

## NOTICE OF MEETING

# URGENT DECISIONS

**Tuesday, 28th June, 2022, 1.15 pm – MSTEAMS**

**Councillor:** Seema Chandwani - Cabinet Member for Tackling Inequality and Resident Services

### **1. APOLOGIES FOR ABSENCE**

To receive any apologies for absence.

### **2. DECLARATIONS OF INTEREST**

A member with a disclosable pecuniary interest or a prejudicial interest in a matter who attends a meeting of the authority at which the matter is considered:

- (i) must disclose the interest at the start of the meeting or when the interest becomes apparent, and
- (ii) may not participate in any discussion or vote on the matter and must withdraw from the meeting room.

A member who discloses at a meeting a disclosable pecuniary interest which is not registered in the Register of Members' Interests or the subject of a pending notification must notify the Monitoring Officer of the interest within 28 days of the disclosure.

Disclosable pecuniary interests, personal interests and prejudicial interests are defined at Paragraphs 5-7 and Appendix A of the Members' Code of Conduct

### **3. HOUSEHOLD SUPPORT FUND IN HARINGEY (PAGES 1 - 16)**

The Chair of Overview and Scrutiny has agreed that the decision is both reasonable in all the circumstances and that it should be treated as a matter of urgency. This is in order for the Household Support Fund to support vulnerable households and families with children between the period 1st April to 30th September 2022. This funding was announced at the end of March 2022 with guidance published on 29th April.

The funding period has already commenced and therefore, an urgent decision is required for the administration of the funding to meet the needs of households that require urgent support, including experiencing income and financial insecurity.

Given the need to have necessary plans in place before the summer holidays (which in most schools begin on 22 July) to ensure the effective delivery of the support in the form of vouchers to those eligible for Free School Meals through Schools in the borough, it is not practicable to comply with the 28-day notice requirement in Part Four, Section D, Rule 13 or the 5-day notice requirement in Part Four, Section D, Rule 4, or the General Exception procedure at Part Four, Section D, or the Call-In Procedure Rules at Part Four, Section H.

*Please be advised that the Chair of Overview and Scrutiny has further agreed that the call-in procedure shall not apply to this urgent decision. This is because the decision is urgent and any delay in implementation caused by the call-in procedure would seriously prejudice the Council's or the public's interests due to the fact that any delay in decision making will impact on the ability to utilise available funding to support households with children, other vulnerable households and individuals in Haringey. Accordingly, the Chair of Overview and Scrutiny Committee has agreed that the decision is both reasonable in all circumstances, and that it should be treated as a matter of urgency. This is in accordance with Part 4, Section H, and Paragraph 18 (a) and (b) of the Council Constitution.*

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Sunday, 26 June 2022

Report for: Cllr Chandwani, Cabinet Member for Tackling Inequality and Resident Services

Title: **Household Support Fund in Haringey**

Report

Authorised by: Charlotte Pomery, Assistant Director Commissioning

Lead Officer: Sara Sutton, Strategic Lead for Community Enablement

Ward(s) affected: All

Report for Key/

Non Key Decision: Key Decision

## **1. Describe the issue under consideration**

- 1.1 The Government, through the Department of Works and Pensions (DWP) launched the Household Support Fund in October 2021 for the period October 2021 – March 2022. The Government has now announced that the Household Support Fund will be extended for the period 1<sup>st</sup> April – 30<sup>th</sup> September 2022. The objective of the Scheme is to provide support to vulnerable households and families with children struggling with the significant rise in living costs with an emphasis on supporting households with energy, food and water bills. Local authorities are responsible for administering the Scheme and funding has been allocated to each authority. Haringey Council has been allocated £2,406,671.72 for the six-month period April – September 2022.
- 1.2 The funding will enable the Council to provide support to families with children, other vulnerable households, and individuals. The Household Support Fund will allow the Council to extend and expand its support to households in food or fuel poverty. In April a decision was taken to allocate an initial tranche of the funding to provide Free School Meals vouchers during the May 2022 half term.
- 1.3 This decision will approve the remaining £2,256,671.72 of the allocation.

## **2. Recommendations**

It is recommended that the Cabinet Member for Tackling Inequality and Resident Services:

- 2.1.1 Approves the expenditure of the remaining sum of the Household Support Fund allocation from the Government of £2,256,671.72 for the period April – September 2022.
- 2.1.2 Approves the Household Support Fund Scheme Policy: June 2022 which sets out the Council's arrangement for administering part of the additional funding and is attached at Appendix 1.
- 2.1.3 Delegates authority to the Director for Adults, Health and Communities, in consultation with the Cabinet Member for Tackling Inequality and Resident Services, to amend this

policy to give effect to changes in legislation, statutory or non-statutory guidance, or directives or instructions of a similar character issued by Government.

- 2.1.4 Agrees that this policy is subject to the availability of government funding and will terminate on 30<sup>th</sup> September 2022 unless terminated earlier.

### **3. Reasons for decision**

- 3.1 The Government through the Department of Works and Pensions (DWP) has provided funding to local authorities to administer the Household Support Fund. It is acknowledged that local authorities have the local ties and knowledge and are best placed to allocate funding according to local need.
- 3.2 The Guidance for the Scheme provides for local authorities to determine eligibility in their area and target support to those most in need but within the scope of conditions set by DWP. This report and the policy at Appendix 1 sets out how the Council will target and deliver support to residents. This spend is targeted to those that are most in need and is in accordance with the Scheme.
- 3.3 The Household Support Fund payments are expected to support households over the grant period and for funding to be spent between 1st April 2022 and 30th September 2022. There is a need for an urgent decision to be taken on the recommendation in order to ensure that the payments are made to support vulnerable people within the allotted time and in particular where funding will be used in the summer holiday periods in support for families with children who access free school meals in term time, as directly provided free school meals are not available at this time.

### **4 Alternative options considered**

- 4.1 The alternative option considered was not to develop a Household Support Fund Policy. This was discounted as it would not have made use of potential support to Haringey residents and would have necessitated a return of the funds to central government.

### **5 Background**

- 5.1 On 23<sup>rd</sup> March 2022 the government announced an extension of the Household Support Fund making £421m available to County Councils and Unitary Authorities in England. The objective of the Fund is to provide support to vulnerable households in most need to help with significantly rising living costs. The expectation is that the Fund should primarily be used to support a broad cross section of vulnerable households in most need particularly those including children, low-income households and pensioners who may struggle to meet the cost of energy, food and other essential living needs. In late May 2022 the government announced that there would be a further extension to the Household Support Fund to cover the period October 2022 – March 2023. No details have been published to date about this further extension, and further decision making will be taken later in the year upon publication of the grant conditions and guidance to local authorities.
- 5.2 Local Authorities have been given the discretion to decide how this funding should be used provided it is within the scope of the guidance. Authorities have the ability to deliver the scheme through a variety of routes including providing vouchers to

households, making direct provision of food or goods or issuing grants. The council is aware that the impact of the pandemic and the cost of living crisis has exacerbated existing inequalities in the borough, including income and financial insecurity.

- 5.2 When administering the scheme, Local Authorities are encouraged to apply the following principles
- Use discretion on how to identify and support those in need
  - Use the funding from 1<sup>st</sup> April 2022 to 30<sup>th</sup> September 2022 to meet essential needs and help those who are struggling to afford energy, food and utility bills and other related essentials.
  - In exceptional cases of genuine emergency, the funding can additionally be used to support housing costs where existing housing support schemes do not meet this exceptional need, subject to conditions set out in the guidance.
- 5.3 The guidance currently proposes that local authorities are permitted to allocate funding to support vulnerable households within the scope of:
- At least one third of the total funding will be ring-fenced to support families with children, at least one third of the funding will be ring-fenced to support pensioners with up to one third of the total funding to other households genuinely in need of support. This may include households not currently in receipt of DWP welfare benefits.
- 5.4 Authorities have the flexibility within the Household Support Fund to identify which vulnerable households are in most need of support and to apply their own discretion when identifying eligible households. Authorities can request applications for support or can proactively identify households who may benefit, or can take a mixture of the two approaches. There is no requirement for Authorities to undertake a means test or conduct a benefit check unless this specifically forms part of the Authority's local eligibility criteria.
- 5.5 The proposed Household Support Fund Policy, June 2022 attached at Appendix 1 sets out the details of the additions to the scheme to be applied in Haringey which will cover the period 1<sup>st</sup> April 2022 through to 30 September 2022, in line with national funding guidance and to address local need. As part of the Council's overarching approach to supporting those in need, we continue to adopt a strengths-based methodology which seeks to build routes out of poverty for local residents where possible. The Council has undertaken a needs assessment attached in Appendix 2, that has supported the development of this policy.
- 5.6 In Haringey, the Household Support Fund Policy April 2022 will allow for:
- Additional holiday support for households in receipt of Free School Meals during the 2022 summer term
  - A £100 payment to
    - Families in financial stress with children ineligible for Free School Meals
    - Low-income households with children under 5
    - Low-income pensioners households
    - Families in financial stress with a disabled family member
    - Care leavers

- An allocation to the Haringey Support Fund to target support to households with disabled individuals with additional needs or more than 1 disabled individuals in the households, carers and other individuals in financial distress
- Financial support will also be available to households with No Recourse To Public Funds in line with relevant guidance.

## **6 Contribution to strategic outcomes**

- 6.1 This Household Local Support Fund Policy April 2022 helps meet the priorities and outcomes of Haringey's Borough Plan 2019-2023 and supports efforts to mitigate the impact of Covid-19 in the local community.

## **7 Statutory Officer Comments**

### **7.1 Finance**

Finance comments are contained throughout this report: the Council is proposing to put in place measures to spend funds obtained from the Household Support Fund Grant in line with the draft grant conditions. Whilst the final grant conditions were not available at the time of writing it is not anticipated likely that the final grant conditions would change such that the provision of free school meals vouchers during school holidays would be inconsistent with the grant guidance.

The increase in income and expenditure budgets will be addressed in the cabinet quarterly budget monitoring reports.

### **7.2 Legal**

The grant funding to local authorities (under the Household Support Fund ) is made pursuant to Section 31 of the Local Government Act 2003 which permits the Government to pay grant to local authorities towards expenditure incurred or to be incurred by it. The grant may be paid on such conditions as the Government may determine. The DWP letter to local authorities Chief Executives and Finance Officers dated 31 March 2022, the Household Support Fund Grant Determination 2022: No 31/3096 and, the Household Support Fund ( 1 April 2022 to 30 September 2022) final guidance for county councils and unitary authorities in England dated 29<sup>th</sup> April 2022 sets out the conditions for the grant funding. While the Council can determine the arrangement for administering the Scheme (including identifying those most in need and eligible for support), it must ensure that the grant funding conditions are met. The Council must ensure proposed policy is within the scope of the draft funding guidance. At least one third of the total funding must be ring fenced to support households with children, at least one third must be spent on pensioners with one third of the total funding to other households genuinely in need of support. This may include households not currently in receipt of DWP welfare benefits. In terms of type of support, the expectation is that the grant is used to support households with the costs of food, energy and water bill and other essential living needs in accordance with the Scheme guidance.

### **7.3 Procurement**

7.3.1 N/A

## 7.4 Equalities

7.4.1 The Council has a Public Sector Equality Duty under the Equality Act (2010) to have due regard to the need to:

- Eliminate discrimination, harassment and victimisation and any other conduct prohibited under the Act
- Advance equality of opportunity between people who share those protected characteristics and people who do not
- Foster good relations between people who share those characteristics and people who do not.

7.4.2 The three parts of the duty apply to the following protected characteristics: age, disability, gender reassignment, pregnancy/maternity, race, religion/faith, sex and sexual orientation. Marriage and civil partnership status apply to the first part of the duty.

7.4.3 The proposed decision is to approve the Household Support Fund Scheme Policy (attached in Appendix 1), which following on from the decision in May to use £150,000 to fund free school meals, sets out the Council's arrangement for administering the rest of the £2,406,671.72 of the new funding provided by the government.

7.4.4 The objective of this decision is to support residents facing increased costs due to pressures on household finances, including inflation and rising energy prices. This decision will affect households with children, with someone of pension claiming age or with an individual with a disability. Therefore, this decision is likely to have a positive equalities impact on families on low incomes, amongst whom there are a disproportionate number of residents with other protected characteristics.

7.4.5 It is noted that support will be targeted to residents known to the Council and partners as in need and that a variety of delivery mechanisms (Free school meals, proactive payments and applications and support via the Haringey support fund) will be used. This approach will help to ensure that as many residents can receive support as possible, including those who may be harder to reach or face challenges in accessing the support available to them. Residents in receipt of this support will also be given targeted advice to maximise their benefit payments which will lead to more positive outcomes.

7.4.6 Due to the design of the different aspects of the policy, the fund is expected to specifically benefit: children and young people (who will be supported through Free School Meal provision and targeted payments to those who are not FSM eligible); socioeconomically disadvantaged residents (identified using LIFT data), BAME people who are overrepresented in the NRPF cohort, care leavers, vulnerable adults, such as, older people and those with disabilities and long-term health conditions (who will be proactively targeted for support through the Council and its partners).

7.4.7 It is also noted that the support is subject to government funding and criteria availability. With currently available criteria there are no expected negative equalities consequences arising from this decision.



**Use of appendices**

Appendix 1: Household Support Fund

Appendix 2: Needs Assessment

**8 Local Government (Access to Information) Act 1985**

Not Applicable



## **Haringey Council**

### **Household Support Fund Scheme Policy June 2022**

#### **1. Introduction**

- 1.1 This document sets out Haringey Council's ('the Council's') approach to supporting people through use of the additional funding from the Department for Work and Pension's Household Support Fund April to September 2022, following initial decision making earlier in the year in the 'Household Support Fund Scheme Policy April 2022'.
- 1.2 The government has made funding available to enable local authorities to support households, particularly those including children and pensioners who would otherwise struggle with energy, food and water bills. The fund can also be used to support households with other essential costs. In administering the scheme local authorities are encouraged to use their discretion on how to identify and support those most in need.
- 1.3 Authorities can deliver the support through a variety of routes including providing vouchers to household, making direct provision of food or goods or through the issue of grants.
- 1.4 This document sets out the second and final phase of the Council's plan to administer the Fund by describing how the Council will provide support to a range of residents within the borough.

#### **2 Objectives of this Policy**

- 2.1 To provide support to vulnerable households recognising the profile and specific needs of residents in Haringey, in particular those who have been most adversely impacted by the significant rises in living costs and its economic consequences.
- 2.2 To support households and prevent households from escalating into crisis.
- 2.3 To support households with dignity and without stigma enabling residents to be as independent as possible and treated with dignity at all times.

#### **3 Household Support Fund Spend Plan**

- 3.1 The maximum additional spend from the extension of the Household Support Fund for the period 1/4/22 – 30/9/22 is £2,406,671.72. £150,000.00 was committed as part of the Household Support Fund Scheme Policy April 2022, leaving a further £2,256,671.72 to be committed which is done as part of this Policy document. All funds are to be spent by 30<sup>th</sup> September 2022.
- 3.2 All support will be available to households with No Recourse to Public Funds (NRPF) in line with government guidance.
- 3.3 The table below sets out the proposed allocations. This includes an upper limit, which will allow officers a small amount of discretion, in consultation with the Lead Member, to move funding between different projects. This is designed to ensure the council can remain agile and respond to emerging needs as this fund is delivered over the next few months.

Project	Description	Proposed allocation (limit) £000
Holiday free school meal vouchers	Free School Meal vouchers for school-aged children during holidays totaling £100 per child over the period: £15 as allocated for the May half term, £85 for the summer holiday period.	£1,000k (up to £1,000k)  This allocation includes £150k as allocated in the April policy document.
Direct cash payments of £100 without an application process targeted to those identified through our data as being financially vulnerable	Payments to those with under 5s in household as identified through Council Tax Reduction Scheme Data	£322k (up to £400k)
	Payments to those with pensioners in household as identified through Council Tax Reduction Scheme Data	£768k (up to £800k)
	Payments to those with children in household identified through Low Income Family Tracker data, who are ineligible for Free School Meals	£33k (up to £100k)
	Payments to those with disabled individuals in household identified through Low Income Family Tracker data	£94k (up to £100k)
	Payments to care leavers	£50k (up to £100k)
Funding Administered by the Council via the Haringey Support fund, or Connected Communities Services for those individuals who approach the Council requesting assistance.	This support will be tailored to the needs of the individual depending on their circumstances. We anticipate this will be split: <ul style="list-style-type: none"> <li>• £10k NRPF (in line with government guidance)</li> <li>• £15k disabled households with additional needs or more than 1 disabled individual within their household</li> <li>• £25k all other groups</li> </ul>	£50k (up to £100k)
Administration	The costs of administering all of the above projects including, officers time, systems and supplies and services costs.	£100k (up to £100k)

#### 4. Policy implementation and review

4.1 This Policy will be applied from 1<sup>st</sup> April 2022 until 30<sup>th</sup> September 2022.

4.2 In applying the Policy, the Council will have regard to relevant implementation guidance as issued.

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## Household Support Fund Phase Two Strategic Needs Assessment

### 1. Executive Summary

- 1.1 There are 10,765 households with children in LIFT. Of these, 11% are struggling, at-risk or in crisis.
- 1.2 34% of the low-income households with children in the borough are not eligible for free school meals. Of this ineligible cohort, 562 are in food poverty, nearly 2000 are in fuel poverty, and 3000 are in water poverty.
- 1.3 Despite twice as many households being FSM eligible than ineligible, the number of households struggling, at-risk or in crisis is nearly the same in both cohorts. This speaks to the success of FSM but also demonstrates that there is a large cohort of residents in trouble, and funding FSM will not affect their circumstances.
- 1.4 Pension age households in LIFT are overrepresented compared to the borough average. Despite this, there are 8,449 pension age low-income households; this is less than households with children and those where a member has a disability.
- 1.5 Only 5% of pension age households on LIFT are struggling, at-risk or in crisis. Many boroughs with a young population have noted that ring-fencing a third each for families with children and pension age households means that the support given to people in these cohorts will be uneven. This data shows that Haringey may be in the same situation.
- 1.6 Households where at least one member has a disability, are significantly overrepresented in LIFT data. There are 11,700 in this Cohort on LIFT, making up 37% of LIFT households, compared to 23% of households in the borough.
- 1.7 Households in LIFT where at least one member has a disability are at some of the highest financial risks, with 13% of low-income households struggling, at-risk or in crisis.
- 1.8 57% of households in LIFT where someone has a disability are of working age and do not have children; of this cohort, 95% are workless households. This represents many households that will not receive any support from the ring-fenced two-thirds of the fund.
- 1.9 In total, there are 532 care leavers eligible for support. Of this cohort, 419 are over 18 and receive support from the Council. These individuals are liable for household costs, and the Council should prioritise them when allocating the care leavers' portion of the fund. Lacking CTRS and LIFT data, the Council can target this cohort directly through CYPS Mosaic data.
- 1.10 Targeting low-income households with LIFT data may mean the Council will miss some groups, including those with NRPF, struggling residents who don't qualify for CTRS, Owner-occupiers who don't receive support with council tax, residents of HMOs who don't directly pay council tax and other adults without rental or council tax liability.

## 2. Household Support Fund Criteria

2.1 The final criteria for administering phase two of the household support fund are as follows:

Local Authorities should use the fund to assist a wide range of low-income households. Considering the cost-of-living crisis, pay particular attention to households who cannot increase their income through work, such as pensioners, people with disabilities, unpaid carers and parents with very young children.

2.2 Local authorities are permitted to allocate funding to support vulnerable households within the scope of:

- At least 33.33% is allocated to support households that include children.
- At least 33.33% is allocated to support households that include a person who has reached state pension age.
- The remaining grant fund may support other types of low-income households.

2.3 Local Authorities should use the fund to provide support with

- Energy and Water – including any cost used for heating and any domestic water usage
- Food – whether in kind or through vouchers or cash
- Essentials Linked to Energy and Water - including sanitary products, warm clothing, soap, blankets, boiler service/repair, and equipment purchase, including fridges, freezers and ovens. In recognition that a range of costs may arise that directly affect a household's ability to afford or access energy, food and water.
- Wider Essentials - These may include, but are not limited to, support with other bills, including broadband or phone bills, clothing, and essential transport-related costs such as repairing a car, buying a bicycle or paying for fuel.

## 3. Low-Income Household Criteria and Definitions

Low Income Family Tracker (LIFT)

3.1 LIFT is an analysis of low-income households based on two core data sets, the Single Housing Benefit Extract (SHBE) and Council Tax Reduction Scheme (CTRS). It captures approximately one third (31,000) of the households in the borough.

3.2 SHBE and CTRS eligibility is calculated similarly, applying to those liable for rent payments and council tax payments. There are no fixed criteria and eligibility, and the level of support is calculated on a case-by-case basis. Single persons or couples liable to make the payments get a basic need calculation; this is then added to the needs of any dependents such as children and any additional need arising from a disability. The combined total of all these gives a final household need compared to the household income. If the need falls below the income, they are eligible, and the amount of support they receive is based on the gap between need and income.

3.3 The LIFT data captures both rent and council tax liability. It represents most low-income residents in the borough with liability for household costs. Therefore, it is a good tool for targeting the intended recipients of the Household Support fund.

3.4 LIFT uses the following definitions:

- **Coping** – Household Income is higher than expected cost by more than £100 pm
- **Struggling** – Household income is higher than expected cost by no more than £100 pm

- **At-Risk** – Household take-home income is less than the expected cost.
- **In Crisis** – Household take-home income does not even cover rent, and Council tax liability
- **Food Poverty** – Minimum acceptable food expenditure is higher than households' income after priority costs
- **Water Poverty** – Water costs account for 3% or more of their disposable income
- **Fuel Poverty** – A household's income after fuel costs would be below the relative poverty line.

Generally, and for ease of comparison, nearly every household (98-100%) considered at risk or in crisis is in all three forms of poverty regardless of the cohort. Struggling households tend to always be in water poverty, and between 60-100% of them (depending on cohort) will be in fuel and food poverty. Less than 5% of coping households are in food poverty, but between 40-80% are in fuel and water poverty (depending on cohort).

#### 4. Assessment of Haringey's Low-Income Households

##### Households With Children

- 4.1 Of the around 31,000 households on LIFT in Haringey, 10,765 have one child or more.
- 4.2 Of the 1165 families in crisis, at-risk or struggling, nearly all are in all three of Food, Water and Fuel Poverty. The majority are the 746 families at risk.
- 4.3 As most households on LIFT should meet the financial criteria for free school meals, eligibility is a valuable proxy for households with only preschool children.

Households with Children	
In crisis	171
At-risk	746
Struggling	248
Coping	9,600
<b>Total</b>	<b>10,765</b>

**Table 1:** Households with children in LIFT by Financial Risk.

Household with children	In fuel poverty	In food poverty	In water poverty	Total in LIFT
Not eligible for FSM	1,945	562	2,914	3,635
Eligible for FSM	3,652	681	5,827	7,130
<b>Total</b>	<b>5,597</b>	<b>1,243</b>	<b>8,741</b>	<b>10,765</b>

**Table 2:** LIFT households in fuel, food and water poverty against FSM eligibility. Note that if a household has at least one child eligible for FSM, it will appear in the eligible to FSM section regardless of how many ineligible children it has.

- 4.4 34% of households on LIFT who have children are not eligible for free school meals. Despite twice as many households being eligible for free school meals, nearly as many not eligible households are in food poverty as eligible households.

- 4.5 Again, despite there being twice as many FSM eligible households as ineligible, the number of households struggling, at-risk or in crisis is nearly the same in both cohorts. 14% of FSM ineligible households are struggling, at-risk or in crisis compared to 9% of FSM eligible households

	Households with Children	
	FSM Eligible	FSM Ineligible
In crisis	91	80
At-risk	409	337
Struggling	126	122
Coping	6,504	3,096
<b>Total</b>	<b>7,130</b>	<b>3,635</b>

- 4.6 A household is considered eligible for free school meals if one child is eligible, regardless of how many children in the household are

**Table 3:** Households with children FSM Eligibility against financial risk



ineligible. This means that the data shown in table 2 is likely an underestimate of households with children in need of support for food.

#### Pension Age Households

- 4.7 There is an overrepresentation of residents of pension claiming age in low-income households compared to the rest of the borough. 11% of the borough population is of pension age<sup>1</sup> yet 27% of households in LIFT have at least one member at pension age.

Pension Age Households	
In crisis	41
At-risk	256
Struggling	98
Coping	8,054
<b>Total</b>	<b>8,449</b>

**Table 4:** Pension age households in LIFT by financial risk.

- 4.8 There are 8,449 households on LIFT that have at least one member of pension claiming age.

Households with a member who is pension age	In fuel poverty	In food poverty	In water poverty	All households in LIFT
	2,347	396	7,241	8,449

**Table 5:** LIFT households in fuel, food and water poverty where at least one household member is of pension age.

- 4.9 Of the 395 pension age households in crisis, at-risk or struggling, nearly all are in all three of Food, Water and Fuel Poverty. The majority were the 256 families at risk.

#### Households Where Someone Has a Disability

- 4.10 People with disabilities are particularly vulnerable to entering a crisis due to Covid and the recent cost-of-living crisis.
- 4.11 People limited a lot by disability are approximately five times more likely to be food insecure than people who aren't living with a disability.<sup>2</sup>
- 4.12 Before the pandemic, people living with disability faced, on average, extra costs of £583 per month to sustain the same quality of life as a non-disabled person (after benefits received).<sup>3</sup>
- 4.13 Disabled people are more likely than non-disabled people to have had trouble paying household bills because of the COVID-19 outbreak (22.1% vs 15.5%) and are more likely to be unable to withstand a sudden, significant emergency bill (43.7% vs 29.7%).<sup>3</sup>
- 4.14 There is a significant overrepresentation of households where at least one member has a disability in the LIFT data compared to the rest of the borough. The borough snapshot estimates that 23% of households in the borough have a member with a long-term health problem or disability<sup>1</sup> compared to 37% of low-income households on LIFT.

<sup>1</sup> [London Borough of Haringey, State of the Borough, December 2021](#)

<sup>2</sup> [Food Foundation, New data shows food insecurity major challenge to levelling up agenda, February 2022](#)

<sup>3</sup> [Joseph Rowntree Foundation, The financial impact of COVID-19 on disabled people and carers, December 2020](#)

Household with a member who has a disability	In fuel poverty	In food poverty	In water poverty	All households in LIFT
	3,687	1,582	10,398	11,700

**Table 6:** LIFT households in fuel, food and water poverty where at least one household member has a disability.

4.15 There are 1,097 households where someone has a disability at risk. There are also 82 households in crisis, and 380 are struggling.

4.16 Not all LIFT households in Haringey where someone has a disability are workless. Haringey has the 5<sup>th</sup> highest number (8383) of employment support allowance (ESA) claimants in London<sup>4</sup>. ESA is a benefit awarded because a disability prevents them from working. ESA claimants are, therefore, a good measure of those with disabilities unable to increase their income through work, a suggested cohort for the household support fund.

Households with Disability	
In crisis	82
At-risk	1,097
Struggling	380
Coping	10,141
<b>Total</b>	<b>11,700</b>

**Table 7:** Households with Disability in LIFT by financial risk.

Disabled working-age households with no children	In fuel poverty	In food poverty	In water poverty	All households in LIFT
In Work	110	65	231	301
Not in Work	2,185	1,215	5,957	6,364

**Table 8:** Disabled, working-age and childless households in fuel, food and water poverty in and out of work.

4.17 57% (6,665) of households on LIFT where someone has a disability are working age with no children, with 694 couples without children and 5,971 single-person households.

4.18 Of these Working-age childless households where someone has a disability, more than 95% of them are workless.

#### Households with age 16-25 Care Leavers

A care leaver is any adult who spent time in care as a child. Care leavers between the age of 16-25 are entitled to receive advice and financial and housing support from the Council, and those over 18 are entitled to universal credit.

LIFT does not highlight care leavers as a specific cohort, and CTRS is not fully representative of the situation because many care leavers whom the Council is responsible for reside outside the borough.

In total, there are 532 care leavers eligible for support

One hundred thirteen eligible care leavers are 16-17 looked after children living with foster parents, residential children's homes or other residential settings. As such, these 113 looked-after children are not directly liable for the types of costs the household support fund is intended to support.

There are 419 allocated cared leavers over 18 who receive support from the Council. These individuals are liable for household costs, and the Council should prioritise them when allocating the

<sup>4</sup> [DWP, Stat-Xplore, 2022](#)

care leavers' portion of the fund.. Lacking CTRS and LIFT data, the Council can target this cohort directly through CYPs Mosaic data.

## 5. Limitations of LIFT, CTRS and SHBE

5.1 While LIFT represents are most accurate, detailed, and up to date analysis of low-income households in the borough due to the data sources, there are a few limitations and certain families and cohorts will be missed. Measures must be put in place so we can support these "hidden households".

5.2 The analysis primarily focuses on low-income households, in this case, those receiving Housing benefits or Council Tax Support. This means that while private and social sector tenants and some owner-occupiers (typically 25%-35% of all households) are captured, there is no analysis of those not captured within the data.

5.3 These groups may include:

- Those with no recourse to public funds
- Residents who are struggling but still do not qualify for CTRS for HB
- Owner-occupiers not receiving help with council tax
- Residents in houses of multiple occupancies where they do not directly pay council tax
- Other adults without rental or council tax liability.
- CTRS and SHBE will not capture residents living with someone with council tax liability where the former needs support but cannot afford to make council tax contributions, e.g., an adult or couple with children living with a grandparent.

5.4 The number of residents on the SHBE list has decreased from a peak of 36,000 people to 22,000 people. This decline is due to the migration of claimants from housing benefits to universal credit. While we do not know how many people this is, most of the people in this cohort will be adult children living with parents and are not the intended recipients of the Household Support Fund. If these claimants who have migrated are not also receiving CTRS support, the LIFT data will miss them.