the funding spend was mandated and focussed on pensioners and low-income families. For discretionary spend, members decided that 'poverty was poverty' and prioritised cash payments to the lowest income households rather than a host of targeted schemes:

#### ***Current HSF projects:***

- **Voluntary and Community Sector Funding (£972k).** The Voluntary and Community Sector organisations will focus on food provision. Up to 100 voluntary and community organisations mobilising across the full breadth of the Bradford District. They have been tasked with working with vulnerable/disadvantaged families that they will identify as in need of food. They will provide healthy food hampers both for collection and by direct delivery.
- **Helping Free School Meal families over summer break (£1,560k).** £1.5m will be provided to schools to enable them to support their free school meal families during the summer break in July and August 2022. All schools will receive an amount proportionate to the number of pupils on roll, FSM, pupil premium and deprivation levels within their communities. Schools can decide how they deliver support. It may include the supply of supermarket food vouchers; food hampers etc.
- **Additional support for our foodbanks (£200k).** Funding will be provided to Storehouse to ensure foodbanks are able to support our most vulnerable residents, specifically to support the faith sectors and underrepresented groups such as BAME, LGBT, refugee and asylum seekers, CEE and Roma communities.
- **Essential cooking equipment (£12.5k).** Bradford Council already has an essential household goods scheme - the Assisted Purchase Scheme (APS). This scheme helps low income households buy (usually) 2nd hand white goods. Goods are paid for upfront from APS funds and residents pay the costs back over a period of time, interest free.
- **Support for Family Carers (£50k).** Carers are often overlooked when it comes to the need for support, but arguably face a greater challenge than many. Their caring responsibilities can prevent them working or, in some cases, accessing benefits. In addition, depending on



the nature of their caring, they may spend more time in the home than average, and thus incur higher fuel bills.

- **Help with Fuel Costs (£2,900k).** Supporting our low income households with the cost of energy. To ensure we support as many people as we can, this scheme will make a payment of £50 to all our low income working age households to support them with the increase in energy costs. Our low income pensioner households will receive a payment of £100 (DWP guidance is to allocate 33% of the funding towards pensioners).

## **Welfare Assistance and Advice**

A £2 million funding package has been provided to recommission welfare advice services across the District and reconfigure how such advice and guidance is provided. Public Health commissioners are funding a comprehensive information, welfare advice and guidance service including a number of pilots across the District which utilise digital technology to allow faster access. An option to agree a three-month extension to current contracts has been agreed in order to build new innovations into future provision.

## **Holiday Activities and Food (HAF) Programme.**

This is a nationally funded programme, locally organised and delivered, running until the end of 2023. The programme offers a wide range of activities and a free meal over school holidays. The programme includes running holiday clubs and sports and leisure park sessions. Thousands of our poorest children and families participate in this scheme. For example, in one of the strands of the programme run in 2021, 35,000 children took part in holiday clubs during the summer holidays. The Bradford HAF has been nominated for a LGC award.

## **Cost of Living Public Information Campaign**

The Council has updated and enhanced information, guidance and advice available via our website to support our residents through the cost of living crisis. With partners, we are currently developing a cost of living survival guide, building on best practice developed during the pandemic. We are also working closely with partners to develop a shared, District wide approach to the information advice and guidance we give out. The aim is to ensure access to support is made as easy and straightforward as possible and that all information is real time.

We have included a council tax button from the front page of the website – and will be writing to all eligible households for fuel support with the attached letter in early July.

<https://www.bradford.gov.uk/benefits/general-benefits-information/help-with-cost-of-living/>

## **Financial Inclusion**

In addition to the measures contained in the HSF, we are also supporting a range of projects aimed at maximising people's incomes and reducing the costs they face. In the longer term, we aim to bring all projects together into one, coherent and complimentary District wide financial inclusion strategy. Key projects:

- **Bradford Credit Union:-** continues to develop its membership – now at 9,000. Of these, 2,500 members would face total financial inclusion without the support of the credit union. The credit union, supported by the Council and working with a range of partners, has developed and continues to develop a range of innovative schemes.



- For the academic year 2021-2022 a Uniformsavers project supporting 285 families has been running. This has been nationally acclaimed. Options for extending this project are currently being considered with public health.
- A support programme for council staff is running over the summer months which includes a summer loan sale, £25 credit for the first 50 new council members to join and a pensions and money webinar. .
- **Poverty Proofing the School Day:** this project is currently running with 18 schools and is developing ways of reducing the costs of schooling for our poorest communities.
- **Warm Homes/Health People:** this programme combines national and local funding and has been extended for 2022-2025. Around 800 people a year will be supported with heating costs.
- **Support for social supermarkets and foodbanks:** we work closely with our VCS partners to support the provision of foodbanks across the District and develop innovative schemes such as Foodsavers. Foodbank use is rising; over the first half of this year support for families increased from approximately 400 food parcels given out per day to 800. The food parcels vary in size providing food for individuals and families which can last from a day through to a week.

## Our Challenges

We face a number of challenges

### High Vulnerability

The Cost of Living crisis is deepening and, as shown above, the District is highly vulnerable to the impact of the cost of living crisis – residents, business, public services and the voluntary and community sector are all impacted

On the ground, our VCS partners have reported the following

- Rising debt problems
- Demand at foodbanks rising
- Demand for fuel top ups increasing
- Reports of increases in food poisoning as people stop using fridges and turn off ovens
- New service users presenting as more of the “in work poor” turn to food banks
- Rents are rising and increasing numbers struggling to afford this

Some of the lived reality is captured in the quotes below, taken from recent focus group research.

### The Lived Reality

“I’m scared all the time, scared that I can’t pay for things the kids need, scared if the fridge or washer breaks, scared if the kids are still hungry after dinner, what can I do?”

“We all go to bed early now, it saves electric if we don’t use the lights and TV but I think this will be worse in winter when it’s dark early”

“I cry a lot, every time you think it’s as bad as it can be it just gets worse. I keep crying thinking about the next lot of price rises”

“What are we supposed to do when the washing machine breaks? We have no choice; we have to get loans out even if we know it’s a rip off”

“I missed my smear test twice, once because work couldn’t let me have time off and once because I couldn’t afford the bus fare to get there”

### **Short Term Funding, multiple funding streams and fragmented, ad hoc projects**

Many of our support programmes are government funded programmes. This poses two challenges. First, delivering these programmes depends on drawing on the resource and skills of our own staff. While we do this really well, for example our HAF Programme has been nominated for an LGC award and our credit union programmes have been nationally recognised, delivering these programmes is time and resource intensive, requires a range of governance and delivery systems to be established and draws on a variety of funding streams. This places further strain on limited resources. Second, the programmes are short term and ad hoc. There is no clear long term funding security. If and when funding streams end, our ability to provide emergency support will fall but demand will not.

### **Limited Resource and Capacity**

The inflationary pressures on budgets, alongside rising demand, poses a real challenge to the ability to maintain services and infrastructure. Realistic expectations have to be set. This is also demanded by the scale of the challenge. Most of the key policy decisions that determine levels of poverty are set nationally. This is why the Anti-Poverty strategy has to join up both horizontally and vertically. We need to develop a common approach across the District but also work at regional and national level articulating the Bradford voice and advocating for the District.

### **Uncertainty**

Both the economic and political contexts are uncertain at the moment. Given that we will have a new Prime Minister in September, the policy context could change substantially. It is not clear what the direction of travel will be and what will happen to programmes such as levelling up.

### **Conclusion and Recommendations**

- H&WB Executive considers how best to develop anti-poverty work and leverage the capacity of the private, public and community sectors to: protect those on lowest incomes from the harmful effects of poverty, prevent people falling into poverty, provide

pathways out of poverty and ensure that our poorest citizens can participate in the social, economic, political and cultural lives of their communities.

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