



Council name	COTSWOLD DISTRICT COUNCIL
Name and date of Committee	CABINET – 5 DECEMBER 2024
Subject	LOW INCOME FAMILY TRACKER
Wards affected	All
Accountable member	Councillor Claire Bloomer – Cabinet Member for Communities Email: Claire.bloomer@cotswold.gov.uk
Accountable officer	Jon Dearing - Interim Director Email: Democratic@Cotswold.gov.uk
Report author	Mandy Fathers – Business Manager for Environment, Welfare and Revenues Email: Democratic@Cotswold.gov.uk
Summary/Purpose	To brief members on the implementation of the Low-Income Family Tracker
Annexes	None
Recommendation(s)	That Cabinet resolves to: <ol style="list-style-type: none">1. Note the report; and2. Note the external funding for the project but approve to underwrite the cost of the LIFT Licences and any associated costs estimated at £33,000.
Corporate priorities	<ul style="list-style-type: none">• Delivering Good Services• Supporting Communities
Key Decision	NO
Exempt	NO
Consultees/ Consultation	Chief Executive, Chief Finance Officer, Director of Governance and Development, Interim Head of Legal Services, Interim Managing Director (Publica), Interim Director (Publica) Finance Business



COTSWOLD

District Council

	Partner
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1. EXECUTIVE SUMMARY

- 1.1** This report is to brief members and give a more detailed explanation on the potential benefits of the Low-Income Family Tracker (LIFT).

2. BACKGROUND

- 2.1** The purpose of the tracker is to identify and better understand the vulnerabilities of low-income households, inform strategic planning and better target those in need.
- 2.2** Cotswold District Council and partner organisations have been working together to provide help and advice to those adversely affected by welfare reform since the host of benefit changes introduced under the Welfare Reform Act 2012.
- 2.3** The roll-out of universal credit (UC), one of the biggest changes to the welfare system since its inception is having an impact on residents, who may already be dealing with long term health problems, disability, or unemployment.
- 2.4** To determine which residents are most significantly affected by the cumulative impact of reforms there is a need to introduce advanced data analytics to the data we already hold. Using our data for predictive rather than descriptive purposes will improve the way social policy and welfare support is delivered across the local community.
- 2.5** Since the pandemic and the cost-of-living crisis there has been increasing financial hardship for individuals and families within the district. This is evidenced through the increases in the number of council tax support (CTS) requests and UC claims, increasing requests for hardship funding and claims for discretionary housing payments (DHP), and the ongoing high levels of emergency accommodation applications. Whilst these trends are clear, less detail is known about specific risk factors and household needs..

3. MAIN POINTS

- 3.1** LIFT is a product developed and provided by the organisation Policy in Practice. It is a platform that provides insight into low-income families by aggregating local authority and some publicly available datasets, including the Single Housing Benefit Extract (SHBE). These aggregated data sets will provide valuable data at ward and street level. The segmentation of the demographics will also show the impacts by household type and tenure which will inform corporate strategic planning for communities and allow a more targeted approach to those most in need.



- 3.2** It will also be possible to track changes in the cohort, so that factors that may impact residents are better understood. Looking at all aspects of those impacted, including the 'working poor' it can also help find hidden pockets of poverty by:
- Identifying who is at risk
 - Engaging with those at risk
 - Tracking what happens.
- 3.3** Policy in Practice provide templates to support the data sharing agreements required to work in this way. The aggregated information can be segmented in lots of diverse ways to be used in targeted campaigns to support prevention and take-up. More than 70 Local Authorities including Bracknell Forest use the dashboard.
- 3.4** The dashboard also provides a rich source of data that can be used to help target Household Support Fund monies and similar, or to inform strategies related to specific areas. It is also used in some authorities to provide a single view of debt.
- 3.5 Case study from Bracknell Forest:** Bracknell Forest District Council have been using LIFT for almost two years. Their motivation for procuring it was to use it as a homeless prevention tool. However it has been used for a range of purposes since then. They now think about it in terms of giving them a single view of debt and single view of residents.
- 3.6** Some campaigns have been more successful than others. This is not so much due to the dashboard but more a reflection of attitudes (e.g. there was a lot of reluctance from people to move to Universal Credit, even though they would be financially better off). Campaigns run by Bracknell include the following:
- Pension Credit take up was the most successful raising £100k in annual income
 - Targeted DHP take up linked to the bedroom tax and benefit cap
 - Attendance Allowance take up (led to an increase in amount that can be charged for care)
 - Universal Credit take up (not so successful as outlined above)
 - Added Adult Social Care debt to the LIFT dashboard enabling identification of people who needed more or less ASC resource
 - Identified people entitled to Council Tax Reduction and cross referenced this with missed payments. 1,805 people identified from this exercise.



The same data also identified people who could afford to pay, which was used to target recovery action

4. SUMMARY OF POTENTIAL TARGETED CAMPAIGNS

4.1 Benefit maximisation

Targeting cohorts of residents of both working and pension age groups who are not receiving the full range of benefits they may be entitled to, such as attendance allowance, council tax support and pension credits.

Healthy Start

There is no other dedicated support for pre-school age (0-5), can help relief cost of living pressures on household incomes, access to healthy food, includes support with baby formula (cost has gone up by 25%), supports mother as well, during pregnancy and after (i.e. healthy eating, pregnancy and breastfeeding supplements which are expensive). Support has a value of £1230 (start of pregnancy to 4 years old)

Healthy start uptake in is Cotswold: 61% (Autumn 2023).

Free School Meals (FSM)

We do not hold data of eligible families, but we know that not all eligible families take up the FSM. This support helps families with the cost of living and makes sure that children are not going hungry and are having at least one warm meal a day. From data we hold we would be able to run campaigns on the low income/benefit cohort that have children of school age to promote FSM's and include signposting.

This support brings additional benefits: If a child receives FSM the school can access Pupil Premium which targets non-academic barriers to academic attainment, provides extra capacity for school, brings additional support around school uniform, school trips etc. Families on FSM can also access the Holiday Activity and Food programme.

Identifying households/families in income deficit

Supporting families by maximising incomes which helps to build a solid foundation.



Making sure that national support is fully utilised before other services come in. Offer targeted holistic support through local support agencies to keep families self-sufficient and stable in the longer term to prevent crisis.

Target specific geographical areas. This fits with Theory of Change work that we are undertaking for the Holiday Activity and Food Programme (HAF) to make sure that families are supported when HAF funding comes to an end. Through engagement with families, we know that the cost of living is the biggest worry for families. Maximising incomes will help stabilise their situation and take off pressures.

- 4.2** The Council is keen to work with its statutory and non-statutory partners on the implementation of the campaigns. The focus on families with children will help to secure buy in as two of the priorities for the Integrated Locality Partnership for example are CYP and Families Wellbeing and health inequalities in deprived wards.

Maximising incomes as well as additional targeted support will take pressure off households which will in turn have a positive effect on their wellbeing.

Through the councils ongoing work with the food network, it also knows that the cost of living is the biggest worry for everyone and that the council need to make sure that residents in areas with limited or no access to support services are being supported.

5. ALTERNATIVE OPTIONS

- 5.1** None

6. FINANCIAL IMPLICATIONS

- 6.1** The initial one year set up cost for engaging Policy in Practise to develop the tracker and issue licences is £23,327. There is also a cost in respect of the printing and posting of campaign material. For year one, this is estimated to be no more than £10,000.
- 6.2** The funding for licenses in year one will be met by NHS Gloucestershire, Integrated Care Board (ICB) who are in full support of this project and realise the potential benefits it will bring to residents.
- 6.3** The additional funding to run the campaigns will be met through unspent new burden funding.



6.4 Utilising the LIFT tracker to deliver the agreed focussed engagement with targeted cohorts through campaigns and links with our local voluntary and community sector (VCS) is key for this project to be successful. There is a small rolling grants fund for the Food Network which could be used to support the VSC's, but it is one off funding. A proposal could be to create an additional pot of money to recognise any additional work organisations would offer to do. The Council would not be looking to cover their costs but contribute to the additional work. A further report will be submitted should such a proposal be formalised.

7. LEGAL IMPLICATIONS

7.1 Following procurement through the Governments G. Cloud framework, contracts have been put in place by Legal Services and Policy in Practise.

7.2 Given the need to process personal data, a General Data Protection Impact Assessment is also required by law to be undertaken before any data processing is undertaken. The ICT Audit and Compliance Manager has ensured that all GDPR have been processed correctly and that the Department for Works and Pensions, Memorandum of Understanding for the reuse of data has been complied with.

8. RISK ASSESSMENT

8.1 There are no risks associated with this report.

9. EQUALITIES IMPACT

9.1 None

10. CLIMATE AND ECOLOGICAL EMERGENCIES IMPLICATIONS

10.1 None

11. BACKGROUND PAPERS

11.1 None

(END)