

Household Support Fund

- To: Communities, Social Mobility and Inclusion Committee
- Meeting Date: 21 July 2022
- From: Interim Service Director, Communities and Partnerships, Paul Fox
- Electoral division(s): All
- Key decision: No
- Outcome: This activity is intended to support the 'Places and Communities' priority of the Council's Strategic Framework for 2022-23, in particular the delivery of actions to reduce poverty and address inequalities.
- Recommendation: The Committee is asked to:
- a) Note the findings of the evaluation of the operation of the Government-funded Household Support Fund between October 2021 and March 2022; and
 - b) Note the update on the delivery of the Household Support Fund and associated activity in the financial year 2022-2023.

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1. Background

- 1.1 The [Communities, Social Mobility and Inclusion Committee meeting of 14th April 2022](#) agreed an approach to delivering the Household Support Fund (HSF) in 2022/23. This approach had been broadly [agreed by the Committee in March 2022](#), and was informed by extensive co-production with partners.
- 1.2 That Committee delegated to the Interim Director of Communities and Partnerships, in consultation with the Chair and Vice-Chair, decisions that would be needed to allow timely delivery of the fund. This delegation is required following the late Government announcement of the intention to resource a Household Support Fund for 2022/23.
- 1.3 It was also agreed that the Committee would receive a further update on the delivery of the 2022-23 scheme, as well as a detailed evaluation of the previous HSF scheme that ran from October 2021 to March 2022.
- 1.4 The scope of this report does not include the delivery of the school holiday food voucher scheme. Although funded by the Household Support Fund, this scheme falls within the remit of the Children and Young People Committee.

2 Main Issues

2.1 Financial Envelope 2022-23 for Household Support Fund and Hub Model

- 2.1.1 The Government funding available to the Council to support the delivery of the Household Support Fund between 1 April 2022 and 30 September 2022 is £3.58m. This funding is available on a reimbursement basis, in that it can only be claimed from the Government if spent.
- 2.1.2 The [‘Guidance to Councils’](#) for the HSF requires that at ‘least one third of the total funding will be ring-fenced to support households with children, at least one third of the total 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’.
- 2.1.3 At the time of the Council setting its 2022/23 budget, the Government had not announced the extension of the HSF grant beyond 31 March 2022. The Council’s 2022-27 Business Plan therefore allocated £1.87m from the Covid Grant Reserve to deliver a ‘local HSF’, should the Government not extend the national scheme.
- 2.1.4 The guidance requiring one-third allocation of the Government-funded HSF to pensioners was unexpected. Together with the commitments already made for the school meals holiday scheme, this would have resulted in a significantly reduced ability to provide support for those struggling with the cost-of-living crisis but who did not fall into these groups. The allocation of £1.87m to meet the aims set out by the Council in February was agreed by the Strategy and Resources Committee at its meeting on 27 June 2022. Of this amount, £750k will be made available across 2022/23 for local enhancement of the Government funded HSF.

2.1.5 The link between poverty, health and health inequality is set out in paragraph 3.3 of this report. Expenditure on the relief of poverty therefore meets the 'general prevention' reporting category for spend of the public health grant. It was agreed by the Strategy and Resources Committee, at its meeting on 27th June 2022, to delegate to the Adults and Health Committee £2.6m of reserve balance to deliver evidence-led public health interventions. It is therefore intended that an allocation of £300k be sought from this source to improve access to income maximisation services, an activity which cannot be delivered using Government funded HSF grant.

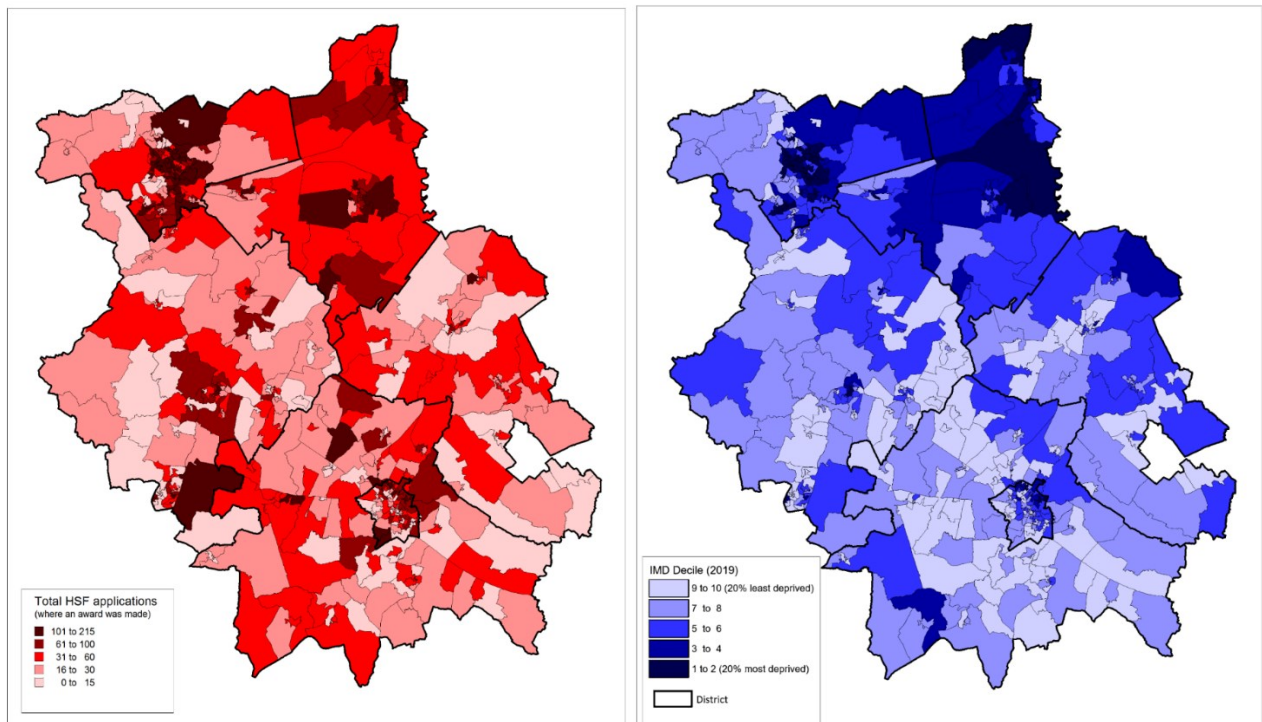
2.2 Evaluation of Household Support Fund October 2021 to March 2022

2.2.1 A detailed evaluation of the Household Support Fund from October 2021 to March 2022 has been carried out, and the full report is attached at Appendix 1.

2.2.2 The evaluation included:

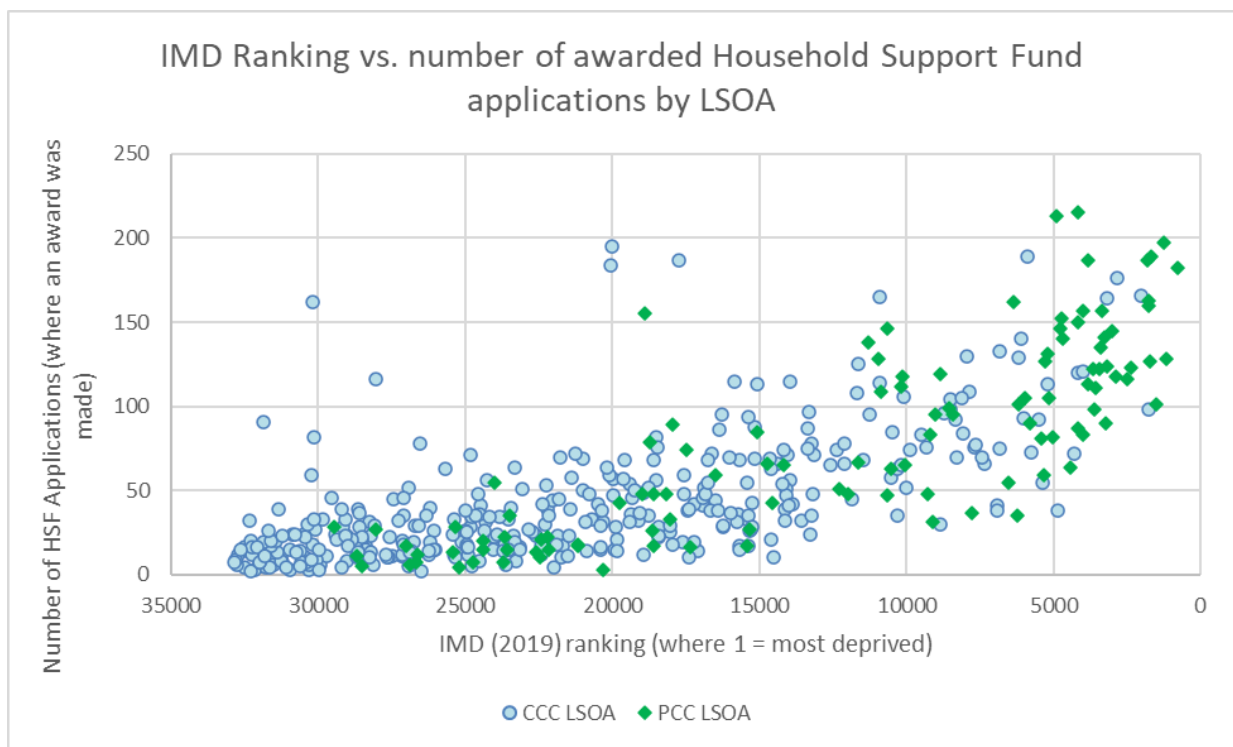
- A review of the Council's processes and all the documents produced along the way
- A benchmarking exercise to understand the Council's performance against that of other local authorities
- A survey sent to all those who received support and had provided an email address
- Detailed follow-up telephone interviews with a subgroup of survey responders
- Feedback from the Council's Trusted Partner network
- Collation of feedback from staff specifically employed or seconded to deliver the HSF
- Case studies

2.2.3 An analysis was also carried out of the data from applications who received an award, in order to identify patterns. The maps below show the frequency of awards made through the HSF by Lower Super Output Area (LSOA) on the left and the Index of Multiple Deprivation (IMD) Decile on the right.

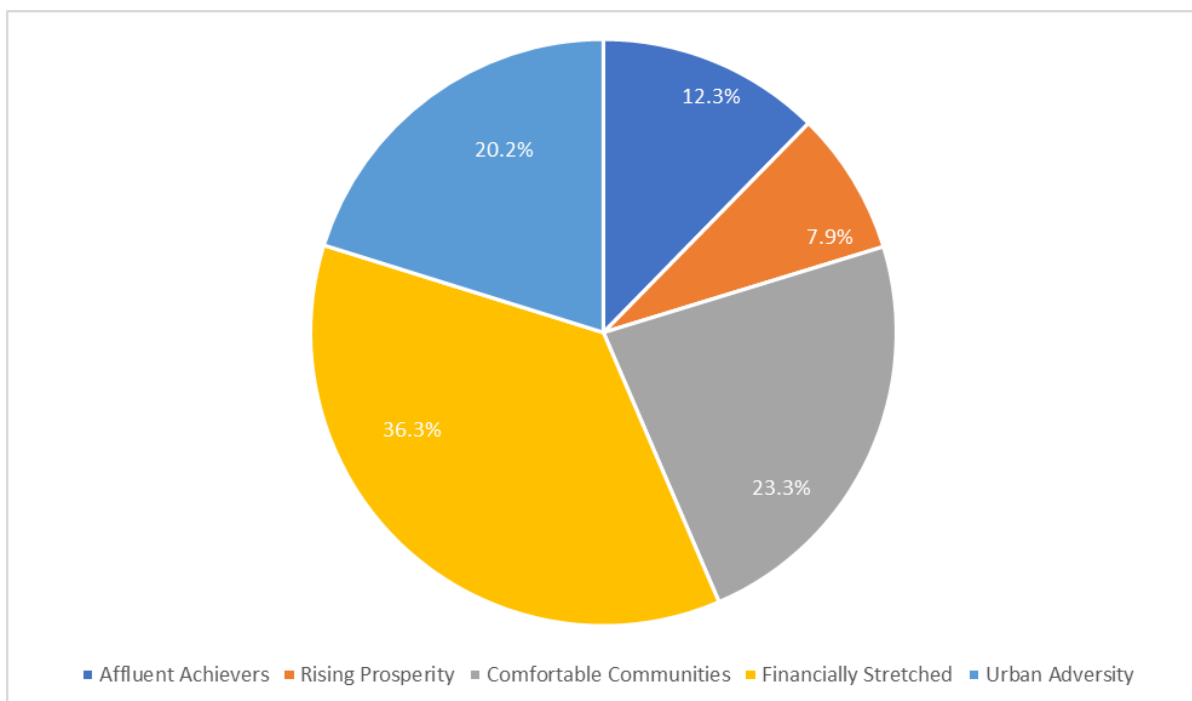


2.2.4 Additionally, it is planned to further compare the demographics of those who applied to the HSF with the wider population. However, the comparison data with the wider population is dependent on Census data. Rather than using data that is now a decade out of date, further work will be carried out once the 2021 Census data is published later in 2022.

2.2.5 The data shows that the scheme was well targeted with a reasonably strong correlation between the deprivation of an area and the number of households in that area receiving an award from the Household Support Fund.



2.2.6 Market segmentation analysis (using ACORN data) shows that 56% of successful applicants in Cambridgeshire live in postcodes identified as being part of the 'Financially Stretched' or 'Urban Adversity' segments, with a further 23% of successful applicants in the 'Comfortable Communities' segment.



2.2.7 A set of principles that underpinned the design of the 2021/22 HSF were reviewed as part of the evaluation:

- Principle - the scheme is simple to understand and to access:
 - Many respondents felt that the application form itself was straightforward and staff were helpful, compassionate, understanding, and non-judgemental. This was balanced with feedback that changes made to the scheme could have been better communicated.
- Principle - the scheme was delivered with as little bureaucracy as possible:
 - Feedback suggested that the vouchers supplied were generally easy to use and that the scheme helped financially when needed. This was balanced with some practical issues in redeeming the vouchers and the length of time the whole process took at periods of particularly high demand.
- Principle - establish as many application routes as possible and publicise them widely:
 - Feedback received suggested that the scheme could have been more widely publicised and encouraged proactive contact with those who were eligible. Feedback also mentioned that those who are less comfortable with technology or less digitally able found the application process more difficult.

2.2.8 Issues that have been identified through the evaluation have been used to generate a series of 'how might we' questions to produce design challenges for future iterations of the scheme. Some of these have already begun to be addressed as part of the planning for the 2022/23 Household Support Fund scheme and Hub offer, as outlined in Section 2.3 of this report, while others are longer term:

- a) How might we develop our processes to ensure residents and trusted partners are kept up to date throughout changes to the scheme and application process?
- b) How might we develop a holistic approach to supporting individuals to maximise the impact of the scheme? - section 2.3.6 sets out how we're working to respond to this challenge
- c) How might we structure the scheme to improve the application experience for all residents? - sections 2.3.1 and 2.3.5 set out how we're working to respond to this challenge
- d) How might we provide information on further opportunities for support in a more engaging and accessible way? – section 2.3.7 sets out how we're working to respond to this question
- e) How might we, as an organisation, design and support redeployment/secondment opportunities into the HSF so that we maximise their benefit to the individual and the organisation?

2.3 Development of Household Support Fund and Wider Support Offer

2.3.1 Government amendments to restrictions and targeting of the HSF in 2022/23 mean the Council has had to significantly alter its HSF delivery model since inception. The version of the HSF that ran until March 2022 allowed access through the Council's Trusted Partners,

but the vast majority of applications were submitted via the Council's website. As this model may not be the most accessible for many in the pensioner target group, the primary route of application for the pensioner element of the Government funded HSF (1st April – 30th September 2022) will be by telephone (though an email route is also available).

- 2.3.2 The Council has partnered with Age UK Cambridgeshire & Peterborough to deliver the pensioner aspect of the aspect of the scheme. This will allow it to use Age UKCAP's significant number of existing interactions with those who might benefit from the scheme. In addition, as part of applying to Age UKCAP, applicants can be assessed for and offered other support that is available. This element of the scheme is being widely publicised with partners and direct to the public, primarily through print materials in common venues libraries. A social media toolkit has also been widely distributed. Press releases have also resulted in local media coverage.
- 2.3.3 As well as 'drawing in' those who will benefit from support, The Council will additionally reach out more directly to groups that might benefit from this offer (e.g. users of Council and partners services). The first example of this has been a group of adult social care users who are recipients of home care. As this group of service users have financially assessed for potential contributions, we will be writing directly to those who may benefit from financial support.
- 2.3.4 The effects of substantially raised fuel bills and other inflationary increases are generating what is increasingly becoming to be considered a 'cost of living crisis', with many unable to afford basic necessities such as food and energy. In response, financial support has been (and continues to be) made available through the Government-funded Household Support Fund. While such financial support can be vital in the short term, the nature of this scheme might be characterised as a 'sticking plaster' approach. This is because the provision of emergency financial support does little or nothing to address the causes of financial distress and inequality suffered by increasing numbers of people, or to support people to access longer-term help and support that they may be eligible for.
- 2.3.5 To address this, the Council's locally funded version of the Household Support Fund, delivered through its repurposed Covid-19 Support Hub, takes a different approach. This has been co-designed with partners in district councils and the voluntary and community sector. It has also been informed by the evaluation of the first phase of the Household Support Fund. Free from the constraints of the national fund, this local approach seeks to ensure those in need are aware of and utilising the full range of benefits and services available to them. As such, the Council's 'co-ordination hub' (Hub) will speak to those in need and make them aware of (and facilitate applications to), services such as free school meals, Healthy Start, free childcare offers, warm home discounts, Council Tax reduction schemes and more.
- 2.3.6 The differences between the approach of the Government-funded HSF and the locally funded Hub are set out in the following Table 1.

	Government Funded Household Support Fund	Cambridgeshire Hub (locally funded)
Restrictions	<ul style="list-style-type: none"> To be used for energy, water and food support with wider essentials also permitted. Not for Housing Costs (except under very narrow circumstances) Not for advice and guidance including debt advice Not for mortgage costs At least one 1/3 on families with children, at least 1/3 on pensioners 	No restrictions
Response	<ul style="list-style-type: none"> Focused on distributing funds to the required groups Short-term 'sticking plaster' support The approach is not sustainable as; <ul style="list-style-type: none"> It is too resource intensive It relies upon the funding from the DWP, which cannot be guaranteed on an ongoing basis It not support longer-term improvement in people's situations It may, in some circumstances, promote dependency 	<ul style="list-style-type: none"> Codesigned with districts, community and VCS partners Longer-term, more sustainable support Addresses root causes Better links systems together both locally and across the area Adding capacity to financial sustainability/services including income maximisation Adopting a 'navigator' approach, which moves away from hand-off/sign-posting but toward a model whereby co-ordinators assess need on a case by case basis and provide a range of responses, including facilitating self-directed support, onward referral and direct support This offer continues to include direct financial support to people, but it's combined with longer-term help to get to a sustainable solution

Table 1: Government-funded HSF and council funded Hub.

2.3.7 This 'core offer' attempts to move away from the 'money only' approach of the Government funded HSF, to a more personalised, holistic approach that delivers longer lasting benefits.

Energy and Water	Household Bills	Specific Groups
Water social tariffs	Broadband social tariffs	Free School Meals
PECT/LEAP	Council Tax Reduction	Childcare Offer
Energy Priority Scheme	Support from Housing Associations	Healthy Start Vouchers
Warm Homes Discount	Discretionary Housing Payments	Carer's Assessment/ Allowance
Stay Well		Attendance Allowance/Home Care Support Scheme
Energy social tariffs		Disabled Facilities & Special Purposes Grant

Figure 2: Cambridgeshire Support Hub Core Offer

2.3.8 'Entitled to' (one of the leading independent providers of online benefits calculators) have identified that approximately £15b of benefits remain unclaimed each year in England, Scotland and Wales. To put that in context, based on rough population calculations, the proportion of this that may be unclaimed in Cambridgeshire is approximately £150m. Even allowing for the relatively affluent nature of Cambridgeshire overall, a significant amount will be unclaimed.

2.3.9 Although the outcomes vary depending on the client group, Income Maximisation services such as Citizen's Advice, dedicated social enterprises or commercial providers routinely report significant uplifts in client incomes. While these amounts often include 'back-pay', they also represent significant uplifts in income on an ongoing basis. Therefore, the Hub Core Offer will be underpinned by an investment to increase access to income and benefit maximisation services.

2.3.10 The changes to the HSF driven by new Government guidance and the developments made by the Council to its Hub offer are summarised in Table 3.

'Old HSF'	Government Funded HSF Local Hub offer
Poor pensioner take up	Pensioners: £100 standard award per household with up to an additional £100 for households in extreme need. Access to wider Age UK offers
Different voucher amounts for food/fuel/white goods etc.	Other Adults - Trusted Partners: Standard £100 award per household
Different voucher amounts based for single people and families	Other adults - Hub: Major shift to holistic personalised support that will benefit in longer term.
Individual applications from same household allowed	Joint applications for spouses/partners
Eligibility based on receipt of a wide range of benefits or very low income	Eligibility based on minimum income standards
'Money only' approach supplemented with information pack	Core offer to ensure uptake of universal and eligible services
Additional £20 to all applicants on UC	Extension of £20 flat rate to all eligible applicants
Average award £114	<ul style="list-style-type: none"> • Further financial support based on conversation and assessment of need • Significant increase in income maximisation capacity.

Table 3: Comparison with 2022/23 Government Funded Household Support Fund with 'blended' 2022/23 offer using both Government and council funds.

2.4 Summary: Overall Delivery Model

2.4.1 The combination of Government grant (with restrictions on spend) and council resource has allowed the development of an HSF/Hub approach which aims to provide both immediate financial and ongoing support those most in need. This approach sits as part of a wider anti-poverty model set out in Figure 4 below.

School Holiday Vouchers
 £15 per week, per eligible child during Easter, Summer half-term and Summer holidays.

Age UK Cambridgeshire and Peterborough
 Providing specialist, targeted support to households of pensionable age. This will include £100 payment per household and up to a further £100, where households are in crisis. Access to other Age UK support offers.

Adult Social Care Clients
 Direct award to individuals in receipt of care in the community, who have been assessed as being likely to be in financial need.

Cambridgeshire Local Assistance Scheme
 CLAS tends to support those in extreme need and can only be accessed on referral from 'CLAS Champion' partner organisations. We are using DWP HSF funds to extend the contract to cover costs of all users of pensionable age thus freeing up resource for them CLAS to use elsewhere.

Trusted Partners
 Continuation of existing model with additional access to the Hub core offer and a standard £100 allocation for clients the TP deems in need

The Hub
 Continuation of existing model with additional access to the Hub core offer and a standard £100 allocation for clients the TP deems in need. Trusted Partners include District Councils. TPs can refer the County Hub for services in the 'core offer' or income maximisation support that they do not offer themselves.

Figure 4: Anti-Poverty Delivery Model 2022-23

2.4.2 The overall approach set out above forms part of the organisation's longer-term plans relating to social mobility and community wealth building as shown in Figure 5.

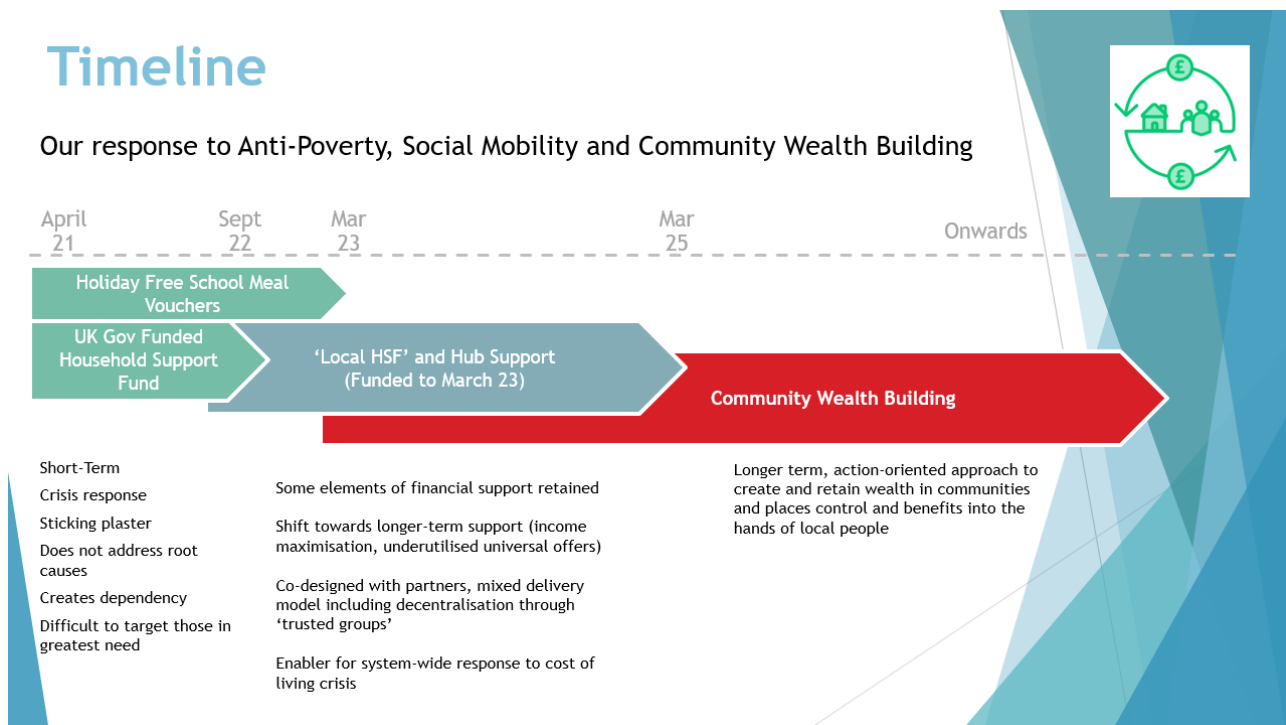


Figure 5: Timeline for the organisation's response to social mobility and community wealth building.

3. Alignment with corporate priorities

3.1 Environment and Sustainability

There are no significant implications for this priority.

3.2 Health and Care

The Council's commitment to ensuring people in Cambridgeshire enjoy healthy, safe and independent lives includes action on prevention and addressing health inequalities.

The wider determinants of health are a diverse range of social, economic and environmental factors which influence people's mental and physical health. Systematic variation in these factors constitutes social inequality, which is itself an important driver of the health inequalities. In fact, it is broadly accepted that the wider determinants of health account for 80% of the variation in health outcomes, whereas access to health care contributes only 20%

Public Health England recognise the central role of poverty, its direct consequences (e.g., food poverty, fuel poverty) and indirect consequences (e.g., stress, behavioural factors) that drive poor health outcomes). Action on poverty and income inequality therefore acts to both improve public health and reduce health inequalities.

3.3 Places and Communities

The actions and intended actions set out in this paper are intended to deliver practical, localised and evidence-led actions that improve social mobility, reduce poverty and address inequalities. There is a plethora of research available that shows financial need is a predictor for a variety of other wellbeing outcomes for individuals including:

- Increased likelihood of unstable housing situations
- Increased likelihood of being in debt
- Decreased educational attainment for children in a household in financial need
- Increased likelihood of being the victim of a crime
- Increased likelihood of suffering from poor mental health
- Increased likelihood of suffering health problems
- Increased likelihood of exploitation
- Increased likelihood of suffering from addiction

Action on the causes and consequences of poverty therefore impact significantly on the resilience and well-being of communities.

3.4 Children and Young People

The interventions and actions set out in this paper are not specifically targeted towards children and young people. However, many of the beneficiaries of the support set out above will be families. Work to alleviate the impact of poverty and the rising cost of living for families will support our commitments to ensure children and young people have the opportunity to thrive.

3.5 Transport

There are no significant implications for this priority.

4. Significant Implications

4.1 Resource Implications

There are no new resource implications contained in this paper. However, please note paragraph 4.3 with regards to financial risk.

Resource implications relate to use Government HSF grant, resource already allocated by Strategy & Resources Committee and the potential use of public health grant to be considered by Adults & Health Committee.

4.2 Procurement/Contractual/Council Contract Procedure Rules Implications

Any procurements that arise from the delivery of the HSF or Hub activity will be undertaken in line with council procurement procedures.

4.3 Statutory, Legal and Risk Implications

The Government grant for HSF is provided on a reimbursement basis. Therefore, should one-third of the total indicative allocation not be spent on pensioners (£1.2 million) there may be a limit on the amount that can be claimed by the Government overall (i.e. the claim may be limited to the amount spent on pensioners multiplied by three), Given the level of financial commitment and expenditure on the school holiday meal voucher scheme this may represent a financial risk to the Council. The guidance received to date is not explicit on this matter.

4.4 Equality and Diversity Implications

Government requirements mean that the majority of the funding made available to us to deliver the HSF must be targeted to families and pensioners. Our local approach will therefore focus on those who fall outside these groups.

4.5 Engagement and Communications Implications

Pensioners are often reluctant to claim 'extra' benefits to which they may be entitled. In order to reach our expenditure 'target' on this group we will need to heavily publicise this element of the scheme.

4.6 Localism and Local Member Involvement

Our approach has been developed in consultation with members (including formal reports to CoSMIC) and co-designed with statutory and voluntary and community sector (VCS) partners. Members and other partners can play a key role in publicising the scheme and identifying potential beneficiaries.

4.7 Public Health Implications

The response to Section 3.2 uses a public health/wider determinants of health lens to consider the impact of poverty of health and health inequality. The response at 3.2 therefore is also relevant here.

4.8 Environment and Climate Change Implications on Priority Areas

Until September it is relatively unlikely that a significant amount of direct financial support will be used on heating costs. As Autumn and Winter approaches and the support we provide will support the use of heating that is fossil fuel driven. However, the significant negative impacts of being unable to heat homes in cold weather is one of the main aims of this scheme. This will be balanced by the elements of our core offer that encourage take up of energy efficiency advice and measures.

Have the resource implications been cleared by Finance? Yes

Name of Financial Officer: Martin Wade

Have the procurement/contractual/ Council Contract Procedure Rules implications been cleared by the Head of Procurement? Yes

Name of Officer: Clare Ellis

Has the impact on statutory, legal and risk implications been cleared by the Council's Monitoring Officer or LGSS Law? Yes

Name of Legal Officer: Fiona McMillan

Have the equality and diversity implications been cleared by your Service Contact?

Yes

Name of Officer: Paul Fox

Have any engagement and communication implications been cleared by Communications?

Yes

Name of Officer: Amanda Rose

Have any localism and Local Member involvement issues been cleared by your Service Contact? Yes

Name of Officer: Paul Fox

Have any Public Health implications been cleared by Public Health?

Yes

Name of Officer: Val Thomas

5. Appendices

5.1 Appendix 1 - Household Support Fund Evaluation Report

6. Source Documents

6.1 Source documents

6.2 [Household Support Fund: Report to Cambridgeshire County Council Communities, Social Mobility and Inclusion Committee, April 2022](#)

6.3 [Household Support Fund: Section 2.6 in Anti-Poverty and Social Mobility. Report to Cambridgeshire County Council Communities, Social Mobility and Inclusion Committee, March 2022](#)

6.4 [Household Support Fund \(1 April 2022 to 30 September 2022\): final guidance for county councils and unitary authorities in England](#)

6.5 www.entitledto.co.uk

6.6 [Cambridgeshire County Council Strategy and Resources Committee: Decision Statement 22 June 2022](#)