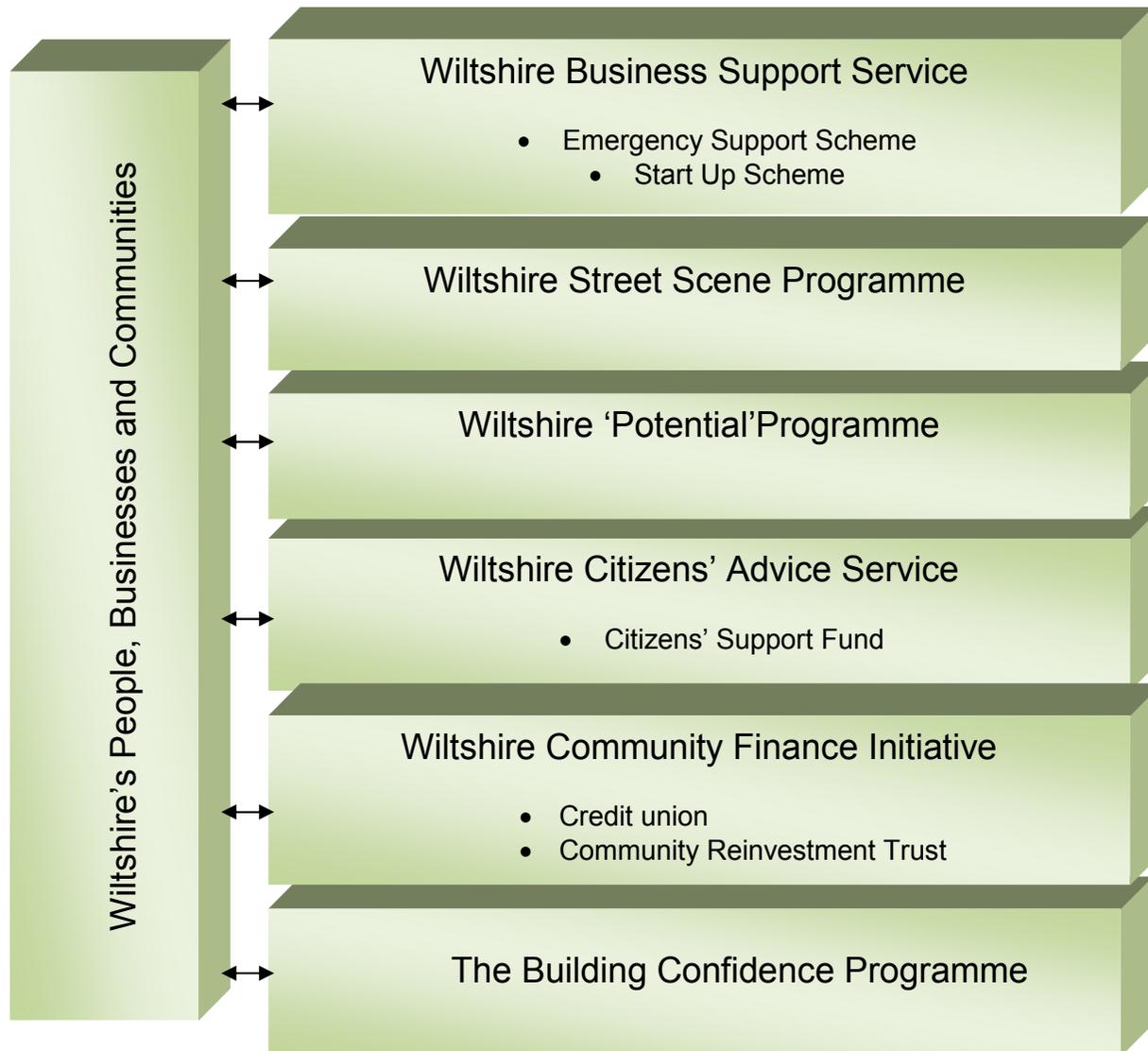


The Impact of the Credit Crunch in Wiltshire – taking forward the Recommendations *Version 1.1*

A Framework for Action

In considering how the people, businesses and communities of Wiltshire should respond, it is important to recognise that there are no straightforward solutions. We do not have locally the resources to solve all of the problems. However, there is much that can be done by more effective working in a common cause to use scarce resources more productively. The focus should be on assisting those who may be ‘casualties’ of the recession, whilst building for a future with SUSTAINABILITY at its heart.



A Menu of Actions

BUSINESS and the ECONOMY: POTENTIAL ACTIONS

1 Support the Cash Flow of Smaller Business and Voluntary Sector Organisations

Issue: The major effect of the credit crunch on businesses is pressure on cash flow and a shortage of working capital. A lack of cash can cause profitable businesses to close. Larger companies are able to use their strong purchasing positions to insulate their cash position to some degree – that is far less easy for small and micro businesses. A similar pressure on cash exists for some organisations in the voluntary sector.

Many public sector organisations operate with positive cash balances. Interest rates are now so low that there is little loss of interest if payments to suppliers are paid quickly.

Proposals:

1.1 The Wiltshire Public Service Board (WPSB) member organisations and other public sector agencies should pay suppliers promptly, in accordance with the terms of the supply and, if possible, earlier for smaller business and the voluntary sector with a target of 10 working days.	For Wiltshire Council – Martin Donovan/SFF WPSB via Martin Donovan
1.2 WPSB members should secure agreements from their large (Tier 1) suppliers to put in place similar practices for the onward payment of their Tier 2 and Tier 3 suppliers. When contracts are let or renewed they should stipulate these requirements contractually.	For Wiltshire Council – Mike Swabey/CPU WPSB via Mike Swabey

2 Provide Emergency Support for Small and Micro Businesses

Issue: The owners of small businesses are often unaware of the potential help available to them. Many business owners have never had to manage their business in a downturn before. There is no financial support to help them access specialist professional expertise when it is most critically and urgently needed. It is important to minimise unnecessary casualties of the recession, if possible, especially where the businesses are potentially viable and sustainable with the right guidance and action.

Proposal: The Wiltshire Assembly should support the Wiltshire Strategic Economic Partnership (WSEP) and its key partners to:	WSEP Alistair Cunningham/team
2.1 Establish a Wiltshire Business Support Service with a single telephone point of contact	
2.2 Create a new 'Emergency Support Scheme' for small and micro businesses, who urgently need specialist professional advice to ensure the future of their business	
2.3 Promote the support service and the new fund with 'Don't lose your business' campaign (or similar).	

3 Work to Reduce Business's Costs

Issue: To survive the recession when their income is reducing, business owners have to review all of their costs. If public sector organisations can avoid increased charges and even reduce them – every little will help and would be assisted by a low inflation, even deflation, in many costs. Whilst decisions have been taken for 2009-10 financial year, planning should begin early to achieve this for 2010-11. If there are opportunities to make changes mid-year, those should also be sought.

Proposals: Wiltshire Council should:	
3.1 Market existing business rate reliefs to business - small businesses may be eligible for rate relief, hardship relief and/or rural business relief. Research suggests that approximately one-third of eligible businesses have not taken up their entitlement – they should do now. (N.B. Wiltshire Council is already taking action on this.)	Alistair Cunningham/team Martin Donovan
3.2 Review Business Rate credit control procedures and introduce payment plans, as a stage before bailiff actions, to support businesses, where possible and appropriate.	Martin Donovan Revs and Bens?
3.3 Review Business Rate policies and introduce improved and consistent policies for small business rate relief, hardship relief and rural business relief for 2010-11.	Martin Donovan Alistair Cunningham/team
3.4 Lobby MPs on behalf of Wiltshire businesses regarding the Treasury's proposed business rates increase of 5% due to start in April 2009 and re increases in 2010-11.	See CLG announcement 31 March
3.5 Examine the scope for rent relief or rent holidays on Council-owned units for viable businesses.	John Shorto Alistair Cunningham/team

<p>3.6 Seek to maintain fees and charges at their current levels and reduce them, if possible, when preparing the budget for 2010-11.</p>	<p>Martin Donovan/SFF</p>
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4 Help Wiltshire’s Small Businesses to Gain New Contracts

Issue: Wiltshire businesses need to combat the recession by gaining new business. The public sector can help by ensuring that opportunities are well advertised and that unnecessary barriers to success in competitive tendering are removed. Issues of sustainability should also be considered strongly in the setting of purchasing criteria. Private sector businesses could also support this approach.

Proposals:	Who should take this forward
<p>4.1 All WPSB members should place tenders for contracts with them on the ‘Buy Wiltshire’ website. The facility should be promoted to larger Wiltshire private sector businesses also.</p>	<p>WPSB via Alistair Cunningham</p>
<p>4.2 The ‘Buy Wiltshire’ website should be improved and marketed strongly to increase the awareness of its potential and the opportunities available to Wiltshire businesses.</p>	<p>Alistair Cunningham/team</p>
<p>4.3 WPSB members should review their purchasing criteria to introduce sustainability criteria into purchasing decisions that reduce carbon emissions, traffic congestion etc.</p>	<p>WPSB via Mike Swabey</p>
<p>4.4 WPSB members should review their procurement processes to ensure that they are proportionate and do not act as a barrier to bidding by small businesses.</p>	<p>WPSB via Mike Swabey</p>
<p>4.5 WPSB members should assess the potential impact of ‘contract concentration’ on the local business community and supply chain, as part of their purchasing strategies. (N.B. ‘Contract concentration’ is where contracts that were previously let in smaller volumes to a number of suppliers are brought together into one much larger contract – the aim is naturally to try and achieve better prices by offering the successful supplier greater volumes and so achieve economies of scale; it also reduces transaction volumes and costs. A common effect is to squeeze out smaller, local suppliers in favour of larger national or multinational companies.)</p>	<p>WPSB via Mike Swabey</p>
<p>4.6 They should support the creation of ‘purchasing consortia’ to assist the resilience and diversity of their supply chain. (N.B. A response to the dangers of</p>	<p>WPSB via Mike Swabey Alistair Cunningham/team</p>

	'contract concentration' is where small suppliers join together in a consortium, on a geographical or sectoral basis, to provide a large organisation with a single 'supplier' but sourced by a number of smaller partners.)	
4.7	Where very large contracts are let, identify the successful supplier firms and promote sub-contracting opportunities through the 'Buy Wiltshire' website.	Alistair Cunningham/team
4.8	Increase the current 14% of Council procurement budget spent with SMEs and extend that local procurement emphasis to WPSB partners.	WPSB via Mike Swabey Alistair Cunningham/team

5 Help Wiltshire Businesses to Access National and Regional Support Measures

Issue: Many small businesses are unaware of potential sources of funding and other assistance available to them. If they are aware they are often discouraged from applying by the bureaucracy and complexity of the application process.

Proposals: Through the Wiltshire Business Support Service proposed in 2.1 above:

5.1	Assist Wiltshire businesses to take advantage of Government support set out at www.businesslink.gov.uk/realhelp/finance . The key measures to support SMEs (Small and Medium Sized Enterprises) include:	Who should take this forward WSEP Alistair Cunningham/team
	<ul style="list-style-type: none"> A Working Capital Scheme for short term bank lending to companies with a turnover of up to £500m 	•
	<ul style="list-style-type: none"> An Enterprise Finance Guarantee Scheme (the Loan Guarantee Fund, available through high street banks,) securing additional bank loans to small firms with a turnover of up to £25m (will enable firms to take out loans to convert existing overdrafts into loans to enable businesses to free up their current overdraft facilities) 	•
	<ul style="list-style-type: none"> A £75m Capital for Enterprise Fund (£50m from Government augmented by £25m from the banks) to invest in small businesses which are struggling to get equity. The Fund will provide long-term capital to businesses which have exhausted traditional forms of finance. 	•
5.2	Assist Wiltshire businesses to access the South West Regional Development Agency's (SWRDA's) support measures. These include:	WSEP Alistair Cunningham/team Niki Lewis/team
	<ul style="list-style-type: none"> A new Business Loan Fund for ambitious firms with viable business plans 	•

	which are unable get support from commercial banks or private investors. Loans of up to £250,000 will be available early 2009.	
	<ul style="list-style-type: none"> • A Grant for Research and Development over 3 years. Businesses can apply for between £5,000 and £500,000 depending on the type of project. 	•
	<ul style="list-style-type: none"> • Loans of up to £50,000 from Community Finance Initiatives (CFI). 	•
	<ul style="list-style-type: none"> • Support and finance for land-based businesses (EU-funded) is also available through the Rural Development Programme for England, administered by SWRDA and the Rural Enterprise Gateway. 	•
5.3	Market the opportunities strongly locally in Wiltshire.	WSEP Alistair Cunningham/team

6 Create A New Source of Finance for Micro Businesses and Start Ups

Issue: A lack of access to reasonably priced credit is a barrier to some people who are looking to start up a business and to micro businesses that are looking to expand and grow. The mainstream banks are now refusing loans and overdraft facilities to business propositions that have some risk but also potential. Some businesses have resorted to obtaining very expensive credit from secondary finance institutions that has increase the risks to their business substantially. Whilst the major banks may ease their stance somewhat over time, there is a strong view that Wiltshire should be seeking to establish some alternative sources of finance, as exist in other parts of the UK and the South West.

<p>Proposal: The Wiltshire Assembly should instigate a project group to help small businesses get better access to finance through a Community Development Finance Initiative. This would consider the options available but specifically the potential for creating a Wiltshire Community Reinvestment Trust which could provide finance for small businesses, social enterprises and charities.</p>	<p>Who should take this forward</p> <p>Alistair Cunningham/team Niki Lewis/team</p>
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7 Ensure Easy Access to Available Property Information

Issue: Potential new business ‘start-ups’ and larger investors need current and accessible information on potential property and employment land that might be available. Property agents and developers need trend information on enquiries to identify types of demand and gaps in available workspace.

<p>Proposal: The ‘Invest in Wiltshire’ website holds a commercial property database. Ensure that it is kept up to date and is able to support actions re town centre street scene initiatives.</p>	<p>Who should take this forward Alistair Cunningham/team</p>
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8 Support Economic Recovery with a rounded Assistance Package for new ‘Start – Up’ Businesses

Issue: The economic recovery needs people to establish new businesses. When individuals are made redundant, an option for them is to start their own business, often using some of the redundancy payment they have received. A focus on creating businesses that are sustainable in terms of the business skills of the owner(s), the financial model for the business and the product/services and operations of the business demand stronger approaches to support.

<p>Proposal: The Wiltshire Assembly should ensure that the proposed new Wiltshire Business Support Service is able to provide a strengthened support for new business start-ups by offering a complete support package:</p>	<p>Who should take this forward WSEP Alistair Cunningham/team</p>
<ul style="list-style-type: none"> • easy access to the provision of advice and guidance and training 	<ul style="list-style-type: none"> •
<ul style="list-style-type: none"> • easy access to property information 	<ul style="list-style-type: none"> •
<ul style="list-style-type: none"> • the creation of a new start-up grant scheme, with a particular emphasis on ‘sustainable’ businesses 	<ul style="list-style-type: none"> •
<ul style="list-style-type: none"> • the provision of ongoing support, networking and mentoring support. 	<ul style="list-style-type: none"> •

9 Speed Up the Processing of Business Development Planning Applications

Issue: To support the process of economic recovery it is vital that potential new businesses and business investment are not delayed or lost because of unnecessary difficulties in the processing of planning applications. There has been criticism of the current planning process, especially in West Wiltshire. Strong representations have been made that £millions of major development investment in the area had been lost because of a lack of priority, urgency and professionalism in the planning process. There was a perception of a negative approach to ‘business applications’ - a sense that the planning process was about how an application might be refused, rather than supported and improved so that it could be approved. At the same time, it is clear that planning applications are not always correctly completed and that essential information is not always quickly provided when requested.

Response: Wiltshire Council is establishing a new planning process and teams, as part of the creation of the unified Council. The Service Director is fully aware of these criticisms and is working to address them. The plans to create a process that will deal centrally with major planning applications are welcome.

Proposals:	Who should take this forward
9.1 That a strong liaison mechanism is set up between Economic Partnership Managers and the Planning Department in the new Council, so that issues in the processing of planning applications can be addressed quickly. Economic Partnership Managers can carry out a critical liaison role between planners and applicants.	Alistair Cunningham/Brad Fleet
9.2 That pre-application meetings between potential applicants and planning officers are given priority as a part of the process, so that applicants are given clear guidance on the potential acceptability of an application and the issues that need to be addressed to assist the application.	Brad Fleet
9.3 S106 agreements should be negotiated to support the main requirements of local planning policy re affordable housing and other contributions. However, there needs to be an assessment of the affordability of the whole proposal and an avoidance of excessive minor conditions.	Brad Fleet Alistair Cunningham/team

10 Promote Potential Economic Growth Sectors such as Tourism and the Food and Drink Industry

Issue: There are sectors of the economy that can perform well in the current climate and sustain economic activity. Tourism is worth £726 million of 'external' money to the Wiltshire economy (South West Tourism, 2006) and has a high multiplier effect. The weakening of the pound against the euro supports UK tourism. Wiltshire must seek to increase its share of a potential growth market. Food and Drink should be a key growth and priority sector, alongside tourism, as rising import prices, cheaper exports and the fact that food is a staple product support its potential for growth and profitability.

Proposals:	Who should take this forward
10.1 Invest in tourism and support the continued development of the new Wiltshire Destination Management Partnership and the 'Visit Wiltshire' brand. Enhance and maintain the Wiltshire Public Product, through further investment and development where possible.	Alistair Cunningham/team
10.2 Ongoing promotion and support of local food and drink companies to help boost tourism and the local economy.	Alistair Cunningham/team

11 Fast-Track New Investment Opportunities

Issue: The recession means that there is less economic activity. The construction industry was one of the first hit by the economic downturn, followed by suppliers of building materials and others in that supply chain. There are a range of investment projects that are at various stages of development but there is the potential to move forward some activity quickly if barriers can be overcome. Leverage of even a small number of projects can start to build confidence as well as providing an economic stimulus.

Proposals:	Who should take this forward
Wiltshire Council should:	
11.1 Identify the barriers in any 'stalled' development projects and agree urgent actions to address them.	Parvis Khansari Alistair Cunningham/team+

11.2	Associated with the above, raise again with Government the scope for local authorities to provide short-term support to development projects.	Keith Robinson
11.3	Press the case with Government, SWRDA, First Great Western and other for improved more sustainable rail services for Wiltshire.	George Batten
11.4	Apply to the Housing and Communities Agency for funding to purchase or fund the building of social housing in order to both stimulate construction activity and reduce the housing waiting list.	Graham Hogg Alistair Cunningham/team
11.5	Support the allocation of pockets of Council owned land for community enterprises, allotments and similar small scale ventures.	Brad Fleet

12 Sustain the Retail ‘Street Scene’

Issue: The retail sector has suffered due to the reduction in consumer spending. Wiltshire has many market towns where there are increased numbers of empty shops. Retailers are concerned about the impact on remaining shops and the potential difficulty of re-letting; the police are concerned about the potential for increased levels of litter, graffiti and damage; individuals and communities are concerned about the potential for depressing town centres.

Proposal: The Wiltshire Assembly should support a programme whereby actions should be instigated by town and parish councils, with the support of the Community Area Boards, Community Area Partnerships and the local Chambers of Commerce to improve town centre ‘street scenes’:	Who should take this forward
12.1 Ensure the active use of vacant retail space across Wiltshire to sustain the street scene, encourage ‘footfall’ and future re-letting. Ideas being considered locally and nationally include use for new credit union branches, the recreation of local markets; displays by local artists; use by schools/college students for displays; use by public services for information campaigns and consultation activities etc.	Area Boards/Niki Lewis
12.2 Prevent decay and damage. If active use is not possible, display attractive posters. Ensure that there is a rapid response to graffiti, minor damage, excessive litter and so on and encourage communities to take more responsibility.	Tracy Carter

12.3 All parties should operate flexibly and speedily in relation to 'appropriate' planning applications for change of use within the planning rules.	Brad Fleet
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13 Provide New Opportunities for Wiltshire's People to Develop their Skills

Issue: The major impact on Wiltshire residents is loss of employment. A major concern is the loss of opportunities for young people to obtain their first job upon leaving, school, college or university – with the danger of creating a 'lost' generation – those who, when jobs become more available again are competing with a new round of fresh 'leavers', having lost 1 or 2 years of potential experience and growth. There are also older adults who want to use their skills profitably and many people who need education and training, especially in lifestyle and sustainability skills that will be critical in the years to come.

Proposals:	Who should take this forward
There are many actions that need to be undertaken in Wiltshire that can be summarised as follows:	
13.1 Emergency response - SWRDA Wiltshire Area Taskforce and the JobcentrePlus Rapid Response Service (which offers support to every employer with 20 or more redundancies and in local communities who have been disproportionately affected by multiple smaller scale redundancies) need to be supported by WSEP members and others, as required* * To include Job Club initiative	WSEP Alistair Cunningham/team
13.2 Skills programmes for the unemployed - the projected increase in unemployment in Wiltshire means that some 3,500-4,000 people may have the opportunity to improve their skills. Work in partnership with LSC and JobcentrePlus to devise local initiatives to retrain and upskill. Support local colleges and training providers to deliver those new programmes.	WSEP Alistair Cunningham/team Barry Pirie/team
13.3 With the backing of the Wiltshire Assembly provide new opportunities for developing the potential of Wiltshire's young people. The Council is one of the largest employers in Wiltshire. It should be supported to create a new, small Council team dedicated specifically to managing and overseeing new apprenticeship,	WSEP WPSB via Barry Pirie

<p>internship, entry to employment, work placement and volunteering opportunities. It should explore external funding from LSC and others to support the initiative. Link with WPSB and private sector re apprenticeship and internship opportunities. Link with the voluntary sector re volunteering.</p>	
<p>13.4 Community learning - the Council, College and the voluntary sector should offer more courses targeted at helping residents to lead sustainable lifestyles and developing the skills to do so. Campaigns should encourage cycling, walking, car sharing, public transport, recycling and neighbourliness and support/implement energy advice schemes and benefits education. ESF funding should be explored to take such programmes to the more deprived areas of Wiltshire as identified through the Council's Mosaic system. (N.B. Mosaic is a system that analyses population households in various ways using nationally available data. It can support the targeting of activity to appropriate groups.)</p>	<p>Di Dale, Wiltshire College WPSB For Wiltshire Council – Carolyn Godfrey, Niki Lewis/team(LW to check)</p>
<p>13.5 Develop financial literacy, debt awareness, business startup and allied programmes for use in schools and other education settings.</p>	<p>For Wiltshire Council – Carolyn Godfrey Gary Mantle – Resilience initiative</p>
<p>13.6 Seek ESF funding support to cover any gaps which exist in helping cover the cost of childcare or other barriers, such as public transport.</p>	<p>Alistair Cunningham/team</p>
<p>13.7 Consider new initiatives with private sector partners to improve the opportunities for job matching and volunteer matching.</p>	<p>WSEP Barry Pirie/team</p>

SOCIAL IMPACTS: POTENTIAL ACTIONS

14 Strengthen Emergency Support for Individuals and Families

Issue: The numbers of people who need help and advice to tackle the difficulties caused for them by the recession are increasing rapidly. Existing services are already under strain. Investment is needed to ensure that residents are made aware of the assistance available to them, can access that help easily, are properly assessed and referred to those who can best help them.

Proposals:

The Wiltshire Assembly should support measures to strengthen current arrangements to create a high profile, high quality, accessible Wiltshire Citizens' Advice Service:	Who should take this forward
14.1 Build awareness of the need for individuals and families to seek advice early through strong message campaigns such as 'Don't Drown in Debt', 'Don't Lose your Home' and so on.	Wiltshire Advice Partnership
14.2 Improve access to quality assured, independent advice and help by promoting an independent voluntary sector service as the 'first contact point - 'the place to go, the phone to ring, the website to access' – create brand awareness of a service for residents that, in principle, is analogous to Businesslink for the business sector.	Wiltshire Advice Partnership
14.3 Invest in the capacity of that service to provide advice as demand increases.	Wiltshire Advice Partnership
14.4 Increase the capacity of that service to refer people on to other sources of support in the voluntary and statutory sectors, as their needs require.	Wiltshire Advice Partnership

15 Help Households to Increase their Income and Manage their Debts

Issue: The major issue caused by the recession is loss of employment and/or loss of income that has a severe effect on the finances of household with high levels of personal debt and expenditure. Those people are the main initial ‘casualties’ who increase their vulnerability by tuning to ‘doorstep lenders’ and other forms of expensive credit, which increase the likelihood of creditor actions leading potentially to bankruptcy, repossessions/evictions and related problems.

Proposals: A number of different but related actions include:	Who should take this forward
15.1 Campaign to increase the take-up of benefit entitlements from a wide range of sources including Wiltshire Council, the Department of Work and Pensions (DWP), Her Majesty’s Revenue and Customs (HMRC).	Wiltshire Advice Partnership
15.2 Launch a major anti-debt programme with the advice service in 15 above, Wiltshire Money, education services and the media. This will involve work to highlight the problems caused by excessive debt, the provision of advice and assistance to those in need, together with financial literacy programmes for young people and adults.	Wiltshire Advice Partnership Wiltshire Money
15.3 Raise awareness of and provide access to new Government schemes to assist people in difficulty e.g. the Mortgage Rescue Scheme.	For Wiltshire Council - Graham Hogg Mortgage Rescue Scheme

16 Develop a strong, well supported Wiltshire Credit Union

Issue: In support of the activities in 16 above, it is critical to provide an alternative form of credit that is offered ethically, locally and linked to debt advice and guidance services. There are a number of routes for people seeking such finance at present – Wiltshire Money Line through Community First, which has made 224 loans in 2^{1/2} years; four credit unions with 21 outlets around the county – they have been run on a district basis by volunteers and have currently 1,100 members. In response to the recession, District Councils have provided funding and other support to the credit unions. They have been discussing merger to strengthen their activities.

Proposals: The Wiltshire Assembly should grasp the problem of debt for many of Wiltshire’s people and seek to achieve a ‘step change’ in the provision of a strong, locally based form of alternative credit for those who are excluded from ‘mainstream’ financial services. It should aspire to create	Who should take this forward
	WSEP

<p>a credit union that over time can build the reputation and presence of those that operate in metropolitan areas and countries such as Ireland. This will require investment of finance and expertise to support the four existing credit unions to become a single credit union for Wiltshire. This Wiltshire Credit Union should sustain a strong local presence but have the scale and expertise to offer well developed savings and loans services to residents. It should also be promoted to staff and customers by Assembly members.</p>	
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17 Help Households with Fuel Costs and Energy Conservation

Issue: Fuel costs are a major part of many household budgets. They have increased rapidly over the past 9 months. People need help to manage those costs now and in the future. In the interests of sustainability, energy consumption needs to be reduced by conservation and other measures.

Proposal:	Who should take this forward
17.1 Campaign about the level of fuel tariffs, especially for older and vulnerable people; increase awareness of the tariff savings available; and support switching as appropriate.	Financial Inclusion Taskforce
17.2 Campaign about the energy conservation schemes and assistance available from the Council and voluntary sector	Alistair Cunningham/team
17.3 Provide an emergency fund to enable the poorest to get help from Council energy schemes without having to make a contribution.	?CAB

18 Support relevant Voluntary Services as Personal and Family Problems Increase

Issue: At this early stage of the recession there is little evidence in Wiltshire of some of the social impacts that are being seen elsewhere in the country and have been seen in previous recessions. It would be imprudent to assume those impacts will not be seen within the next 12 months. Voluntary sector agencies will then come under considerable pressure to expand their capacity, without necessarily having the resources to do so.

Proposal:	Who should take this forward
18.1 Invest in relevant voluntary sector agencies as demand increases for counselling and domestic violence, mental health and allied problems increase. The main agencies whose resources may not be able to cope include Relate, Splitz, and Victim Support.	For Wiltshire Council – Voluntary Sector Head post – to be appointed
18.2 Monitor the needs for support of older people in rural areas	For Wiltshire Council - ?Sian Walker

19 Review the Impact of ‘One’ Council Services on Vulnerable Households

Issue: The new Wiltshire Council, together with those agencies that deliver its services, will have many different contacts with Wiltshire residents, particularly those who are in vulnerable households. It will need to consider those interactions and how they are best managed to avoid unintended consequences.

Proposal:	Who should take this forward
Develop over time a ‘whole Council’ approach to the management of debts due from vulnerable households.	For Wiltshire Council – Martin Donovan, co-ordination to include Revs and Bens, Housing and Finance.

20 Build Confidence in Wiltshire, working with the local media

Issue: The local business community has emphasised the importance of sentiment. Economists confirm its importance in affecting the way individuals made economic decisions. Social psychologists have studied the increased levels of anxiety, fear and stress caused by a recession and continued negative reporting. The people of Wiltshire have demonstrated their concerns and fears about this recession. It will benefit everyone if there is a sense that we do not have to be ‘victims’ of forces we cannot control – that we can take positive action in the face of problems.

<p>Proposals: The Wiltshire Assembly should lead a campaign to build confidence. A significant effort is needed by all parties to alter the way in which the recession is considered and reported. There are problems as a result of this major economic adjustment and those problems cause real hardship to individuals and families. However, there are reasons for</p>	<p>Who should take this forward</p> <p>For Wiltshire Council – Laurie Bell/Communications</p>
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<p>optimism about the ability of Wiltshire to weather the worst of the recession. The economy will improve and grow again. There is an opportunity to create a healthier, more sustainable future. The more positive Wiltshire residents are about those things, the more quickly will the local economy improve.</p>	
<p>The local media will be critical in helping to build confidence in the local economy and the work and actions of the Assembly and the Council. They can promote good news and successes, run 'buy local' campaigns and information campaigns and support many of the actions proposed in various ways.</p>	<p>For Wiltshire Council – Laurie Bell/Communications</p>