

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
Total	10,765

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
Total	5,597	1,243	8,741	10,765

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
Total	7,130	3,635

- 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 age¹ 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
Total	8,449

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.²
- 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).³
- 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%).³
- 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 disability¹ compared to 37% of low-income households on LIFT.

¹ [London Borough of Haringey, State of the Borough, December 2021](#)

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

³ [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 5th highest number (8383) of employment support allowance (ESA) claimants in London⁴. 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
Total	11,700

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

⁴ [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.