

Cabinet

Monday 10 July 2023

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Rooms GO2A, B and C, 160 Tooley Street, London SE1 2QH

Appendices – Part 1

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8.	Southwark's Response to the Cost of Living Crisis 2023-24 Appendices 1 – 3.	1 - 89

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APPENDIX 1

Evaluation of Southwark Council's Community Referral Pathway (CRP) and the Resident Application Route (RAR) cost of living support schemes

Report to Southwark Council

Authors: Zoe Charlesworth, Clemence Leandri, Policy in Practice

Published: June 2023

Foreword

Helping our residents through the Cost of Living Crisis is our top priority. The Cost of Living Crisis comes on the back of a decade of austerity and the COVID pandemic and for so many of our residents any resilience they had has now been lost.

We know that we can only help tackle the Cost of Living Crisis by working in partnership with our amazing community groups, voluntary sector organisations, schools, faith groups and many others.

The response to the Cost of Living Crisis, working with dozens of partners to extend the reach and deepen the impact of our Cost of Living Fund at the peak of the crisis last autumn and winter, was a clear and powerful demonstration of that collaboration in action.

Thanks to that effort, one in ten of all our households, usually working households with low incomes and those most exposed to the impacts of the cost of living crisis but not getting any direct support from the Government, were able to get help to pay bills last winter that they would not have received otherwise.

The Community Referral Pathway that is the subject of this report empowered our schools, emergency food providers, community advice providers, organisations that support and advocate for families, older people or those with poor health or disabilities, faith groups, tenant and resident associations, and a diverse set of grassroots mutual aid groups to easily refer vulnerable residents known to them to support from the Cost of Living Fund.

I am deeply moved by the evidence from this report of what that support meant to so many of those receiving it. I am also delighted by other evidence from the evaluation that support was widely available for vulnerable residents in all parts of Southwark, reaching those it was intended to reach and in greatest need.

I welcome this report and the Council will work with partners towards implementation of all its recommendations.

I want to offer a huge thank you to every partner for all they did to make the pathway a success last year. I was delighted to present an award to Time and Talents in the

Supporting Residents During The Cost of Living Crisis category at Community Southwark's *Southwark Stars Awards* in May for its outstanding contribution. I also want to acknowledge the contribution of other nominees and all those who took part.

The Cost of Living Crisis has not gone away and many residents will still need help to pay bills this year as inflation stays high and Government support is wound down. We have created a new, bigger Cost of Living fund for 2023/24 and our evolving response to the crisis is set out in the Cabinet report to which this report is appended. As the Cabinet Member responsible for the Council's response to the Cost of Living, I have ensured that part of this year's Cost of Living Fund is earmarked for a new Community Referral Pathway for this coming winter. I look forward to working with even more partners to provide even more support for vulnerable households.



Cllr Stephanie Cryan

Cabinet Member for Communities, Democracy and Finance

Executive Summary

The Community Referral Pathway (CRP) and Resident Application Route (RAR) schemes were highly successful in distributing support quickly to a large volume of residents last winter. Between October 2022 and April 2023, the CRP and RAR cost of living support schemes distributed 14,918 vouchers with a total value of £1.49m to Southwark residents.

The CRP and RAR schemes met their key objectives in providing support to households vulnerable to the cost of living crisis and unable to access central government cost of living support grants. The schemes successfully targeted households that are the most vulnerable to rising costs: those with few resources, low incomes, and debt.

Distribution to residents was found to be relatively uniform across the majority of demographic characteristics of target recipients. Analysis of the distribution across wards was also reasonably uniform once ward poverty and population were taken into account. The overall success of distribution across wards and demographic characteristics suggests that Southwark Council's partnership approach was an effective method of targeting support.

The evaluation found a few areas that warrant further consideration if these schemes, or similar schemes, are to be adapted for future use:

- Application for both CRP and RAR should consider data capture mechanisms that reflect the data framework promoted by the GLA and London Councils.
- A proportion of vouchers issued under both the CRP and RAR schemes were not cashed (10% - 16%). The only characteristics that correlate with non-redemption of vouchers are being male and not being disabled. Southwark

Council may wish to undertake fieldwork (interviews) to further understand drivers of the non-redemption of vouchers.

- In general, the distribution of support appears to correlate with the demographic and geographic spread of the low-income working population of Southwark. However, unequal distribution of awards across gender and ethnicity may warrant further investigation.
- Southwark Council may wish to review scheme design to ensure that it meets the recommendations for local welfare schemes as set out in the report from Policy in Practice to London Councils. Specific areas for consideration within future scheme design are (1) the inclusion of income maximisation for all recipients, and (2) award values based on number of household members and household characteristics rather than provision of a flat-rate amount.

Key findings and recommendations from this evaluation report are gathered below for ease of access.

Which residents were supported by the CRP and RAR schemes?

Key points

There are data analytical restrictions around profiling recipients. This was primarily a lack of visibility within benefit administration data due to the nature of the target cohort and the relative lack of data for CRP scheme recipients. This is presumably due to data capture for CRP recipients being carried out by partner organisations. The profile of recipients was therefore derived from survey data and RAR application data. It should be noted that the RAR cohort makes up only 9% of total recipients and may not be representative. Data on CRP recipients is solely derived from survey responses. In light of these limitations, profiling of recipients may be skewed by those applying directly through the RAR pathway.

- 14,918 vouchers were issued. 12,582 were cashed with a total value of £1.26m. 91% of this value (£1.15m) was issued under the CRP scheme.
- The majority of recipients typically faced cost of living pressures because of energy and food costs. 92% of recipients could not meet energy bills and 99% could not meet food bills.

- Recipients were typically low-income working households. 70% of households were in work and 82% of awards went to households with income below £20,000.
- Recipients had low financial resilience with 86% having no savings and 55% having debts. Average CT arrears and average rent arrears were higher amongst CRP and RAR support recipients than across the low-income population of Southwark.
- Only a minority of households receiving support through the CRP or RAR scheme had a disability (15%).
- The majority of recipients of support through the CRP or RAR schemes were socially rented tenants (over 70%). This is consistent with the proportion of low-income households in work across the whole borough.
- The majority of recipients were single person households (55%) and households without children (69%).
- Equalities profiles shows that recipients were typically female (79%), Black (51%), and aged 40 – 49 (29%).
- Ward distribution showed a significant difference in distribution across wards with the highest proportion being made to Peckham (8%) and the lowest to Dulwich Village (0.6%).

What gaps are evident in support distribution?

Key points

- The geographical distribution across wards is unequal, with Peckham receiving the highest number of awards per resident and Dulwich Village the lowest number of awards per resident. However, distribution across wards is reasonably uniform once population and poverty levels are taken into account.
- There is a moderately significant correlation between poverty and awards across wards, with no significant outliers.
- CRP and RAR awards were distributed as expected across tenure, household composition, and disability.
- Over 70% of awards were made to females. There is little evidence in the data as to why there is an abnormal distribution by gender and Southwark Council may wish to investigate this further.

- 51% of vouchers were distributed to households with Black (British, Caribbean, or African) ethnicity. These households make up 39% of the population of Southwark. However, once levels of in-work poverty across ethnic groups is considered, households of White ethnicity were the most overrepresented in voucher distribution, closely followed by those of Black ethnicity. Households of Asian, Mixed and Other ethnicity were significantly underrepresented in support distribution once in-work poverty was considered. Southwark Council may wish to investigate this further.

How effective were the CRP and RAR in supporting residents?

Key points

- The CRP and RAR schemes met their objective in providing support to households that were vulnerable to the cost of living crisis but who were not able to access the cost of living support provided by central government.
- Responses from survey respondents suggest that the CRP and RAR schemes were very effective in supporting residents with meeting immediate costs, particularly energy costs and food costs. Residents overwhelmingly found the support helpful and there was much appreciation for the support provided.
- Southwark Council's partnership approach was effective in reaching the intended target population of residents and this assisted in the dissemination of information, enabling the scheme to reach a high volume of residents.

Patterns in the non-redemption of vouchers

Key points

- 16% of vouchers issued to residents who received support through the CRP pathway and 10% of vouchers issued to residents who received support through the RAR pathway expired before being cashed.
- Vouchers were significantly more likely to be cashed if the recipient was female.
- Vouchers were significantly more likely to be cashed if the recipient was disabled.

Data Audit

Key points

- The RAR scheme captured the majority of data required by the LC data framework.
- The CRP scheme captured minimal data.
- It is recommended that the same data is captured for both schemes, based on the current RAR data capture, and the missing data elements are included in future data capture. This would ease future evaluations.

CRP and RAR scheme design audit

Key points

The Southwark CRP and RAR cost of living support schemes meet many of the recommendations for effective local discretionary support scheme design as set out in Policy in Practice's report to London Councils and the GLA.

Southwark Council may wish to review the elements of their scheme design that do not meet the full recommendations when designing future support schemes.

- Make use of all available data (including council tax arrears data) to target support.
- Ensure that residents can more easily communicate with the council.
- Offer or provide signposting to income maximisation, debt, and social tariff advice to all households applying for support.
- Ensure that the value of support takes account of the differences between households (rather than a flat rate award value).

Evaluation of Southwark Council’s Community Referral Pathway (CRP) and the Resident Application Route (RAR) cost of living support schemes

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1. Introduction and background

In 2022 Southwark Council introduced measures to support residents through the cost of living crisis which was set to worsen into 2023. There was particular concern about how residents would manage through the winter of 2022/2023.

In 2022 analysis by Southwark Council's public health team had identified that the group facing the greatest risk of hardship were low-income working-age households not claiming national means-tested welfare benefits. The analysis showed that they would be in a worse position than pension-age households, people with disabilities, and working-age households on means-tested benefits, as those groups were set to receive additional Cost of Living support from the Government and would also have access to the Council's Local Welfare Assistance scheme (Southwark Emergency Support Scheme or SESS). That analysis shaped decisions on use of the Southwark Cost of Living Fund (SCOLF), created by the Council in 2022 and partly funded by the Household Support Fund (HSF) grant provided to councils from central government. As part of Southwark Council's Cost of living Fund, from October 2022 to March 2023, one-off funding of £100 was provided to eligible residents.

The aim was to provide support to those seeking help quickly, with minimal means-testing. Assessing the circumstances of households was delegated to voluntary sector and other partners, including many Southwark schools.

The one-off Cost of Living Fund payments of £100 were designed to bridge gaps for households likely to experience periodic budget shortfalls. The Council was particularly concerned about those who used prepayment meters to pay for energy. The most recent official data on prepayment meter usage indicated that over thirty thousand homes in Southwark had prepayment meters (electricity) - more than any other London borough.

Two new channels were established for accessing the Cost of Living Fund: the Community Referral Pathway (CRP) and the Resident Application Route (RAR). For both support routes, residents were eligible if they had a low income, were not claiming means-tested benefits (but not exclusively for CRP), and if they paid for energy for their home.

The Community Referral Pathway (CRP) provided access to support by referral from community organisations and allowed for up to two referrals per household in the period (one for period Oct – Jan, one for period Feb – Mar). Assessment of need was undertaken by community partners.

The Resident Application Route (RAR) provided for direct online application from residents. To be eligible residents need to be not in receipt of central government welfare benefits and to be responsible for their energy costs.

For both schemes support was provided in the form of a £100 Post Office Payout voucher.

In addition to the CRP and RAR access routes to SCOLF, the Council's Cost of Living Support response in winter 2022/23 also included:

- Holiday free school meals and other automatic support to vulnerable residents
- Pension Credit take-up campaigns (see Appendix A to this report)
- Southwark Energy Savers service (energy advice)
- Cost of Living Roadshows
- Warm Space provision (see Appendix B to this report)

Additionally, the Council increased the budget of its existing Local Welfare Assistance scheme (SESS) to meet rising demand and boosted its Discretionary Housing Payment (DHP) budget for the winter period.

Objective

Whilst anecdotally Southwark Council understands the impact of the Cost of Living Support Fund and the work carried out to date, they have commissioned Policy in Practice to undertake a data-led evaluation of the scheme. They wish to understand:

- Which residents were supported by the Southwark Cost of Living Fund
- Gaps in support (spatial distribution and in relation to poverty)
- The effectiveness of the support (how residents felt about the support as well as any indication of longer-term impact)
- Patterns in the non-redemption of vouchers

In addition, Southwark would like to understand effectiveness of their scheme design and how it could be improved should a similar scheme be introduced in the future.

Methodology

Evaluation of the Southwark Cost of Living Fund used a mixed methodology approach consisting of quantitative research, fieldwork, and desk research.

Quantitative Research

- Data from both the CRP and RAR, supplied to Policy in Practice by Southwark Council, was analysed to identify who received support and to

identify gaps in spatial distribution (by ward) and in relation to poverty distribution in the borough.

- Longitudinal analysis of benefit administrative data (SHBE and CTRS) was undertaken to establish whether support had any long-term impact on household finances.
- CRP and RAR data were analysed to understand patterns in the non-redemption of vouchers.

Fieldwork

- Analysis was carried out of the responses to an online survey of CRP and RAR recipients that was administered by Southwark Council

Research

- Policy in Practice has recently worked with London Councils and the GLA to evaluate effectiveness of discretionary welfare support across London Boroughs. The resulting [report](#) recommended specific data capture and scheme design elements. These recommendations were used to evaluate both data capture and scheme design in relation to Southwark Council.

2. Which residents were supported by the CRP and RAR schemes?

The primary objective for both schemes was to support vulnerable households not eligible for central government cost of living support grants (primarily households not in receipt of central government means-tested benefits or disability benefits) and who have difficulty meeting high energy bills. Although this is the primary aim, the CRP scheme did allow for additional support for households who are eligible for central government cost of living grants but require further additional support.

As the majority of households awarded support through the CRP or RAR schemes were not in receipt of benefits, the council's administration data can only provide a visibility over a small proportion of those receiving cost of living support (~35% of CRP and 15% of RAR applicants are visible in benefits administration data). In addition, the benefits administration data has limited use in analysis as it provides a skewed demographic profile of recipients as the majority of those included within the dataset are out of work. There is also an overrepresentation of households with needs assessments sufficient to access mainstream benefits (households with dependents, renting, or disability). Due to these restrictions, benefit administration data was not used to understand the demographic characteristics of CRP and RAR recipients.

Due to these limitations, survey data and scheme application data were used to understand the profile of recipients. For both schemes, data was captured at application. However, data capture differs between CRP and RAR schemes:

- CRP captured minimal household data as assessment is undertaken by community partners.
- RAR captured household characteristics at the point of application.

Residents who received support through either the CRP or RAR pathway were invited by Southwark Council to complete a survey. Survey data contains household characteristic and demographic data for both pathways. Visibility of the characteristics of CRP and RAR scheme recipients therefore derives from a mix of survey data and RAR application data.

2.1 Number and value of vouchers issued

Between October 2022 and March 2023 11,546 vouchers were issued (and not subsequently cancelled or expired) under the CRP cost of living support scheme. The volume of support increased from 134 vouchers in October 2022 to a peak in February 2023 when 4,649 vouchers were issued.

Between January 2023 and March 2023 1,089 vouchers were issued (and not subsequently cancelled or expired) under the RAR cost of living support scheme. As with the CRP scheme, the greatest volume of recipients was in February 2023 when 557 vouchers were issued.

Altogether 12,635 vouchers were issued (and not subsequently cancelled or expired) with a total value of £1.26m. 91% of this value (£1.15m) was issued under the CRP scheme.

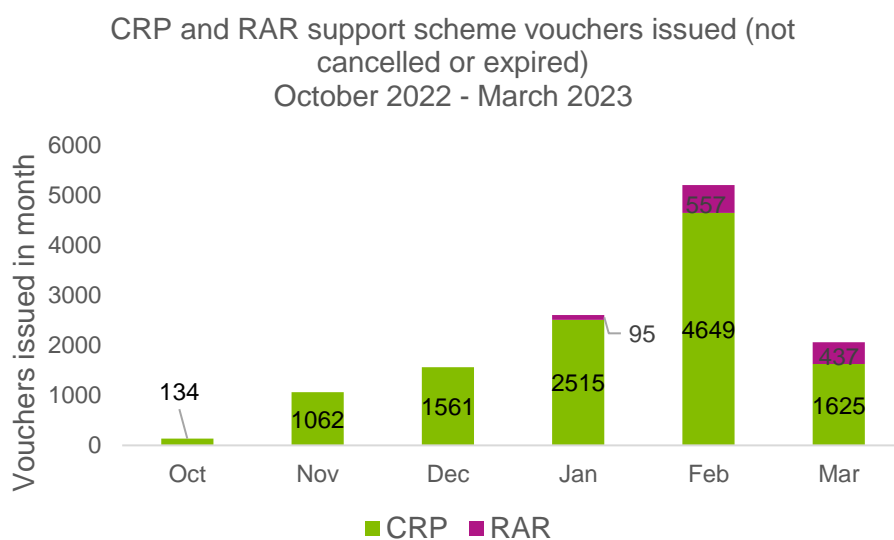


Figure 1: Number of CRP and RAR support scheme vouchers issued, by month, from October 2022 to March 2023

2.2 Crisis Profile

Data on recipients of RAR and survey data indicate that energy and food costs were the biggest cause of financial pressure for support recipients.

Data captured at the point of application for RAR (n1260) indicates that households felt the most pressure when trying to meet their energy costs. 61% of recipients stated that energy bills were their only, or main, cost of living pressure (*Figure 2*). Food costs were cited as the main pressure by 7% of recipients but as an additional pressure by most recipients.

Main cost of living pressure cited by RAR recipients (n1260)

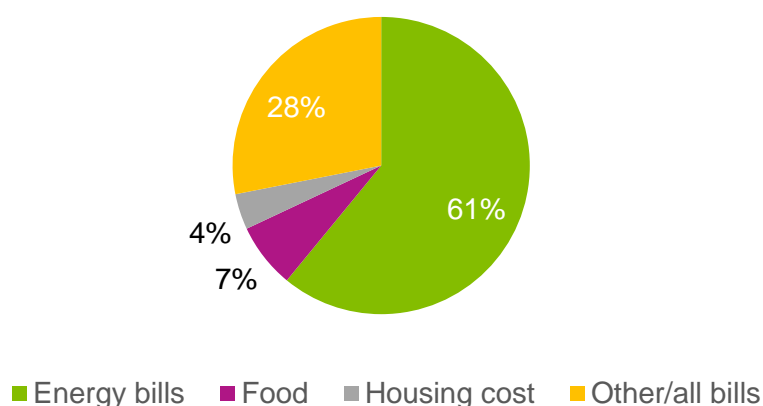


Figure 2: Main cost of living pressure cited by RAR recipients.

Amongst survey respondents (n 1457):

- 98% of recipients of both CRP and RAR schemes felt that energy costs had increased since last year and 92% had difficulty paying energy bills. Amongst households with pre-payment meters, 55% had not been able to afford to top up the meter at some point during Winter 2022.
- 99% of recipients felt that food prices had risen over the last year, and 90% had difficulty meeting food bills.

Among those who had faced difficulty meeting energy costs, 96% had changed habits in response. Half of recipients had resorted to turning off their heating to save energy costs. Other measures included turning down heating (38% of recipients), wearing warmer clothing (52% of recipients) and reducing the use of electricity for cooking (35%).

2.3 Demographic profile

Economic activity

71% of households who received a payment through the RAR pathway were working households (41% full time and 30% part time).

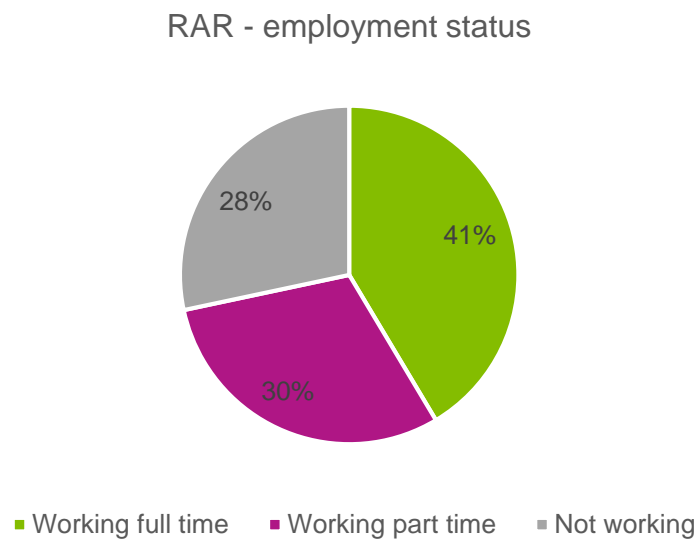


Figure 3: Employment status of RAR support scheme award recipients

Over 50% of survey respondents (comprising both RAR and CRP award recipients) were in work. This was lower than in the RAR scheme data alone as CRP extended support to households in receipt of means-tested benefits and left it to community partners to determine need.

Survey respondents - economic activity

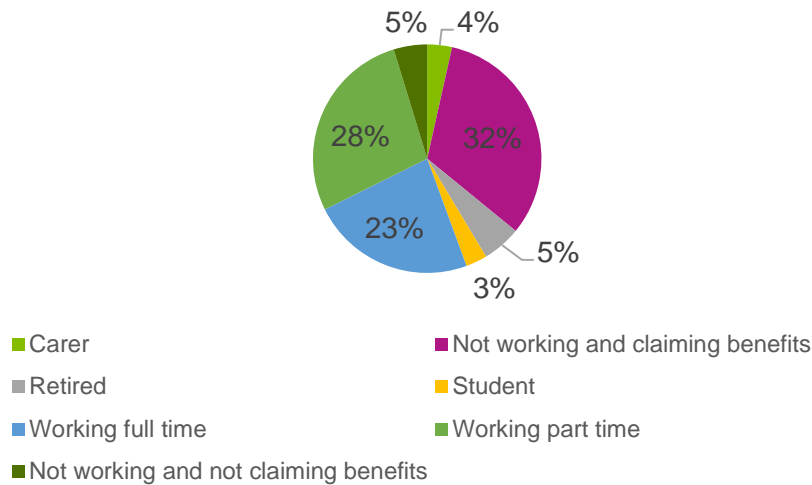


Figure 4: Survey respondents – economic activity

RAR awards were primarily made to low-income households, with 82% of awards being made to households with net household income below £20,000. The most common income band for households that received support was <£10,000 (37% of awards). The distribution of awards appears to meet the support scheme's objective to primarily target awards at low-income households (Figure 5, below).

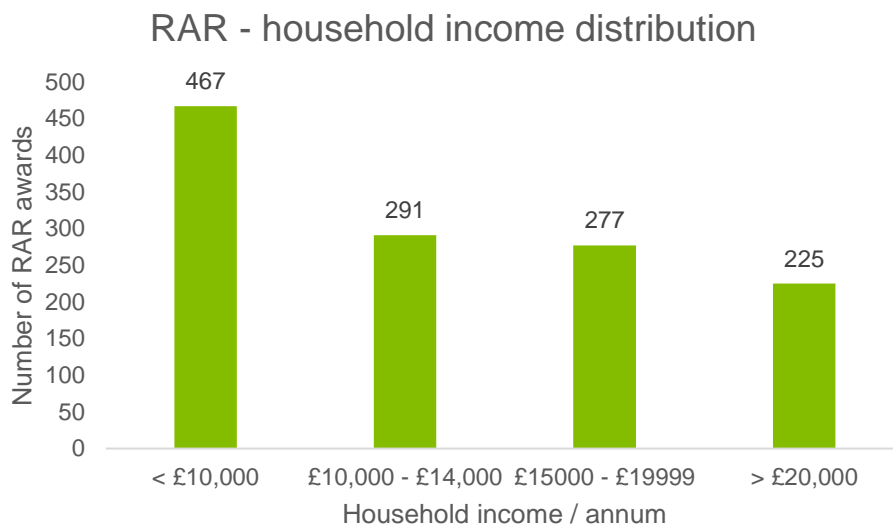


Figure 5: Household income of RAR cost of living scheme recipients.

Data on RAR scheme awards and from the recipient's survey show that the schemes met the objective of primarily supporting low-income households who are in work.

Financial resilience

Data collected at the point of application for the RAR support scheme was used to determine financial resilience. Survey data could not be used for this purpose as it did not collect information on debt and the majority of survey respondents omitted to respond to a question on savings.

- 86% of households provided with support through the RAR support scheme had no savings, indicating that the scheme was reaching those with low resources.
- 55% of households with support through the RAR support scheme had at least one debt. The most common main debt was for rent or mortgage payments (19% of recipients). Only 7% of households cited energy bills as their primary source of debt.

The low proportion of surveyed residents stating that they did not have energy debt may be explained by the majority of households (54%) having pre-payment meters (42%) or contributing to bills or having other bill arrangements. These bill arrangements mean that energy debt is less likely to accrue.

Debt analysis of RAR recipients

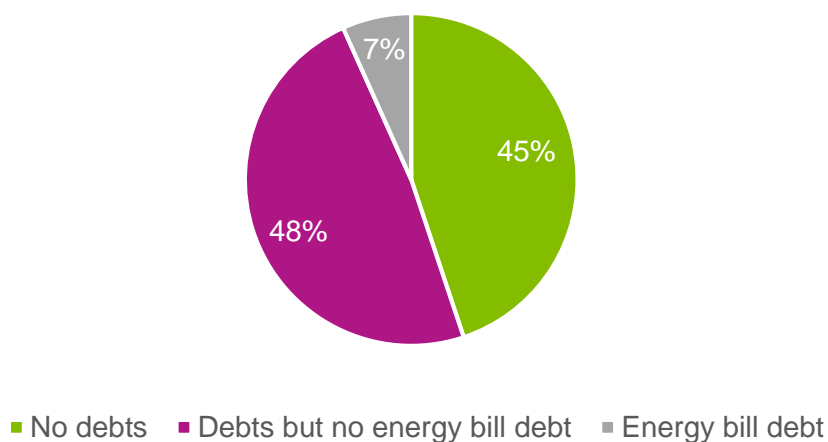


Figure 6: Proportion of RAR scheme recipients with debt

Recipients of CRP and RAR cost of living support payments with council tax arrears or council rent arrears typically had higher average arrears than the average arrears within the low-income population (as determined by households visible in the SHBE and CTR extracts). CRP and RAR recipients had CT arrears £95 higher than the low-income cohort and rent arrears £696 higher than the low-income cohort.

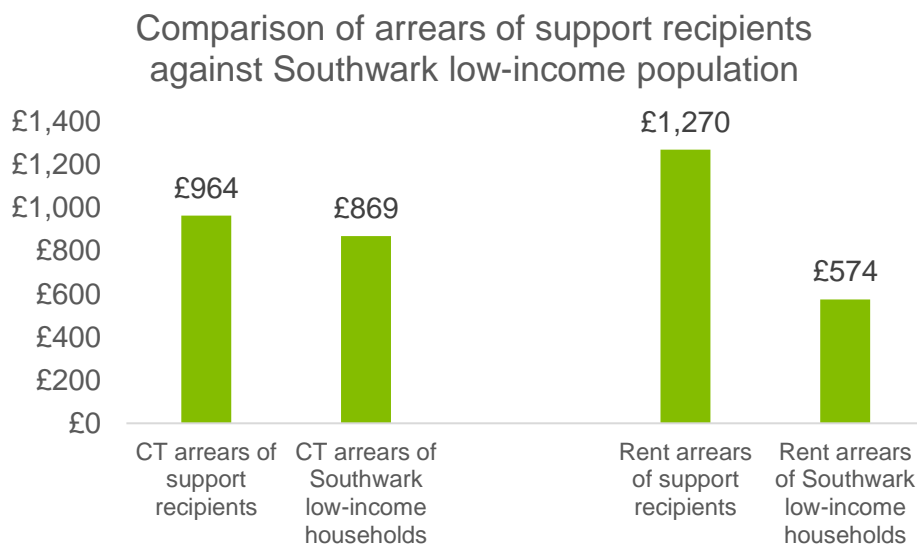


Figure 7: Comparison of arrears of CRP and RAR scheme recipients against low-income population

Disability profile

Only a minority of RAR and CRP support was to households in which there was a disability, or in which there were carers for people with disability (households in receipt of Carers Allowance).

- 15% of RAR support recipients were in receipt of either disability benefits (Attendance Allowance, Personal Independence Payment, Disability Living Allowance) or Carers Allowance.
- 23% of survey respondents stated they had a disability. As this represents self-reported disability, it cannot be assumed to correspond to proportions receiving disability benefits.

Findings from this analysis suggest that the scheme objective of targeting support at those households not eligible for disability cost of living support from central government was likely to have been met.

Proportion of RAR scheme recipients in receipt of disability benefits or Carers Allowance

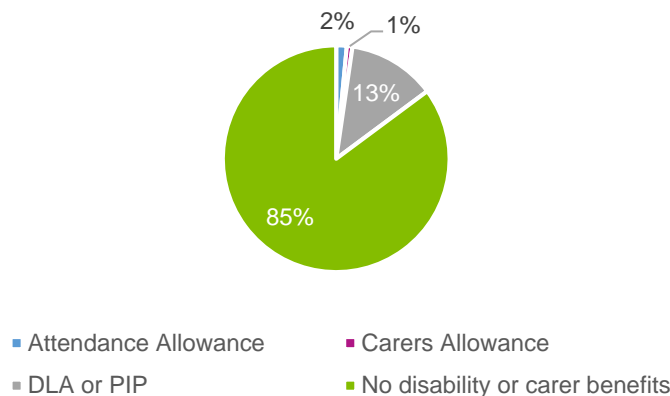


Figure 8: Proportion of RAR scheme recipients in receipt of disability benefits

Tenure

Support provided to residents through the RAR and CRP schemes was disproportionately distributed to households residing in socially rented properties.

The data collected at application for the RAR scheme (n1260) indicates that over half of all recipients of RAR (54%) were council tenants and 78% of all RAR support went to households residing in some type of socially rented property. 70% of respondents to the survey (n1457) stated that they were tenants of the council or other social landlord.

The distribution across tenure does not reflect the housing stock in Southwark. Although over 70% of CRP and RAR support recipients were tenants of social housing, [Housing stock analysis](#) carried out in 2020 by Southwark Council indicates that socially rented properties comprise 39% of the housing stock in the borough. This overrepresentation of social rented tenants amongst support recipients appears to be due to CRP and RAR being targeted to working low-income households.

Analysis across the whole low-income population of Southwark (derived from SHBE and CTR data) indicates that 80% of households in work and without sufficient income to cope reside in the social rented sector (with 15% within the private rented sector). The distribution of CRP and RAR cost of living support across tenure does therefore appear to be representative of the target cohort; low-income working households.

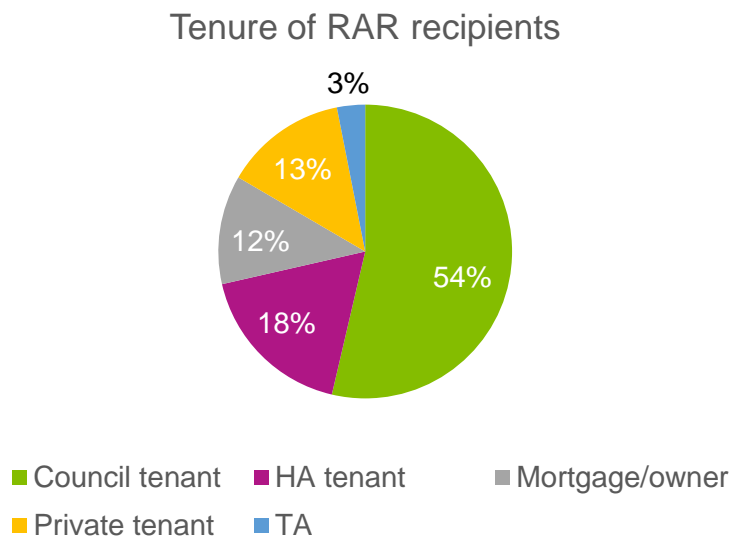


Figure 9: Tenancy types of RAR scheme recipients

Household composition

The majority of recipients of RAR scheme awards were single person households (55%) and 69% of recipients did not have children. Survey respondents did not provide sufficient data for analysis of household composition but 76% of surveyed households stated they did not have children. Single person households and households without children have a lower measure of need within mainstream benefits and so are less likely to be eligible for benefit support when working. They are therefore more likely to be in the target support group for the RAR and CRP schemes.

The high proportion of households without children receiving support through the CRP and RAR support schemes suggests that the schemes met their objectives in

supporting households that are less likely to be eligible for central government cost of living grants.

Household composition of RAR recipients

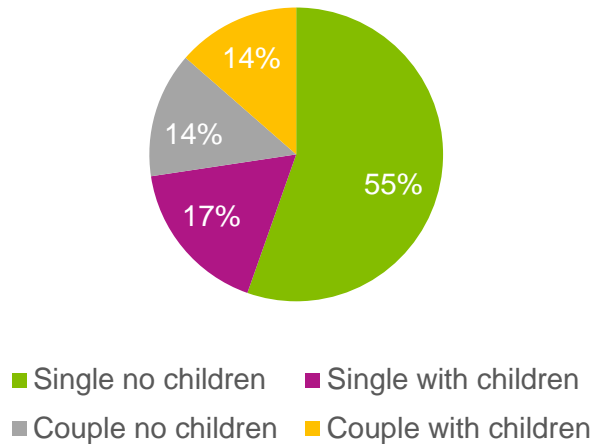


Figure 10: Household composition of RAR scheme recipients

Equalities profile

Gender

70% of applicants through the RAR pathway had a stated gender of female with 31% with a stated gender of male. The disproportionately high number of female applicants is also seen through survey responses with 79% of those responding stating they were female and 18% selecting gender as Male.

Ethnicity

The most represented ethnicity selected by survey respondents was Black or Black British” (51%) followed by White (27%).

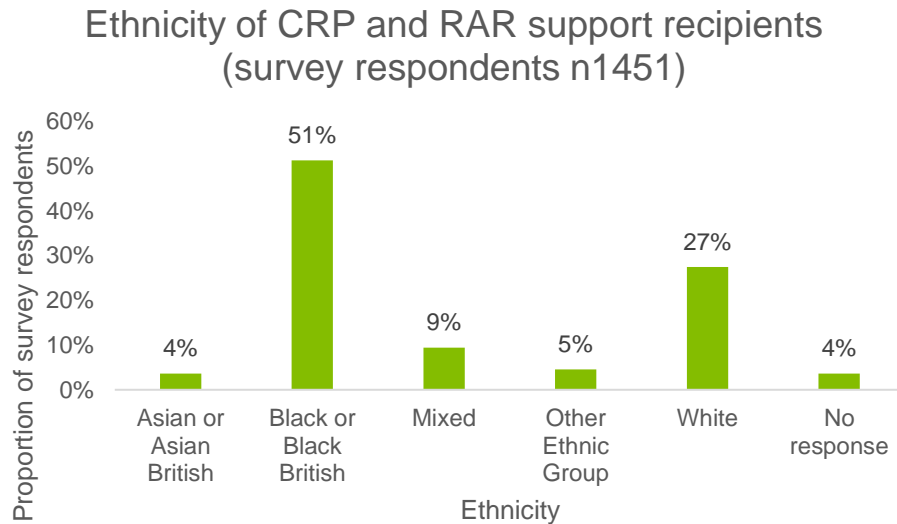


Figure 11: Ethnicity of CRP and RAR voucher recipients

Age

The most represented group amongst survey respondents were claimants aged 40 – 49. Older age groups (60+) and younger age groups (under 29) were significantly less represented within the survey data.

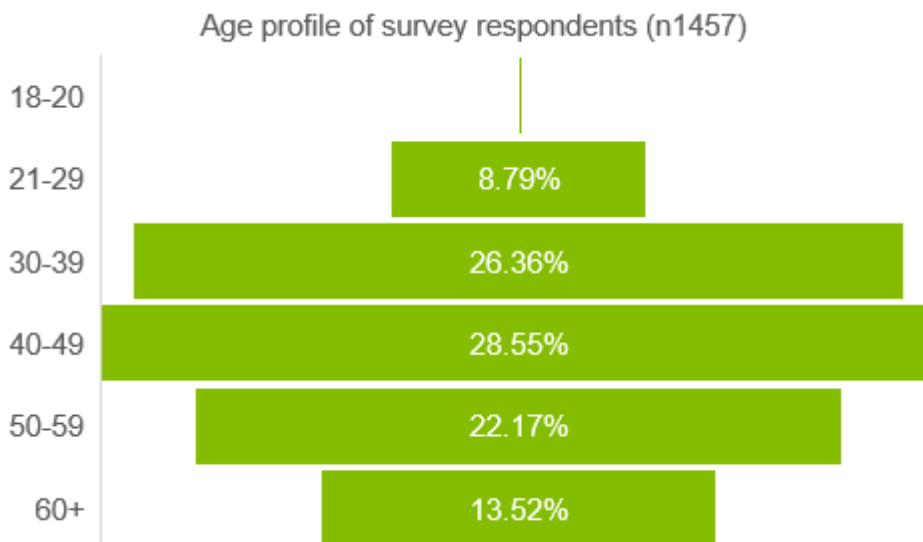


Figure 12: Age profile of survey respondents

The low representation of households within the age group 60+ is expected given the target cohort (low-income working households), more generous treatment of pension-age households through the benefit system and the extent of Government

Cost of Living support for all pension-age household during the autumn and winter of 2022/23. Southwark Council carried out a separate cost of living support initiative for households of pension age through a Pension Credit take up campaign (Appendix A).

Geographical profile

Postcode data was matched with ward data to show distribution across wards. 85% of all CRP and RAR records were successfully matched. This analysis show an uneven distribution across wards. Peckham received the highest proportion of awards (8%) closely followed by Old Kent Road (7.8%) and Nunhead & Queen's (7.6%) . The lowest proportion of awards were made to residents of Dulwich Village (0.6%) and Borough and Bankside (1.4%).

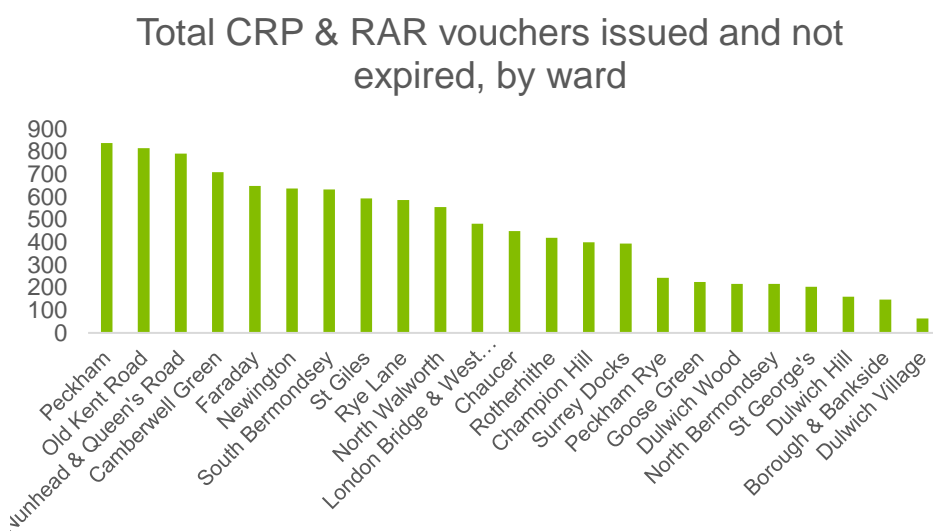


Figure 13: Ward distribution of survey respondents

2.3 Summary

Which residents were supported by the CRP and RAR cost of living support?

Key points

There are data analytical restrictions to understanding demographic distribution of awards. This was due to a lack of visibility within benefit

administration data due to the nature of the target cohort and lack of data for CRP scheme recipients. This is due to data capture for CRP recipients being carried out by partner organisations and a deliberate decision to require only basic information about the households being referred and thereby minimise the administrative burden for partner organisations. The profile of recipients was therefore derived primarily from survey data and RAR administrative data. It should be noted that the RAR cohort makes up only 9% of total recipients and may not be representative of all support scheme recipients. Data on CRP recipients is solely derived from survey responses. In light of these limitations, profiling of recipients may be skewed by those applying directly through the RAR pathway.

- 14,918 vouchers were issued. Of these, 12,641 were cashed with a total value of £1.26m 91% of this value (£1.15m) was issued under the CRP scheme.
- The majority of recipients typically faced cost of living pressures because of energy and food costs. 92% of recipients could not meet energy bills and 99% could not meet food bills.
- Recipients were typically low-income working households. 70% of households were in work and 82% of awards went to households with income below £20,000.
- Recipients had low financial resilience with 86% having no savings and 55% having debts. Average CT arrears and average rent arrears were higher amongst CRP and RAR support recipients than across the low-income population of Southwark.
- Only a minority of households receiving support through the CRP or RAR schemes had a disability (15%).
- The majority of recipients of support through the CRP or RAR schemes were socially rented tenants (over 70%) this is consistent with the proportion of low-income households in work across the whole borough that are vulnerable to cost of living pressures.
- The majority of recipients were single person households (55%) and households without children (69%).
- Equalities profiles shows that recipients were typically female (79%), Black (51%), and aged 40 – 49 (29%).

- Ward distribution showed a significant difference in distribution across wards with the highest proportion being made to Peckham (8%) and the lowest to Dulwich Village (0.6%).

3. **What gaps are evident in support distribution?**

Gaps in demographic distribution

The demographic spread of CRP and RAR cost of living support is not expected to reflect the population of Southwark. This is due to the targeted nature of these support schemes leading to overrepresentation of working households and households with characteristics indicating ineligibility for government cost of living support. Nevertheless, data analytical comparison to the general low-income working population of Southwark is useful to identify gaps in support. This comparison population was derived from benefit administration data (SHBE and CTRS).

The distribution of support across both tenure and across household composition is similar to that across the low-income working population of Southwark whose income leaves them vulnerable to crisis (derived from SHBE and CTRS data). There are no significant gaps in support across household type or tenure.

The proportion of households in receipt of disability benefits that received awards through the CRP or RAR schemes is slightly higher (15% of all RAR recipients) than across all working low-income households (10%). The difference is not significant and may be expected due to the additional energy needs of disabled households.

Equalities characteristics of award recipients do not appear to be distributed as expected and this may reflect gaps in support distribution.

Age

It would be expected that households aged 60+ would be particularly susceptible to increases in energy costs yet this group received only 13.5% of CRP and RAR awards. This is explainable by the targeted nature of the CRP and RAR support schemes (targeted at working households) and the more generous treatment of pension-age households by Government Cost of Living Support. To ensure that more low income pension-age households were eligible for that support, a separate cost of living campaign was launched to assist households of working age (the Pension Credit take up campaign – see Appendix A and the report by Southwark

Pensioner's Centre in Appendix C). It is therefore unlikely that the low proportion of awards to those age 60+ reflects a gap in provision.

Gender

Over 70% of awards were made to females. There is little evidence in the data as to why there is an abnormal distribution by gender and Southwark Council may wish to investigate this further.

Ethnicity

Survey data identified that over 50% of awards were made to Black (British, African, or Caribbean) households. According to 2021 Census Data, 25% of Southwark's population identified as Black, the second largest ethnicity after White. However, as support was targeted at working households, the level of in-work poverty by ethnicity needs to be taken into account to understand gaps in distribution.

In-work poverty data by ethnicity is only available at a national level. This data is available in the [JRF publication](#) on Poverty Rates by Ethnicity¹. For the purposes of this analysis, it is assumed that Southwark's distribution of in-work poverty, across ethnic groupings, reflects the national data. The graph below shows that when in-work poverty data is accounted for, Asian households are underrepresented in voucher receipt.

¹ Original data sources HBAI and FRS

Proportion with in-work poverty compared to proportion of CRP & RAR support vouchers received, by ethnicity

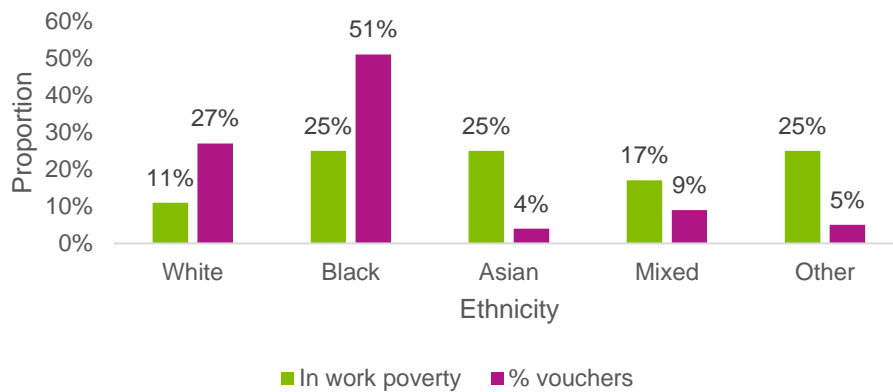


Figure 14: Proportion of ethnic group experiencing in-work poverty compared to CRP and RAR voucher distribution

When the likelihood of CRP and RAR voucher receipt for in-work households is equivalised to 1, the graph below shows that white households experiencing in-work poverty were slightly more likely to receive vouchers followed by black households. Asian households experiencing in-work poverty are significantly underrepresented in voucher distribution,

Likelihood of CRP and RAR support voucher receipt (average = 1) for households with in-work poverty, by ethnicity

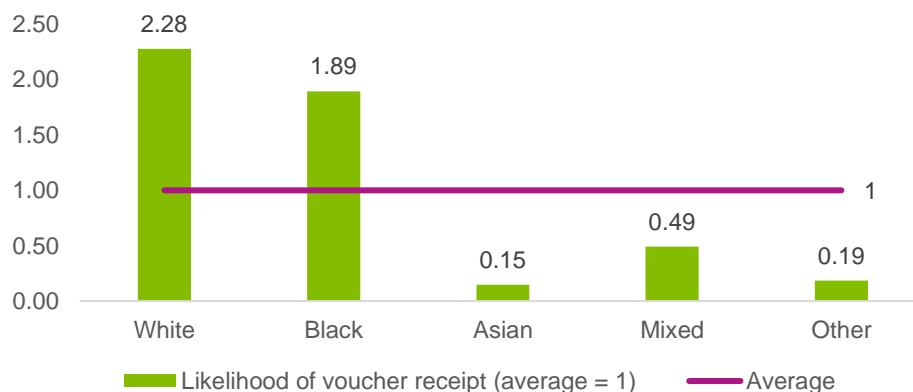


Figure 15: Likelihood of voucher receipt by ethnic group equivalised to average of 1

Data analysis suggests that when levels of in-work poverty across ethnic groups is considered, households with White or Black ethnic classification are overrepresented in voucher distribution and households with Asian, Other, or Mixed ethnicity are significantly underrepresented in voucher distribution.

It is worth noting that in-work poverty by ethnicity is based on national data. In order to understand whether findings represent a gap in support, data by ethnicity for in-work poverty in Southwark would be required. Southwark council may wish to investigate this further.

Gaps in geographical distribution

Distribution of support differs across wards. This would be expected given ward differences in population and poverty. In order to account for population size of each ward, the number of total CRP and RAR awards per resident was calculated and compared to the mean (equalised to 1). The graph below shows the multiple of the average award for each ward in Southwark. For example, Peckham has the highest value which is 1.67 times the average number of awards per resident.

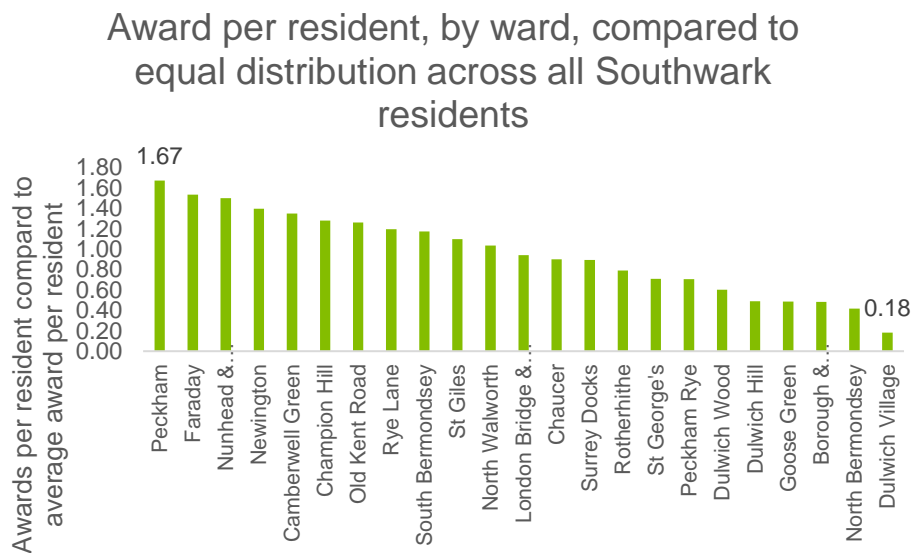


Figure 16: Distribution of CRP and RAR awards across wards taking account of population size

This analysis shows an uneven distribution between wards even after population is taken into account. This may be accounted for by different levels of poverty and need between wards.

To account for poverty, the award per resident metric was plotted against the Index of Multiple Deprivation (IMD) for each ward. This shows a moderate positive correlation between poverty and ward distribution. This was confirmed by Pearson Correlation Coefficient². The correlation is significant. There are no outliers of statistical significance³

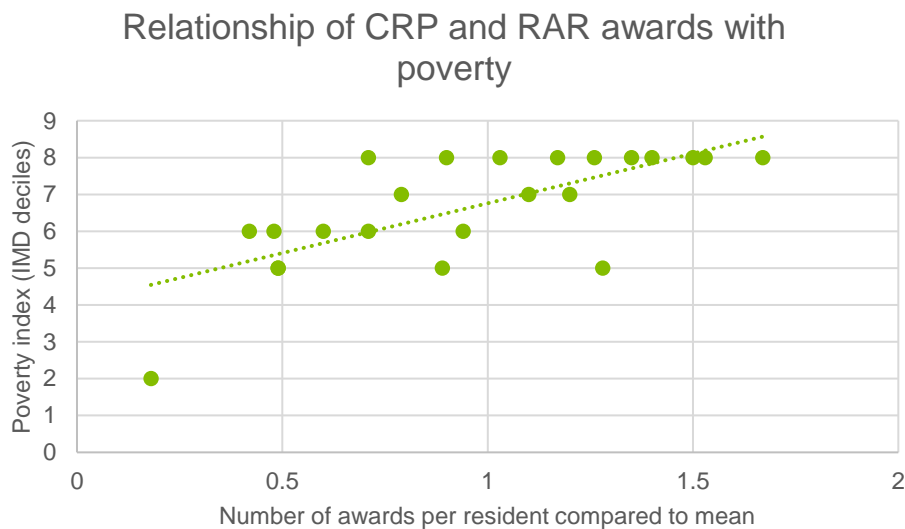


Figure 17: Relationship of CRP and RAR awards with poverty

This analysis suggests a reasonably uniform distribution across boroughs taking account of both poverty and population.

What gaps are evident in support distribution?

Key points

- Geographical distribution differs across wards with Peckham receiving the highest number of awards per resident and Dulwich Village the lowest number of awards per resident. Distribution across wards is reasonably uniform once population and poverty levels are taken into account.
- There is a moderate significant correlation between poverty and awards across wards, with no significant outliers.

² $r(21)=r.71$, $p<0.5$.

³ Grubbs test for outliers

- CRP and RAR awards were distributed as expected across tenure, household composition, and disability.
- Over 70% of awards were made to females. There is little evidence in the data as to why there is an abnormal distribution by gender and Southwark Council may wish to investigate this further.
- 51% of vouchers were distributed to households with Black (British, Caribbean, or African) ethnicity. These households make up 39% of the population of Southwark. However, once levels of in-work poverty across ethnic groups is considered, households of White ethnicity were the most overrepresented in voucher distribution, closely followed by Black ethnicity. Households of Asian, Mixed and Other ethnicity were significantly underrepresented in support distribution once in-work poverty was considered. Southwark Council may wish to investigate this further.

4. How effective were the CRP and RAR schemes in supporting residents?

4.1 Did support reach target groups?

The RAR and CRP cost of living support schemes met the key objectives set for the schemes, which were:

- To assist households vulnerable to cost of living pressures, primarily those unable to meet energy costs and households with prepayment meters
- To support households that were not eligible for support through cost of living grants provided by central government.

Recipient profiles (see Section 1 of this report) from both RAR application data and the claimant survey data indicate that both schemes support residents facing Cost of living pressures. Energy bills were the biggest concern for recipients. 61% of recipients of awards through the RAR pathway stated that this is their only, or main, cost of living pressure. 92% of survey respondents struggled to meet energy bills and 97% struggled to meet food costs. Households with prepayment meters were overrepresented in both the survey and RAR data with 23% and 41% of households having pre-payment meters, respectively. This can be compared to a national average of 13%.

The demographic profile of recipients suggests that support through the CRP and RAR pathways was primarily directed towards households not in receipt of central government means tested benefits (68% of recipients). The RAR access pathway was intended almost exclusively for those not receiving benefits and this was predominantly achieved with only 15% receiving means tested benefits and 71% working either full time or part time.

The intention of both support access pathways was to support households who were vulnerable to rises in the cost of living. Data analysis suggests that support reached households vulnerable to rising costs:

- 86% of households provided with support through the RAR access pathway had no savings.

- 55% of households with support through the RAR access pathway had at least one debt.
- 60% of households accessing support through the RAR access pathway had an income below £15,000.
- CT arrears and rent arrears were typically higher for recipients of cost of living support compared to the general low-income population of Southwark. CT arrears were £95 higher and rent arrears were £696 higher.

Data analysis also suggests that overrepresented in the data were households that are less likely to receive support through other Cost of living support schemes (single person households and houses without disability benefits).

4.2 What was the impact on recipient households?

How useful was the support received
Survey respondents (n1457)

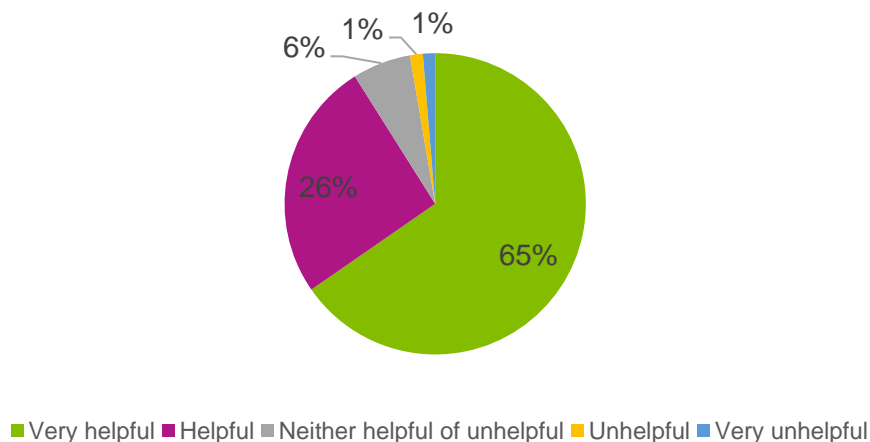


Figure 18: How useful was the support (survey responses)

91% of survey respondents found the support received through the CRP and RAR pathways either helpful or very helpful. A majority (65%) found the support very helpful.

At the time of application 37% of survey respondents stated that they were struggling with being able to afford energy costs and a similar proportion (37%) were struggling to meet food costs. Given the high satisfaction rating with the support received it can

be assumed that the immediate support provided by the schemes met pressing and immediate needs.

The survey responses provide a qualitative narrative on the impact of the support and some of these are provided below.

Illustrative responses from Southwark residents who were supported through the RAR and CRP access pathways.

“When I received the support I was at a point where I didn’t have gas or electricity or essentials including how I was going to get to work. I really did not know what I was going to do then the money came and filled a gap. I was so grateful. Thank you.”

“I used the extra support to buy & pay for food, gas and other essentials that I couldn’t afford at the time.”

“I used the support to buy food supplies and top up my gas and electricity. This really helped us to manage the cold winter days.”

“It was very helpful from the council to give the extra fund, am really grateful I used it for food shopping and bought milk for my kids. Thanks once again.”

“The support was very helpful and unexpected, I was having some difficulties financially and it was a great relief to me, I had to quickly get the required needs.”

“I was very happy to receive the vouchers they helped me a lot. It was very nice that councils reached out to vulnerable people and help them. A big thankyou to Southwark Council.”

“I am very grateful for the support that Southwark Council had given to me, it came at a time which was very much needed. It gave me peace of mind and the ability to stock up on much needed food, I otherwise wouldn’t have been able to get.”

“The support received was very much helpful and appreciated in my household as a mother of 5 (4 of which being under 5) shopping costs has doubled so I used almost half on food as I had to top up my gas and electricity meters also with the money I received. 90% of my income goes on food and utility bills so when I was contacted via letter/email I was very much elated to know I had help from the council on the way and I was very much grateful. The cost of living situation has hit everyone very hard and I feel its only going to get worse but to know that your local council are on hand to help where they can (with them also going through it) is very hopeful.”

Comments from survey respondents were overwhelmingly positive about the support provided by Southwark Council. The comments suggest that the support was very effective in meeting immediate needs, particularly around assistance with energy costs and food.

Some key themes emerged:

- Residents expressed appreciation for the support provided. The comments often referred to how the additional help made all the difference in being able to manage.

“Honestly, that money came to me at a point I was really down financially. Thank you so much. I am very grateful.”

“Southwark Council, you are the best because when I told my friends who lives in another borough about it, they were sad that their own borough are not supporting them as Southwark does. So well done!”

- Several comments received from award recipients illustrated that the council were correct to target support at working households vulnerable to crisis but not eligible for central government cost of living support.

“Me and my partner both work because of that we don’t get any help as we don’t get any benefits. With all the things going up the voucher came in very handy as I used to pay towards our electricity bill.”

“I was at one of the lowest points in my life. I work full time and I felt I was getting punished for it as the government was giving people on benefits help with the cost of living. Because I work it doesn’t mean I can afford the essential everyday items.”

“Paying these costs for much longer is just unsustainable on my salary (which only increased by 3% this year, and 1.1% the year before).”

“Even when working I still class myself as poor.”

- Support in the form of cash, administered through the Post Office vouchers, was very much appreciated with the majority of respondents stating how the money

was spent. The responses illustrated that the support was typically shared across competing needs, in particular energy bills, food bills, and costs for children.

“I used £50 to top up my electricity, 20 pounds for heating and used £30 for some food and groceries and toiletries.”

“The support I got from council was helpful for food and my child milk and school clothes and winter clothes for us.”

- Many of the survey respondents mentioned stress and mental illness related to not being able to manage bills.

“I struggle daily which is worse because of my mental state.”

“Just feeling like I could turn in the heating/ be warm made a massive difference. Helped my mental health.”

“I was feeling exhausted , physically, and mentally at this stressful time, when my husband was critically ill. Having my 'taxi fund ' was invaluable to me for when I could hardly drag my feet to visit him. I'm really thankful.“

Recommendations for changes to scheme design

A minority of survey respondents commented on the administration and design aspects of the CRP and RAR support schemes and provided recommendation for scheme design change.

- A couple of respondents mentioned that support was not provided fast enough to meet immediate need.

“I had to wait 3/5 working days that was no good for me so I got a loan.”

- One respondent commented on how they found it difficult to get in touch with the council.

“Response time is poor. Phones calls are never answered after saying you can contact us on this number.”

- Several respondents commented that the value of support (£100) was insufficient to meet their need at the time.

“£100 help is nothing compared to rise of prices it’s a madness.”

“To be honest the amount the council got to spread out to family’s don’t think £100 really was enough.”

These comments do not necessarily reflect on scheme effectiveness as respondents making design recommendations were also grateful for the support and nearly all of these used the support effectively. The suggestions for scheme change are associated with availability of resources. Council finances are under unprecedented pressure and the council is therefore in the difficult position of finding a balance between resource availability and the increasing need for resident support.

4.3. The view of community partners

Several Community Referral Partners provided reports outlining their responses to the cost of living crisis. Reports from Community Southwark, Citizen’s Advice Southwark, [PECAN](#), and [Time and Talents](#) all refer to the partnership approach with Southwark Council and how this formed part of an effective response. The reports from the community partners do not refer specifically to the effectiveness of Southwark Council’s CRP scheme but provide useful commentary on several areas that inform a view of effectiveness:

- The reports comment on the joint approach to publicity for cost of living support between Southwark Council and partner organisations and note that the scheme was effective in reaching some of the most deprived communities.
- The reports comment on the (sometimes overwhelming) volume of residents applying for and receiving support.
- The reports indicate that the schemes developed over time in response to challenges such as overwhelming volumes or administration of vouchers.
- The reports provide evidence of effective working within the council to overcome challenges to effective administration (e.g., timeliness of delivery) and report good buy-in from senior leadership at the council.

For further information, the reports from partner organisations to Southwark Councils are provided in Appendix C to this report.

4.4 Key points

How effective were the CRP and RAR in supporting residents?

Key points

- The CRP and RAR schemes met their objective in providing support to households that were vulnerable to the cost of living crisis but not able to access the cost of living support provided by central government.
- Responses from survey respondents suggest that the CRP and RAR schemes were very effective in supporting residents with meeting immediate costs, particularly energy costs and food costs. Residents overwhelmingly found the support helpful and there was much appreciation for the support provided.
- Southwark Council's partnership approach was effective in reaching the intended target population of residents and this assisted in the dissemination of information, enabling the scheme to reach a high volume of residents.

5. Patterns in the non-redemption of vouchers

5.1 Analysis

Support was provided to successful applicants through time-limited vouchers for both the CRP and RAR cost of living schemes.

16% of vouchers issued to residents who received support through the CRP support scheme and 10% of those issued through the RAR support scheme expired before being cashed.

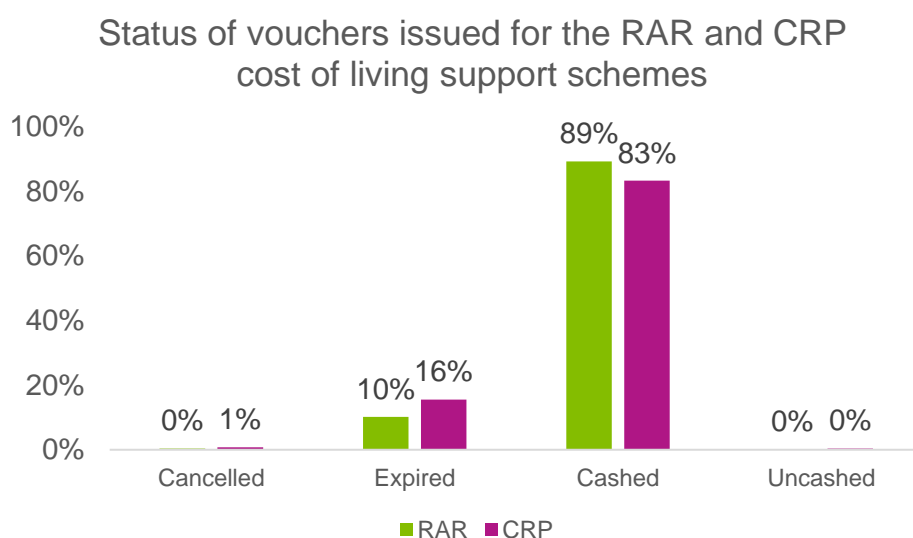


Figure 19: Status of vouchers issued to residents under the CRP and RAR support schemes

The demographic characteristics of households with expired vouchers were analysed to understand any patterns of non-redemption. There is little data held for households that received support through CRP. For this reason, RAR application data is the primary source of analysis on non-redemption of vouchers.

The proportion of all characteristic variables within RAR application data and for those with expired vouchers was tested to understand if any differences between the two cohorts was statistically significant. Only two variables showed a significant difference:

- Gender showed a statistical significance of difference at 95% confidence ($p=0.0001$). Vouchers were significantly more likely to be cashed if the recipient was female.

- Disability showed a statistical significance of difference at 95% confidence ($p=0.0033$). Vouchers were significantly more likely to be cashed if the recipient was disabled.

Analysis of the non-redemption of vouchers by ward showed that the proportion expired ranged from 21% in Borough & Bankside to 9% in Dulwich Village. The mean was 14%. Although Borough & Bankside is the furthest outlier the difference is not statistically significant ($p>0.05$).

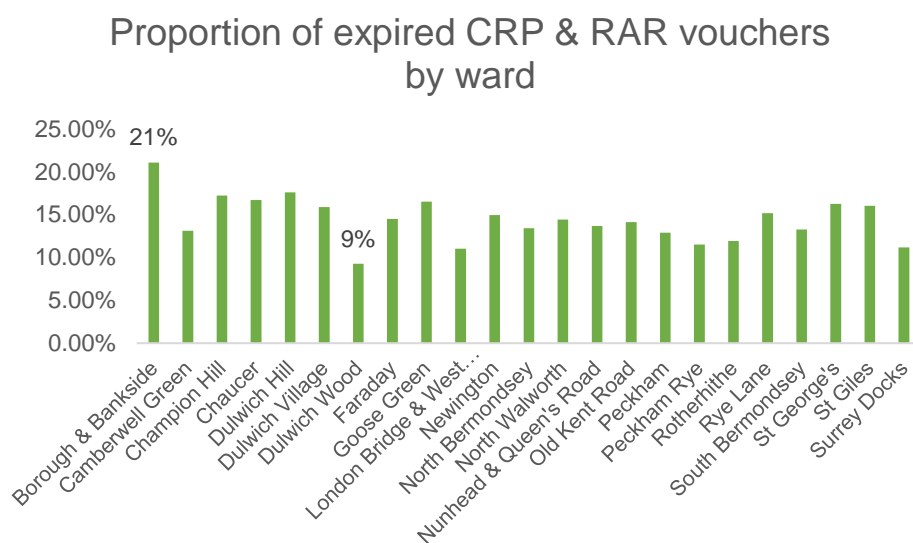


Figure 20: Proportion of CRP and RAR vouchers not redeemed by ward

5.2 Key points

Patterns in the non-redemption of vouchers

Key points

- 16% of vouchers issued to residents who received support through the CRP pathway and 10% of vouchers issued to residents who received support through the RAR pathway expired before being cashed.
- The range of non-redemption of vouchers varied across wards from 21% (Borough & Bankside) to 9% (Dulwich Wood). The mean non-redemption across all wards was 14%. There is no statistically significant outlier.
- Vouchers were significantly more likely to be cashed if the recipient was female.
- Vouchers were significantly more likely to be cashed if the recipient was disabled.

6. Data audit

6.1 Analysis

In 2023 Policy in Practice was commissioned by London Councils (LC) and the Greater London Authority (GLA) to develop a data framework for the evaluation of local welfare provision. The data included within the framework is the minimum required for effective evaluation of schemes both internally and across councils.

The data requirements of [the framework](#) were compared to data captured for the CRP and RAR schemes. The table below shows which elements of the framework were captured in the administration of the CRP and RAR cost of living schemes.

DATA		RAR		CRP	
Data type	Sub-type	Captured (Y/N)	Field value	Captured	Field value
Dates	Application received		Date		Date
	Completion		Date		
References	UPRN				Numeric reference
	HB ref		Numeric reference		Numeric reference
	CTR ref		Numeric reference		Numeric reference
	NINO				
	LWA ref		Numeric reference		Numeric reference
Address	Address		Alpha/numeric text		Alpha/numeric text
	Postcode		Postcode format		Postcode format
Characteristics	Age (DOB)		Date		Date
	Economic activity		Selection (hrs worked/not working)		
	Household members		Selection (num. children, other h/hold members)		
	Disability		Selection (No disability/PIP/carers/AA/DLA)		
	Partner		Selection (yes/no)		
	Tenancy		Selection (type)		
	Gender		Selection		
	Ethnicity		Selection		
Financial	Income		Selected - grouping by £5,000 stages		
	In receipt of benefits		Selection (yes/no)		
	Capital		Selection (yes/no)		
	Debts		Multiple selection (no debt/type of debt)		
Reason	Reason (1)		Selection of reason for hardship (bills/food/rent/other)		Selection of reason for referral (not working/working/

					not working not eligible for benefits)
	Reason (2)		Selection (bills/food/rent/other)		
Access	Where did they hear of scheme (1)		Selection (channel of awareness)		Not needed due to referral organisation
	Where did they hear of scheme (2)		Selection (channel of awareness)		Not needed due to referral organisation
	Referral organisation				Selection (name of organisation)
Misc	Bill payer		Selection (responsibility for bills)		
	Method of bill payment		Selection (method of payment)		
	Energy provider		Selection (provider)		
	Repeat application				Selection (true/false)

Outcome

DATA		RAR		CRP	
Data type	Sub-type	Captured (Y/N)	Field value	Captured (Y/N)	Field value
Outcome	Decision		Selection (approved/refused)		Selection (approved/refused)
	Refusal reason				Selection (already had payment/does not meet criteria/duplicate)
	Voucher issued		Date		Date
	Voucher value		£100		£100
	Voucher expiry date		Date		Date
	Voucher status		Selection (cashed/expired/cancelled)		Selection (cashed/expired/cancelled)
	Voucher date cashed		Date		Date

The RAR support scheme captured the majority of information required by the data framework. Data not captured, and recommended within the framework, are:

- UPRN to ease data matching with council tax arrears records.
- NINO to facilitate matching of data across other council services.
- Date application received to allow timeliness of support to be evaluated (through comparison with date of action)

- Whether the application is a repeat application to allow an understanding of residents requiring greater support

Minimal data is held for recipients of support through the CRP support scheme as administration and payment approval were undertaken by community partners. This lack of data on CRP scheme recipients means that it is not possible to evaluate effectiveness in the same manner as for RAR scheme recipients.

6.2 Key points

Data Audit

Key points

- The RAR scheme captured the majority of data required by the data framework that is being promoted by London Council's and the GLA.
- The CRP scheme captured minimal data.
- It is recommended that the same data is captured for both schemes, based on the current RAR data capture, with missing data elements included. This would ease future evaluations.

7. Design audit

7.1 Analysis

Research undertaken by Policy in Practice in 2022 on behalf of the GLA and London Councils evaluated LWA schemes across London and identified the most effective elements of LWA scheme design.

The recommendations are described fully in the [report](#). Southwark's scheme design for RAR and CRP support pathways meet the majority of the report's recommendations. Additionally, the Council brought its existing LWA scheme (Southwark Emergency Support Scheme or SESS) within the ambit of its Cost of Living response this year – boosting the budget by about 50% compared with the previous year. Residents applying for SESS could be provided with a wider range of support to deal with a wider range of circumstances. CRP and RAR augmented but did not replace an enhanced SESS scheme within the overall Cost of Living response

Report recommendations that are only partially met, together with the relevant considerations for scheme amendment, are shown below.

Recommendation: ensure that LWA is targeted at residents in most need

The CRP and RAR schemes were both designed to reach households over which the council had little visibility within benefit administration data, specifically working households not in receipt of central government benefits (35% of CRP and 15% of RAR recipients are in receipt of benefits). CT arrears data could however be used as an early indication of financial hardship and to target support.

In lieu of using data to target support, the community partnership approach, together with a large publicity campaign carried out by the council (the Cost of Living Roadshow) appears to have been effective in disseminating information to the target groups.

Recommendation: review application processes to ensure that they do not cause barriers to application

A number of survey respondents mentioned difficulty in talking to the council due to long wait times and slow call back response times. It is likely that limitations on timely response to incoming communication is due to budget constraints. However, Southwark Council may wish to review communication channels, particularly inbound communication from residents, to ensure that these do not cause barriers to provision of support.

Recommendation: assess all LWA applicants to ascertain additional support or referral needs

One objective for both the RAR and CRP cost of living support was to ensure simple assessment and timely delivery. This meant that full benefit maximisation advice may not have been provided to support recipients at the point of application. It is recommended that the council uses the opportunity of resident engagement around cost of living support to signpost those seeking support towards income maximisation and debt advice. The majority of applicants for CRP and RAR awards (85%) are not in receipt of benefits. A recent [report](#) by Policy in Practices evidenced that available support is often not claimed (£19bn of unclaimed support/annum). Encouraging more applicants to access sustained support (benefit take up), manage debt, and reduce outgoings (assessment for social tariffs) would provide a proportion of applicants with a longer-term solution to crisis.

Recommendation: ensure the financial value of support better reflects the needs of different household composition and characteristics

The value of support available to support residents will be primarily determined by the council's budget and central government grants. Many of the recipients felt that the £100 provided was sufficient for immediate needs. However, a minority felt that the award value was low compared to cost of living pressures and their immediate and ongoing need.

A flat rate award for all recipients, as in the case of the CRP and RAR support schemes, simplifies scheme administration and supports timely delivery. However, it does not take account of household need. The food or fuel needs of households are vastly different depending on household composition, disability, and the circumstances of households. It is recommended that the Council consider making

support via CRP and RAR more flexible. For example, this could be achieved by using simple multipliers that take account of key differences between households.

7.2 Key points

CRP and RAR scheme design audit

Key points

The Southwark CRP and RAR cost of living support schemes meet many of the recommendations for effective local discretionary support scheme design as set out in Policy in Practice's report to London Councils and the GLA.

Southwark Council may wish to review the elements of their scheme design that do not meet the full recommendations when designing future support schemes.

- Make use of more available data (including council tax arrears data) to target support.
- Ensure that residents referred or applying for support can more easily communicate with the council.
- Offer or signpost more of those referred or applying for support income maximisation, debt, and social tariff advice.
- Ensure that the value of support takes greater account of the differences between households (rather than a flat rate award value).

8. Summary and conclusions

8.1 Summary of key points

Key findings and recommendations from this evaluation report are gathered below for ease of access.

Which residents were supported by the CRP and RAR schemes?

Key points

There are data analytical restrictions around profiling recipients. This was primarily a lack of visibility within benefit administration data due to the nature of the target cohort and lack of data for CRP scheme recipients. This is presumably due to data capture for CRP recipients being carried out by partner organisations. The profile of recipients was therefore derived from survey data and RAR application data. It should be noted that the RAR cohort makes up only 9% of total recipients and may not be representative. Data on CRP recipients is solely derived from survey responses. In light of these limitations, profiling of recipients may be skewed by those applying directly through the RAR pathway.

- 14,918 vouchers were issued. 12,582 were cashed with a total value of £1.26m. 91% of this value (£1.15m) was issued under the CRP scheme.
- The majority of recipients typically faced cost of living pressures because of energy and food costs. 92% of recipients could not meet energy bills and 99% could not meet food bills.
- Recipients were typically low-income working households. 70% of households were in work and 82% of awards went to households with income below £20,000.
- Recipients had low financial resilience with 86% having no savings and 55% having debts. Average CT arrears and average rent arrears were higher amongst CRP and RAR support recipients than across the low-income population of Southwark.
- Only a minority of households receiving support through the CRP or RAR scheme had a disability (15%).

- The majority of recipients of support through the CRP or RAR schemes were socially rented tenants (over 70%) this is consistent with the proportion of low-income households in work across the whole borough.
- The majority of recipients were single person households (55%) and households without children (69%).
- Equalities profiles shows that recipients were typically female (79%), Black (51%), and aged 40 – 49 (29%).
- Ward distribution showed a significant difference in distribution across wards with the highest proportion being made to Peckham (8%) and the lowest to Dulwich Village (0.6%).

What gaps are evident in support distribution?

Key points

- The geographical distribution across wards is unequal, with Peckham receiving the highest number of awards per resident and Dulwich Village the lowest number of awards per resident. However, distribution across wards is reasonably uniform once population and poverty levels are taken into account.
- There is a moderately significant correlation between poverty and awards across wards, with no significant outliers.
- CRP and RAR awards were distributed as expected across tenure, household composition, and disability.
- Over 70% of awards were made to females. There is little evidence in the data as to why there is an abnormal distribution by gender and Southwark Council may wish to investigate this further.
- 51% of vouchers were distributed to households with Black (British, Caribbean, or African) ethnicity. These households make up 39% of the population of Southwark. However, once levels of in-work poverty across ethnic groups is considered, households of White ethnicity were the most overrepresented in voucher distribution, closely followed by Black ethnicity. Households of Asian, Mixed and Other ethnicity were significantly underrepresented in support distribution once in-work poverty was considered. Southwark Council may wish to investigate this further.

How effective were the CRP and RAR in supporting residents?

Key points

- The CRP and RAR schemes met their objective in providing support to households that were vulnerable to the cost of living crisis but who were not able to access the cost of living support provided by central government.
- Responses from survey respondents suggest that the CRP and RAR schemes were very effective in supporting residents with meeting immediate costs, particularly energy costs and food costs. Residents overwhelmingly found the support helpful and there was much appreciation for the support provided.
- Southwark Council's partnership approach was effective in reaching the intended target population of residents and this assisted in the dissemination of information, enabling the scheme to reach a high volume of residents.

Patterns in the non-redemption of vouchers

Key points

- 16% of vouchers issued to residents who received support through the CRP pathway and 10% of vouchers issued to residents who received support through the RAR pathway expired before being cashed.
- Vouchers were significantly more likely to be cashed if the recipient was female.
- Vouchers were significantly more likely to be cashed if the recipient was disabled.

Data Audit

Key points

- The CRP scheme captured the majority of data required by the LC data framework.
- The RAR scheme captured minimal data.
- It is recommended that the same data is captured for both schemes, based on the current RAR data capture, and the missing data elements are included in future data capture. This would ease future evaluations.

CRP and RAR scheme design audit

Key points

The Southwark CRP and RAR cost of living support schemes meet many of the recommendations for effective local discretionary support scheme design as set out in Policy in Practice's report to London Councils and the GLA.

Southwark Council may wish to review the elements of their scheme design that do not meet the full recommendations when designing future support schemes.

- Make use of all available data (including CT arrears data) to target support.
- Ensure that residents can easily communicate with the council.
- Provide income maximisation, debt, and social tariff advice to all households applying for support.
- Ensure that the value of support takes account of the differences between households (rather than a flat rate award value).

8.2 Conclusion

The CRP and RAR cost of living support schemes were designed by Southwark Council to meet the specific objective of supporting residents who may be vulnerable to rising costs of energy and food but who were not eligible for central government cost of living support grants. Southwark Council was particularly concerned about households that were unable to afford to pay for energy using pre-payment meters during winter 2022-23. The CRP and RAR schemes were designed to provide support to vulnerable households quickly and with minimal means-testing.

Responses from survey respondents suggest that Southwark Council's concerns were justified. At the time of application for support 92% of survey respondents were unable to meet energy bills and 99% were unable to meet food bills.

The CRP and RAR schemes were highly successful in distributing support quickly to a large volume of residents. Between October 2022 and April 2023, the CRP and RAR cost of living support schemes distributed 12,635 vouchers with a total value of £1.26m to Southwark residents. Over 90% of vouchers were distributed through the CRP scheme.

Southwark Council's partnership approach to both publicity and administration of support appears to have been an effective method of disseminating information and distributing a high volume of vouchers to residents in a relatively short time.

The data analysis necessary to evaluate the CRP and RAR cost of living support scheme was complicated because of a lack of data on households awarded vouchers through the CRP route. Southwark Council holds minimum data on these households as claims were administered by community partners. This partnership approach had advantages in that it allowed for timely distribution with a minimal burden to both the council and recipients. Nevertheless, a lack of data meant that evaluation relied heavily on data captured for RAR scheme applicants and through survey responses.

The evaluation carried out for this report, supported by the available data, suggests that the CRP and RAR schemes met their key objectives in providing support to households vulnerable to the cost of living crisis and unable to access central government cost of living support grants. Working low-income households received over 70% of awards. The analysis also shows that the support schemes successfully targeted households that are the most vulnerable to rising costs: those with few resources, low incomes, and debt.

Distribution to residents was found to be reasonably uniform across the majority of demographic characteristics of target recipients. Similarly, analysis of the distribution across wards shows no significant outliers once ward poverty profile and ward population are taken into account.

The evaluation found a few areas that warrant further consideration if these schemes, or similar schemes, are to be adapted for future use:

- Evaluation of any future schemes would be assisted by more comprehensive data capture. Application for both CRP and RAR should consider data capture mechanisms that reflect the data framework promoted by the GLA and London Councils.
- A proportion of vouchers issued under both the CRP and RAR schemes were not cashed. The only characteristics that correlate with non-redemption of vouchers are being male and not being disabled. Southwark Council may

wish to undertake fieldwork (interviews) to further understand drivers of the non-redemption of vouchers.

- Overall, the distribution of support appears to correlate with the low-income working population of Southwark suggesting that the scheme information and support reached intended residents with no evidence of specific groups missing out on support. However, unequal distribution of awards across gender and ethnicity may warrant further investigation.
- Southwark Council may wish to review scheme design to ensure that it meets the recommendations for local welfare schemes as set out in the report from Policy in Practice to London Councils. The current design of the CRP and RAR support schemes already meet most of the recommendations. Further scheme design may warrant review of the recommendations not currently included in scheme design. Given the target cohort for support, and the £19bn of unclaimed means-tested benefits in the UK, income maximisation may offer a sustainable income for some residents engaging with the council or its partners for cost of living support. In addition, award values could usefully be based on number of household members and household characteristics rather than awarded as a flat-rate amount.

Overall, the CRP and RAR cost of living schemes have been highly successful in reaching target groups and supporting residents. Residents provided evidence that the awards were a lifeline at a time when cost of living pressures risked causing crisis, and many expressed gratitude to the council. Southwark Council and its partners should be congratulated on the support provided to residents.



Community Referral Partners report appendices forward

Community Southwark is the umbrella organisation for the Voluntary and Community Sector (VCS) in the borough. We support charities, community groups and individuals through one-to-one advice, training, networks, and volunteering.

When the council approached us in September 2022, Community Southwark wanted to do all that we could to make sure that VCS groups were given the support they needed to open as warm spaces and to refer individuals and families they worked with for Cost-of-Living support.

We made the case that all VCS groups should be referrers if they wanted to, regardless of size or status. VCS groups are often more trusted than the council and deeply embedded in communities. We also explained that the process needed to be as simple as possible as VCS groups are severely limited for time and capacity. And that there should be recognition and some sort of funding for VCS groups who supported the process.

We are delighted that the council listened to these points and that the relationship between the council and the VCS was based on trust and respect.

This report highlights some wonderful examples of the dedicated care VCS groups gave to support residents through the processes. And there are countless more.

There were, as always, areas for learning and improvement. For example, the original sign-up process was simple, but following up could still be quite a major burden on referrers.

There are also wider lessons about how we can collaborate even more to tackle the deep-rooted inequalities in this borough.

The Voluntary and Community Sector in this borough steps in to fill the gaps. It works together across the sector, collaboratively and openly. It is embedded, agile, trusted, and loved by residents in a way that statutory authorities can't be.

The work that the VCS and the council did together this winter didn't just ensure an extra £1.5 million to 14,500 residents struggling to make ends meet. Although that is impressive in itself.

The work also demonstrated, once again, loudly and clearly, that the answer to all our challenges is through building relationships in the heart of communities and working in equal partnership with this borough's brilliant Voluntary and Community groups.

Anood Al-Samerai
Chief Executive Officer
Community Southwark

COMMUNITY SOUTHWARK

Registered charity (no. 1105835) and a company limited by guarantee in England and Wales (no. 5090324).



Appendix A: Pension Credit take up campaign report

Pension Credit Take Up – Cost of Living Response

Background

Ageing Well Southwark, a coalition of local organisations that work with older people – including the Council - considered its response to the Cost of Living Crisis from the spring of 2002

The coalition included national organisations such as Age UK and Citizens Advice - and smaller local organisations such as Southwark Pensioners Centre, Time and Talents and Link Age Southwark.

The group quickly identified the importance of Pension Credit for lower-income pension-age households who were facing a trebling or more in energy bills in the winter.

The group was mindful that older people are particularly vulnerable to the health impacts of living in a cold home. More affluent pensioners could absorb the cost of higher bills by reorganising their finances or taking sensible measures to reduce their consumption of energy while ensuring their homes remained warm.

However, pensioners on low incomes – especially those who were already just about managing – would not be able to absorb the cost of higher energy bills and were likely already limiting their consumption of energy. They would be most vulnerable to the impact of higher energy bills in the coming winter but we knew that in many cases would become less vulnerable if they claimed Pension Credit

Why Pension Credit?

Ageing Well Southwark knew that the reasons why low-income pensioners did not claim Pension Credit even though they were entitled to it were sometimes linked to feelings of stigma and shame, or a determination to live independently. Some older

people seemed content to receive benefits in the form of discounts or rebates but not as cash. The reasons why many people eligible for Pension Credit did not claim it also included ignorance of how the benefits system worked for older people, or a lack of incentive to claim where the value of Pension Credit they could get was just a few pounds a week. Lack of access could be another obstacle for those without digital skills or access to the internet – or who struggled to apply by phone due to poor hearing or other health issues.

Understanding these challenges would shape the approach to a new campaign. More than seven thousand pension-age residents already claimed Pension Credit but Government estimates of under-claiming of Pension Credit at the national level suggested that another 1500 to 2000 pension-age households in Southwark could be entitled if they claimed.

The Campaign

Government announcements about extra support with the Cost of Living in the winter for those claiming Pension Credit and other means-tested benefits would be key and the campaign would present Pension Credit chiefly as a route to Government Cost of Living Support

Those who may have been reluctant to apply for Pension Credit for reasons of pride or stigma might re-evaluate those attitudes in the context of the Cost of Living Crisis as food and energy bills rose rapidly, increasing the strain on already meagre household budgets

The sheer extent of Government Cost of Living Support – available for all households irrespective of their means – and the exceptional circumstances of the Cost of Living Crisis might help to destigmatise Pension Credit

Access to additional Government Cost of Living Support worth well over £1000 per household and conditional on a claim for Pension Credit would strengthen the incentive for households to apply

Leaflets and publicity material would be aspirational in tone with an emphasis on opportunity - not a deficit. That publicity material would be available in settings where

it was likely to be seen by pension-age households – including libraries, GP surgeries and pharmacies.

Low-income pension-age households already known to the Council because they were claiming housing benefit or council tax reduction would receive targeted mail encouraging them to apply where data held by the Council indicated they had an underlying entitlement to Pension Credit – further helping to overcome ignorance or lack of awareness. Households with underlying entitlement were identified using LIFT.

Worried family members - perhaps worrying about their household finances - might encourage a parent to apply or help them to do so. Other in-person help would be available from local organisations for those needing it to claim Pension Credit

The message about the importance of Pension Credit would be communicated by those likely to come into contact with eligible households – for example care workers who would be briefed about Pension Credit to raise awareness.

Outcomes to date

The campaign began in July 2023 with targeted direct mail, distribution of leaflets, social media campaigns (targeted at families of pension-age households) and briefings for frontline staff - including care workers.

By March 2023 almost seven hundred pension-age Southwark households had been added to the borough's Pension Credit roll of which about one-third were recipients of at least one targeted direct mail.

Ageing Well Southwark estimates that those households will have received more than a million pounds in extra income during the period of the Cost of Living Crisis – and a far greater sum over the likely period of the claim.

Appendix B: Southwark Warm Spaces Hub report



Appendix C: CRP Partner Reports

Pecan submission to Community Pathway review

9th May 2023

The following information covers referrals that Pecan undertook through the community referral pathway (CRP) to the Cost of living Fund for the period 7th November 2022 to 9th March 2023.

Pecan for this period was not funded to make referrals to the fund as it was initially expected that this could be done as a relatively small addition to current services covering our Women's Service, employment programmes, food services, and community outreach. We expected to make a few hundred referrals over the winter.

Like the Trussell Trust of which it is a member, PECAN was strongly committed to a Cash First approach to support. Cash First is also supported by the Southwark Food Action Alliance that PECAN coordinates as well as being a member.

By making referrals to the Cost of Living Fund which offered recipients Post Office Payout vouchers redeemable for cash, we would be supporting that commitment and offering recipients greater dignity, agency, and choice. We would also urge those referred to make use of our new Pantry – a new, more dignified model of support where residents may purchase a basket of goods worth up to £20 for just £4.50. The Pantry also offers a much wider range of products than the food bank – including fresh meat and fish, and fresh fruit and vegetables.

When the pathway opened in autumn of 2022, news of the Cost of living Fund and PECAN's role as a referral partner spread quickly via word of mouth and in some cases by social media. This exposed a level of need even greater than we would have anticipated in a part of the borough that already included some of the most deprived neighbourhoods in the country.

To manage that demand Pecan decided to restrict the times that people could come in and be signed up / referred. We had recently converted our front office into a café

space to support people during the winter and we restricted the times when we would be open for people to apply to Monday and Thursday between 10 am – 12 pm. We would have 1 or 2 staff members on duty during that time and try and recruit a couple of volunteers to help. The plan was that they would sit with people in café space and complete applications online, whilst being able to enjoy a cup of tea and coffee.

As the number of residents seeking support continued to grow, this system of managing the applications became untenable. In January we opened every day and moved to asking people visiting our main office to complete paper application forms. Staff and volunteers would input their details into the database after the sessions and make the referrals.

Not all those seeking support came to our main office in person. An ever-larger number of people contacted us by phone and email. At peak, we were receiving more than fifty emails per day. We created an auto-reply message to tell people how to apply.

As the daily sessions got busier, we needed more staff and volunteers in our reception. On some days this would be 5 to 6 people, mainly staff, rather than volunteers just to manage the flow of people, the queue outside the front door and to help people to complete the forms. By late January and early February we were seeing at least 50 people per day and on one day in February, 230 people a day attended during the two hours that the reception was open. Staff members seeing those seeking support involved included all senior staff, with at least one of them being present for each session.

After the sessions, a team of staff and volunteers entered the referrals into the database. We found they were able to log between 12 and 20 referrals an hour. Although all forms were checked to see if they could be read, there was a number where we needed to call people back to check details, which slowed progress and sometimes meant a delay in people getting referred.

The whole system struggled to cope with the volumes. Some of those who had been referred by PECAN would return later to ask what has happened with their referral. Pecan told people to contact the council directly as the process post-referral was

with the council. These issues were regularly reported and resolved at senior levels between the council and Pecan. However, this didn't always get to the frontline quickly and meant the process repeated resulting in a less-than-optimal resident experience. We have all learned lessons from the experience of last winter and we are committed to the in-depth evaluation that will take place this summer that will leave PECAN and the council better equipped to cope next winter.

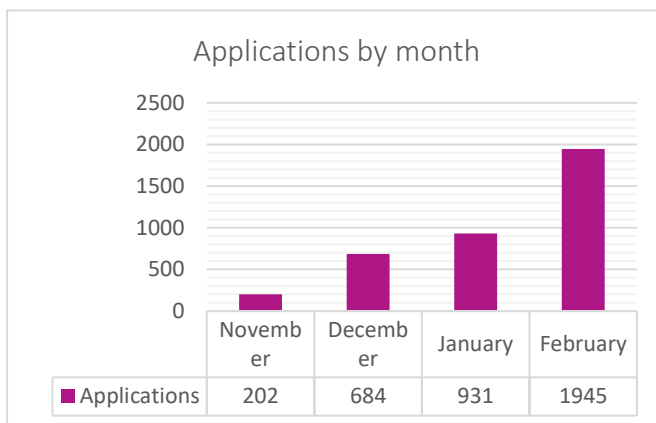
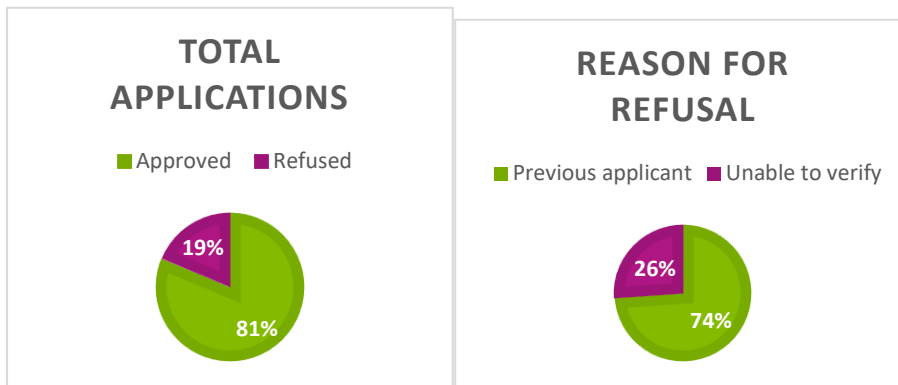
In all, most of Pecan's staff team was involved in the project, either '*front of house*' or entering details. While this was time that was taken away from other projects and tasks, the commitment and resilience shown by the team were remarkably strong as they could see the difference it was making to residents' well-being in the context of a crisis.

Towards the end of February, we reduced the days when people could come to our offices to 2 days a week. This was to manage both the exceptional and rising flow of people seeking support and the workload on the team. It did make some of the days particularly busy. This process helped to manage expectations and the number of people who appeared for referrals reduced dramatically, quickly. Where residents could not be seen they were given information about how they could apply directly to the council for support from the fund (RAR).

Although the workload was heavy and much greater than expected, we are so pleased that over 80% of the thousands of people who were referred by Pecan were successful and did receive support from the Council's Cost of Living Fund. This enabled us as an organisation to support the council to redistribute over £300,000 into the local community and support some of our most vulnerable residents during this time of crisis. Going forward, we would like to work with the council to develop the next scheme this autumn and winter and look at how we can make the cash-first offer a reality that enables residents to build confidence and ownership, and security.

Below are some tables on the number of applications that we put through during these months. These are taken from the helpful returns from the Community Referrals Team.

Applications	Number
Approved	3064
Refused	705
Grand Total	3769
Month	Applications
November	202
December	684
January	931
February	1945
March	7
Total	3769



Citizens Advice Southwark Cost of Living Crisis Response Report

Introduction

This report has 2 sections:

1. What our data is telling us about the impact of the Cost of Living Crisis on local people
2. Our responses to the Cost of Living Crisis

1) Impact of the Cost of Living Crisis

Citizens Advice Southwark's data demonstrates how the Cost of Living Crisis has affected local residents.

Debt and financial issues

Increasingly, we have been helping people who don't have enough money to meet their essential living costs.

For example, in June 2022, 42% of our debt clients had a negative budget (up from 38% in February 2020, and 32% in 2016). A negative budget is where a debt adviser assesses that a client cannot meet their living costs.

As many as 66% of our Back on Track project clients (mainly people with disabilities or long- term health conditions) have negative budgets.

Our experience working with residents over the past year has shown that even people who are financially fairly stable and in full time work are struggling with energy bills and are at risk of/ are in fuel poverty.

Research from Citizens Advice across London shows that over a quarter of those with a negative budget are in full time work.

Most recently CAS has seen the Cost of Living Crisis and rising energy costs lead to increases in numbers of enquiries on:

- Debt (doubled from 9% in Q3 2021/22 to 18% in Q4 2022/23 of all enquiries)
- Fuel debts (from 17% in Q3 2021/22 to 19% in Q4 2022/23 of all debt issues)
- Rent arrears - up to 27% of all debt issues

- Utilities issues (more than doubled from 5% in Q3 2021/22 to 11% in Q4 2022/23 of all enquiries)
- Charitable Support & Foodbanks (more than doubled from 3% in Q3 2022/23 to 8% in Q4 2022/23 of all enquiries)

Housing and Homelessness

In summer 2022 Citizens Advice Southwark led a survey of private renters in the borough, gathering nearly 250 completed responses, about 20% of which were in Spanish and Portuguese. The results showed the many problems that people find in renting privately in Southwark, especially during the Cost of Living Crisis.

The survey asked people to list the main challenges they had found in renting privately in Southwark.

By far the biggest challenge for respondents was finding a home they could afford to rent, which accounted for 65% of responses in English and 75% of responses in Spanish.

Connected with affordability of rent was the challenge of being able to afford the utility bills - with 30% of survey respondents in English and 55% in Spanish citing this, and for Spanish speaking respondents this was the second biggest challenge after affordability of rent.

Unresolved disrepair was also a significant problem with 35% of survey respondents reporting having problems with mould/damp, 35% with heating/hot water, and 25% problems with leaks/draughts. The high cost of gas and electricity already made it difficult for people to afford to heat their homes over the winter months. However, the impact of poor quality housing requiring repair, made the situation untenable for many.

Looking at our overall statistics, currently housing related problems make up nearly one in five (18%) of all contacts, and within this, problems with council housing (26%) and private rented sector (21%) are the most common housing related problems, with disrepair featuring prominently within these categories.

We have also noted a growing number of enquiries related to homelessness. From April to September 2022, nearly a quarter of all our housing related enquiries were connected with homelessness, a figure that is 50% higher than it was in 2020/21. By December 2022 this figure had reached 28%.

Actual or threatened homelessness is yet another symptom of the Cost of Living Crisis as people fall into rent arrears and face the threat of eviction.

Migrant and Asylum Seekers - poverty and destitution

Disadvantaged migrants face compounding difficulties in the hostile environment including benefit eligibility, right to rent restrictions and lack of access to the UK labour market. This has a significant knock on effect in other advice areas as migrant Londoners are often at the sharp end of many of the deprivation statistics, including the fact that over 50% of London's rough sleepers are non-UK nationals.

Citizens Advice Southwark statistics bear this out locally.

In 2020/21 we helped 1,117 clients who needed immigration advice, and provided advice on 1,837 separate immigration law issues. In 2021/22 we helped 1,398 clients who needed immigration advice, and provided advice on 2,546 separate immigration law issues.

This represents a year on year increase in clients needing immigration advice of 25% and immigration law issues dealt with of 39%.

In addition, as the Cost of Living Crisis has worsened there have been increasing numbers of people with immigration problems who are also experiencing problems relating to their finances and their housing.

For clients who came to CAS for help with immigration related problems over the past 2 years, there was an increase in the following related problems areas:

- 23% increase in benefit problems, including a 40% increase in the number of enquiries about housing support through the benefit system; and a 51% increase in problems relating to Personal Independence Payments.
- 38% increase in debt problems, including a 31% increase in problems relating to rent arrears; a 57% increase in problems relating to Council Tax arrears.
- 23% increase in housing problems
- 160% increase in problem relating to home energy (gas and electricity)

This data shows that people with immigration problems are increasingly facing problems relating to benefits, debt, housing and fuel.

2) Cost of Living Crisis Initiatives and Responses

Citizens Advice Southwark has led and been involved with a number of initiatives designed to mitigate the impact of the Cost of Living Crisis on vulnerable local residents.

Our strategy has two key elements:

- A. Developing new services through partnership working that target people that may be most in need of help; and
- B. Building capacity amongst frontline workers to help people with problems related to the Cost of Living Crisis in both the voluntary and public sectors through education and awareness raising sessions and networks.

Financial Inclusion Forum

The Southwark Financial Inclusion Forum was relaunched just before the pandemic hit in February 2020. It has a formal Terms of Reference and comprises local voluntary and community sector, different teams from within the council, local housing associations, the DWP Jobcentre Plus, the local credit union, and local funders. A key objective of the forum is to promote and raise awareness of financial inclusion related services within the borough, and also to promote greater collaboration on financial inclusion issues.

Over time the Forum has developed into an important space where Cost of Living Crisis responses are discussed and developed. This also includes encouraging other forum members to become community referral partners for the council's Southwark Cost of Living Fund, and supporting the local Pension Credit take-up campaign through awareness raising activities.

A. Developing new services

Over the past 12 months Citizens Advice Southwark has developed a range of new services through partnership working that target people that may be most in need of help. Most of these are reported on to the Financial Inclusion Forum.

- Southwark Energy Savers Service – this is a Council funded partnership between ourselves and the council, and targets low income households and other vulnerable households most affected by rising energy bills and the impact of the Cost of Living Crisis. The service provides energy advice and will be available face to face, by phone and online. See appendix one for more details.
- Southwark Foodbank Advice project – this is a partnership between ourselves, Pecan, Spring Community Hub, Albrighton Community Fridge and the Borough Food Cooperative. It provides advice on debt, housing and benefits to people struggling with food poverty.
- Specialist immigration advice projects – these are 2 partnership projects: one working with Southwark Day Centre for Asylum Seekers to provide advice on debt, housing and benefits to vulnerable migrants; and the other working in partnership with the council, Southwark Refugee Communities Forum, Panshjiir Aid, Southwark Law Centre and Southwark Day Centre for Asylum

Seekers, to help people navigate the new Streamlined Asylum Questionnaire Process.

- Southwark Private Renters Support project – this is a partnership project working with the council, Southwark Law Centre and Kineara, to engage with vulnerable private renters in the borough, so we can better understand their issues, and how they can best be supported.
- Crisis Prevention project – this is a partnership project working with other local Citizens Advice offices in London and the GLA, to provide advice to people in greatest need of help.

Cost of Living Support Roadshows

These events are an important part of our response to the Cost of Living Crisis, and offer a multi-agency solution for anyone who is having problems with benefits or debt, or would like energy advice, or employment support.

More than five hundred residents attended Roadshows last winter

In addition to Citizens Advice Southwark staff, staff attend from the DWP (Jobcentre Plus), the Council (including the council tax, rental income, Local Support, Financial Inclusion, and Housing Options teams), and from the voluntary sector partners such as Pecan, Age UK Southwark, Spring Community Hub, Southwark Group of Tenants Organisation, and Latin American Women's Rights Service.

Feedback from these events confirms that one of the key advantages of this model for people needing help is that it is possible to obtain joined up support and information delivered in a holistic manner from a range of sources and providers.

As the Cost of Living Crisis worsened, we extended the scope and reach of these Roadshows, with events taking place monthly over the autumn and winter. In addition, we re-branded the events as Cost of Living Support Roadshows (they were previously known as Advice & Support Roadshows), and agreed with the council to offer all those attending a £10 supermarket voucher.

As a result of these developments, and the increasing financial pressures residents are facing, attendance at these events has rocketed from an average of 25 people attending a 3 hour session, to well over 100.

Events are widely promoted including by direct mail to vulnerable residents living near roadshow venues. The Council uses LIFT to identify vulnerable low income households with multiple debts who are sent letters inviting them to the Roadshow.

See the table below for further data on our Cost of Living Support Roadshows

Cost of Living Roadshows – Autumn / Winter 2022/23

Date & Venue 2022/23	Numbers attending	Satisfaction rating 'Did the roadshow help you?'	Other feedback
26 th September Surrey Quays Shopping Centre SE16 7LL	52	98% (39 out of 40 surveys, 1 not sure)	<p><i>Getting help and support face-to-face is more helpful and rewarding than on the phone. I feel I was listened to. I now have a spring in my step. Thank you!</i></p> <p><i>I found the right help I need, like referrals to food bank and volunteering job</i></p>
14 th November Inspire at St Peter's SE17 2HH	115	90% (45 out of 50 surveys, 3 not sure, 2 didn't help them)	<p><i>The variety of advice - that literally solved all my problems in one go</i></p> <p><i>Find it satisfying to see this service to help so many people</i></p>

<p>19th January</p> <p>Bells Gardens Community Centre</p> <p>SE15 6UJ</p>	90	90% (27 out of 30 surveys, 1 not sure, 2 not completed)	<p><i>Every person I spoke to was incredibly helpful and I feel I can go forward with my situation with more confidence</i></p> <p><i>Everything was useful, I discovered I can have a lot of help</i></p>
<p>23rd February</p> <p>Cherry Garden Hall</p> <p>SE16 4RT</p>	136	94% (105 out of 111 surveys, 5 not sure, 1 didn't help them)	<p><i>Info, support, clear honest advice, finally! After hitting walls, I'm glad I came.</i></p> <p><i>Being able to speak to different services all in the same room was very helpful.</i></p>
<p>30th March</p> <p>Hankey Hall</p> <p>SE1 4LR</p>	118	95% (69 out of 73 surveys, 3 not sure, 1 didn't help them)	<p><i>It is an excellent idea, enabling residents of Southwark to get first-hand information from professionals especially during this cost of living crisis.</i></p> <p><i>Different desks with helpful information was good to have everything local and in one room.</i></p>

Time & Talents – Cost of Living Response

Summer-Autumn 2022:

In response to the summer spike in inflation and consumer costs, Time & Talents worked in partnership with Southwark Council and other community organisations to increase take-up of Pension Credit.

T&T created accessible information about Pension Credit, how to apply, and the supporting benefits that can be gained by even a few pence a week extra. We know that older people find printed information the most helpful to use, as it can be created in a large-print format and referred back to as many times as needed. T&T posted information packs about Pension Credit and Attendance Allowance to **186 older people** over Summer 2022.

To further encourage Pension Credit and Attendance Allowance uptake, we also upskilled our Befriending Volunteers to begin conversations with the housebound elderly people they support, which resulted in **47 housebound older people** having a one-to-one conversation about what benefits are out there and how to apply.

Warm Spaces and Cost of Living Fund Referral Partner:

In the autumn, Southwark Council began planning its Cost of Living Fund and Warm Spaces schemes in the face of ever-increasing heating costs. Time & Talents offered the use of our 'T&T2' venue in Surrey Quays Shopping Centre as a Warm Space, and by the end of October 'T&T and Tea' provided 4 hours per week of open invitation to support residents get a hot drink, free meal, company and friendship, information about ways to save money on heating, and referrals to experts who can provide financial advice.

We are proud to be one of the first Southwark Warm Spaces to open our doors. **We provided scarves, hats and/or slipper socks to 30 older people as well as 70 Warm Packs to housebound older people** in partnership with Age UK Lewisham and Southwark. T&T and Tea ran for 29 sessions from October 2022 to February 2023, with **a total drop-in attendance of 1,031 people**.

Time & Talents was a community referral partner (CRP) for the 2022-2023 Cost of Living fund. Our referrals initially came primarily through our ongoing groups and activities, as well as 'T&T and Tea', but quickly grew as we solidified our reputation as a place locally to find support. We are extremely proud to say that during this winter's cost of living crisis, Time & Talents referred more than 2,000 people for Cost of Living Fund grants, including those who got computer support to self-refer.

While our Warm Spaces were supported by United St Saviours Charity, T&T's work on grant referrals and processing was unfunded. Obviously this was a vital piece of work supporting the community, so regardless of funding we stepped up to increase both volunteer and staff hours month on month as the need grew rapidly. At the peak of referrals in February 2023, T&T had the time equivalent of one full-time worker allocated to this project.

Who Cost of Living Fund grants supported:

Ade is a 59-year-old woman who has been out of work after being made redundant and is on Universal Credit. She was signed off sick in December for anxiety, and the Job Centre sanctioned her for missing an appointment that she had written to them to cancel. She appealed the decision and has been awaiting review, but for months she has had her benefits cancelled and is receiving no income. In addition to the £100 grant, we also linked Ade to an advice worker to help her with the appeal and to explore other sources of income.

Richard, 84, lives with his grown son who he is the carer for. Richard receives Pension Credit and Carers Allowance. He told us in January that he had not yet turned on the heating in his home despite the freezing temperatures outside. He had to choose between paying for his son's supported activities and heating the home. We were able to refer Richard to the £100 grant and give him scarves and hats for himself and his son as well as information from Age UK about ways to stay warm that do not require turning on the heat. We also supported Richard to get in touch with a local advice agency, as he should not be in the position of making the choice between heating and support for his son. Finally, we signposted him to other emergency grants and food banks.

Miriam, 36, is a refugee from Syria who has been in the UK for about 6 months. Her English skills are very limited, and she is a full-time carer for her disabled teenage son and young daughter. Miriam attends our Women's Boxercise group along with many women from southwest Asian / northern African backgrounds, which means there are other participants in the group who can speak with her in Arabic. Another participants helped T&T staff explain the £100 grant scheme and criteria to Miriam, and she was so grateful to be referred. A few weeks later she came rushing back to Boxercise to tell the group that she had gotten her grant payment, which she said had made a huge difference to the family that month.

Southwark Pensioners Centre (SPC)

Cost of Living Experience & Response 2022/23

SPC's core purpose is to support older people aged 50 and above. SPC does it in three key ways:

1. Enables older people to have their voices heard
2. Helps them No Matter What their issue is or finds someone who can, and
3. Provides activities to improve their health and well-being.

Older people – especially those in older age groups 75+ - face a greater risk of dying from cold-related illnesses because natural physiological changes mean they tend to eat less, move less, are more susceptible to malnutrition, live with one or more major underlying medical conditions, and feel the cold more.

However, older people's wisdom and learned experience of managing money well too often means that despite the impact on their health, they are more likely to keep the heating off and reduce other energy consumption to ensure they can pay their way

We believe that these realities combined with a higher cost of living and soaring energy and home heating costs to leave many more of our older residents at greater risk last winter. The extent of pensioner poverty in Britain today was highlighted in a recent report by the national older people's charity - *Independent Age -- The Hidden Two Million* (June 2023) - about the more than 2m pensioners who now live below the poverty line.

In SPC's experience, our older people are great at managing money and most plan well and execute their plans about how they will manage their finances in later life. However, the Cost of Living threw those plans off course for many. The cost of living crisis made it much more difficult for older people who have fewer opportunities or lack good health to earn more and increase their fixed incomes. SPC users faced the prospect of simply turning off the heating in one of the coldest winters of recent

times. We also saw some older people who could do so– including some in their seventies - deciding to go back to work.

SPC's response to the crisis has been to influence and step up in two ways: at the individual and the partnership level through increased advice and information, and increased collaboration.

1. Increased advice and information - SPC's 50+ Advice and Big Energy Saving Network Services tripled the number of people helped to increase their income, get energy-saving advice and get energy grants in 2022/23.
2. Increased influence, collaboration, and participation within a *network of networks* partnership approach led by the council with the statutory, voluntary, and community sectors. SPC acted within the following initiatives and campaigns supporting hundreds of our more vulnerable older residents last autumn and winter
 - Southwark Older People's Cost of Living Group
 - **Southwark Pension Credit Campaign**
 - Southwark energy scheme community referrer
 - Warm and Well project
 - Connected at Christmas campaign
 - **Warm Spaces** project - food, warmth, a social space, and connection to advice and services – including referrals to the Council's *Cost of Living Fund*.

As a result, SPC was able to offer wrap-around support to older people who are among some of the most vulnerable groups in Southwark.

While the support is enormously valued by our users, they and we recognise that only policy change at the national level will alleviate the impact of the cost of living crisis on older people.

SPAG has campaigned actively for older people hit by the cost of living crisis and encouraged SPC to join the *End Fuel Poverty Coalition* campaign calling on Government to

- hold or reduce the energy price cap
- uprate benefits in line with inflation
- invest in improved home insulation.

We also support the call by Independent Age for concerted action at the local and national levels that will benefit older people, eg, increased resources for local authorities to run enhanced pension credit take-up campaigns.

Southwark Cost of Living Crisis Profile

Spring 2023 Update

Southwark Public Health Division

April 2023

 @lb_southwark  facebook.com/southwarkcouncil

The cost of living crisis is on-going, with inflation still high, and food prices continuing to rise

KEY HEADLINES

- The cost of living crisis is on-going; much of the overall inflation rate is driven by rising food and fuel prices.
- Fuel inflation remains high, however the rate of increase is levelling off. In March 2023, fuel prices were 26% higher than in March 2022.
- Food inflation is high and rising. In March 2023, prices were 19% higher than March in 2022.
- Those on lower incomes spend a greater proportion of income on food, housing and utility bills. They often have less room in their budgets to cut back on non-essentials and may have already been limiting consumption of essentials before prices rose.
- Those on lower incomes are also less likely to have savings to fall back on.
- National support measures in place for 2023/24 include cost of living support payments to be made to those in receipt of low-income benefits or tax credits.
- Those on low incomes but above the threshold for cost of living payments, along with those without recourse to public funds are likely to be impacted the most.
- The three groups across London most likely to be struggling financially are those earning less than £20,000, those living with a disability and those living in socially rented properties.
- Food and fuel poverty are key areas of concern in Southwark.
- Work is taking place to plan the delivery of the Southwark Council Cost of Living Fund in 2023/24.

Inflation currently sits at 10.1%, but is higher for many essential goods including food and fuel

INFLATION OF FOOD AND FUEL PRICES

Consumer Price Indices

- Consumer price indices (CPI) measure inflation of a range of goods and services based on average prices nationally.
- Inflation measures the change in prices of a range of goods and services, however not all goods are affected equally – some may have a higher inflation rate than others.
- The Bank of England target for inflation is 2%, however it has been significantly higher over the past 2 years, and currently sits at 10.1% overall¹.
- The Bank of England has predicted that overall inflation will fall over the remainder of 2023, hitting the 2% target by late 2024.
- It is worth noting that a fall in inflation rates does not mean that prices will fall, but that prices will increase more slowly than they have been over recent months.

The rate of increase for fuel inflation is slowing, but inflation for food is rising

INFLATION OF FOOD AND FUEL PRICES

The graphs below show CPI for essential costs (food, rents and household bills) which are a large portion of people's budgets.

- In the year between March 2022 and March 2023:
 - The cost of food and non-alcoholic beverages rose by an average of 19%.¹
 - The cost of housing, water, electricity, gas and other fuels rose by an average of 26%.¹
- While the pace of price increases for utilities has levelled in recent months, food inflation continues to increase.

Figure 1: Annual CPI rates 2008-2023. Source: ONS

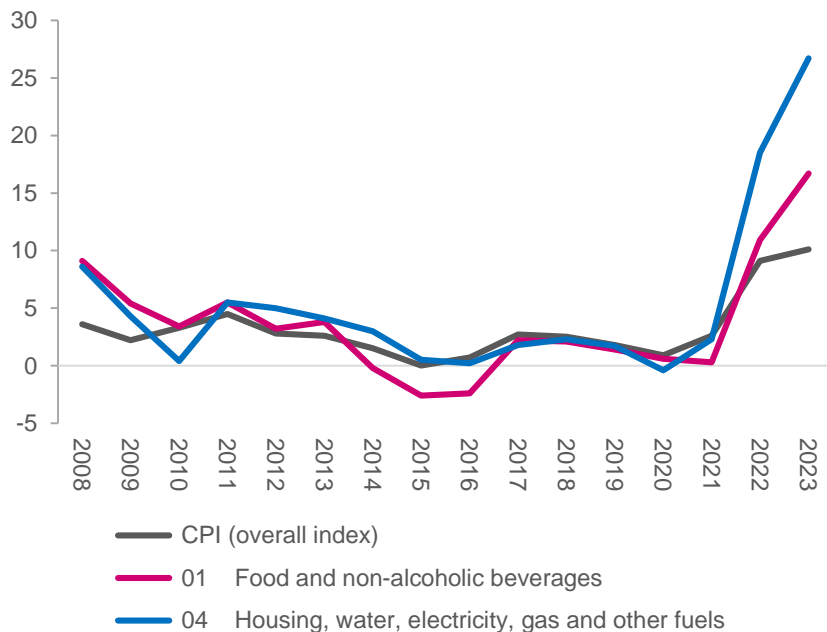
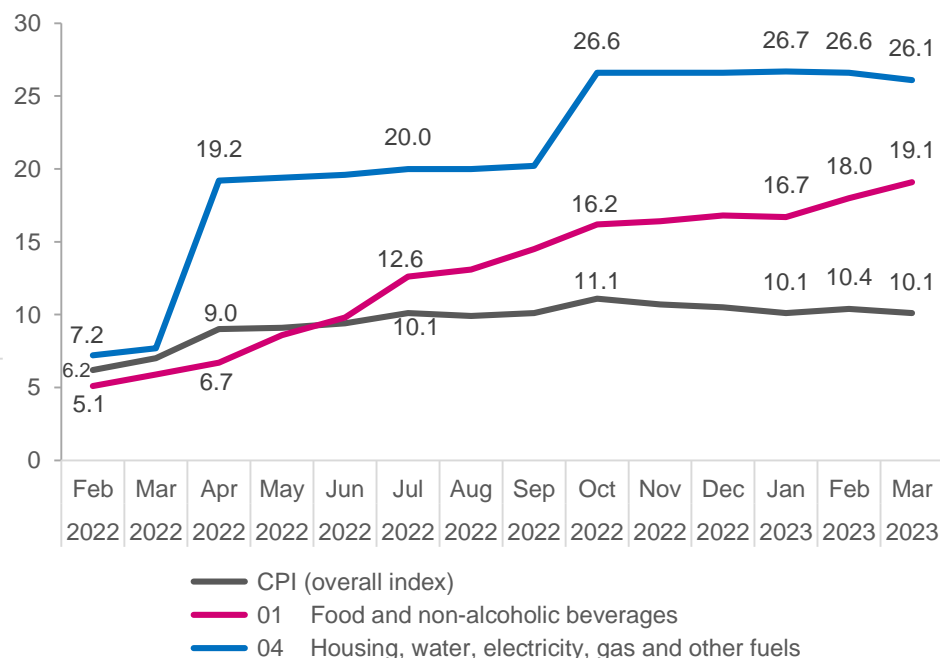


Figure 2: Monthly annual CPI rates, 2022-2023. Source: ONS



References:

1- [ONS: Consumer price indices March 2023](#)

Those on lower incomes spend more of their budgets on food, so are disproportionately affected by price rises

CHANGES IN FOOD PRICES

The prices of food and non-alcoholic beverages have risen by an average of 25% over the past 2 years.

- Before the crisis, London households in the lowest income quintile spent on average £57 per week on food. If these households were to buy the same basket of goods in 2023 it would cost them £72.
- The price rises affect everyone, but have a greater impact on lower income households who spend a higher proportion of their incomes such as food: on average 17% of weekly expenditure of low income households is spent on food compared to only 8% of weekly spending of the highest income households.¹
- Not all food prices have risen by the same amount, with inflation being higher for many essentials, making higher costs unavoidable for many.

Figure 3: Estimated change in weekly spending on food by London households as a result of inflation. Source: Trust for London

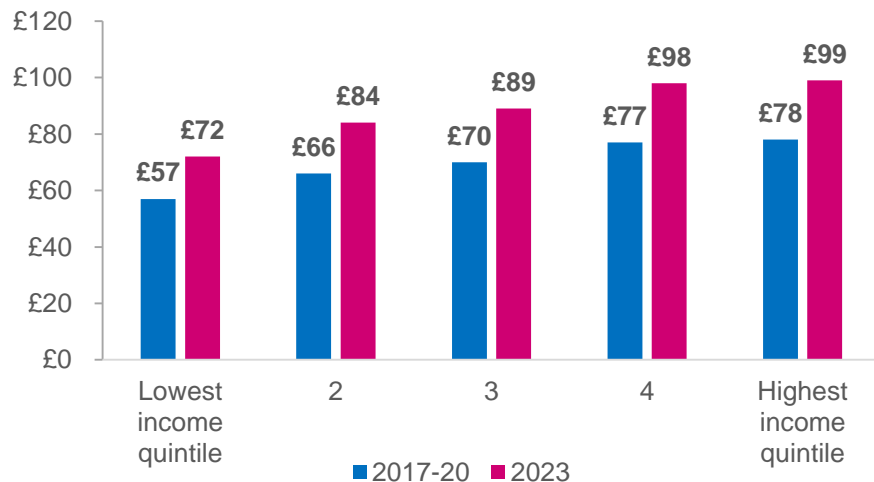


Figure 4: Cost of common grocery items March 2022 vs 2023. Source: ONS

Product	Average price March 2022	Average price March 2023	Annual growth
A dozen eggs	£2.42	£3.19	↑ 32%
White sliced bread	£1.07	£1.38	↑ 29%
Butter	£1.81	£2.36	↑ 30%
Baked beans	£0.76	£1.05	↑ 39%
Semi-skimmed milk (2 pints)	£0.96	£1.33	↑ 39%

References:

- 1 – [Trust for London: Cost of Living Tracker](#)
- 2 – [ONS: Shopping Prices Comparison Tool](#)

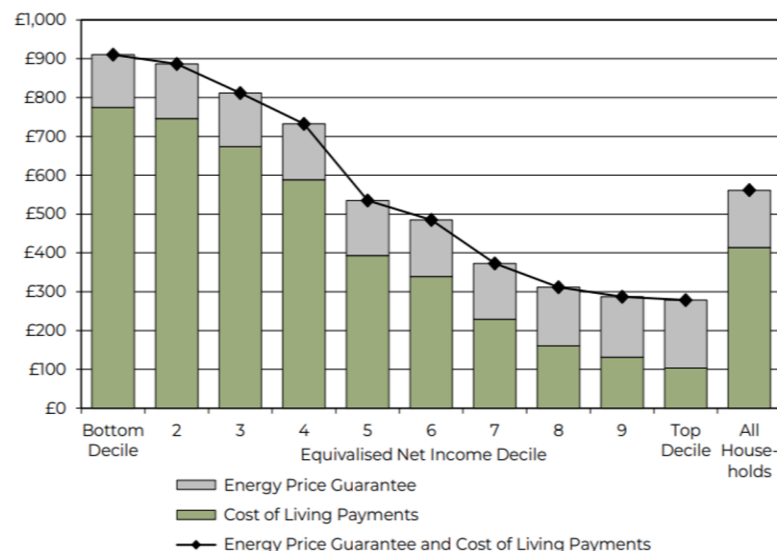
The energy price guarantee has been extended at its current level until June 2023

CHANGES IN FUEL PRICES

A key factor of the cost of living crisis has been the increase in energy prices. Between March 2022 and 2023, electricity prices in the UK rose by 66.7% and gas prices rose by 129.4%¹

- The government recently announced that the energy price guarantee would remain in place until June 2023, after which average bills would rise from an average of £2,500 to £3,000 per year.
- Like food, energy bills are an essential household cost and rises will impact those on lower incomes the most. Households with the lowest incomes may spend more than twice as much of their household budget on electricity and gas than the richest.²
- In March 2023, the Treasury released predictions to households savings from the energy price guarantee and cost of living payments in 2023/24.³

Figure 5: Cash gain to households on different incomes from the energy price guarantee and cost of living payments Source: HM Treasury



References:

- 1 – [ONS: Cost of Living Insights](#)
- 2 – [Learning and Work Institute: The cost of living crisis and its impact on low income Londoners](#)
- 3 – [HM Treasury: Impact on households: distributional analysis to accompany Spring Budget 2023](#)

People on low incomes who do not qualify for extra support are likely to be among those most affected by the crisis

SOUTHWARK'S PROFILE

People on low-incomes

- Across London, 20% of people reported as financially struggling in March 2023. This increases to 38% among individuals earning less than £20,000.¹
- There is an unequal impact of inflation for those on lower incomes: in October 2022 CPI was estimated to be 12.5% for the people on lowest income decile and 9.6% for the highest income decile.²
- There has been an inflationary uplift to benefit payments, however households with no recourse to public funds and people who do not meet the thresholds for means-tested benefits may not have received an increase to their income to match inflation, so may still be more affected by rising prices.
- Within Southwark, **Faraday, Old Kent Road and Peckham** wards have the highest percentage of residents in lowest three income decile groups, and highest percentages of residents receiving Universal Credit.

People who are deaf or disabled

- Across London, 29% of people who have a disability report struggling financially compared to an average of 20% of people.¹

Social-renters

- In March 2023, 39% of Londoners who are social renters reported as financially struggling, compared to an average of 20% of people.¹
- In Southwark, 40% of households are rented socially, either from the council or from housing associations, equivalent to 52,000 households.³

References:

1 – [GLA: Cost of living poll results](#)

2 - [Learning and Work Institute: The cost of living crisis and its impact on low income Londoners](#)

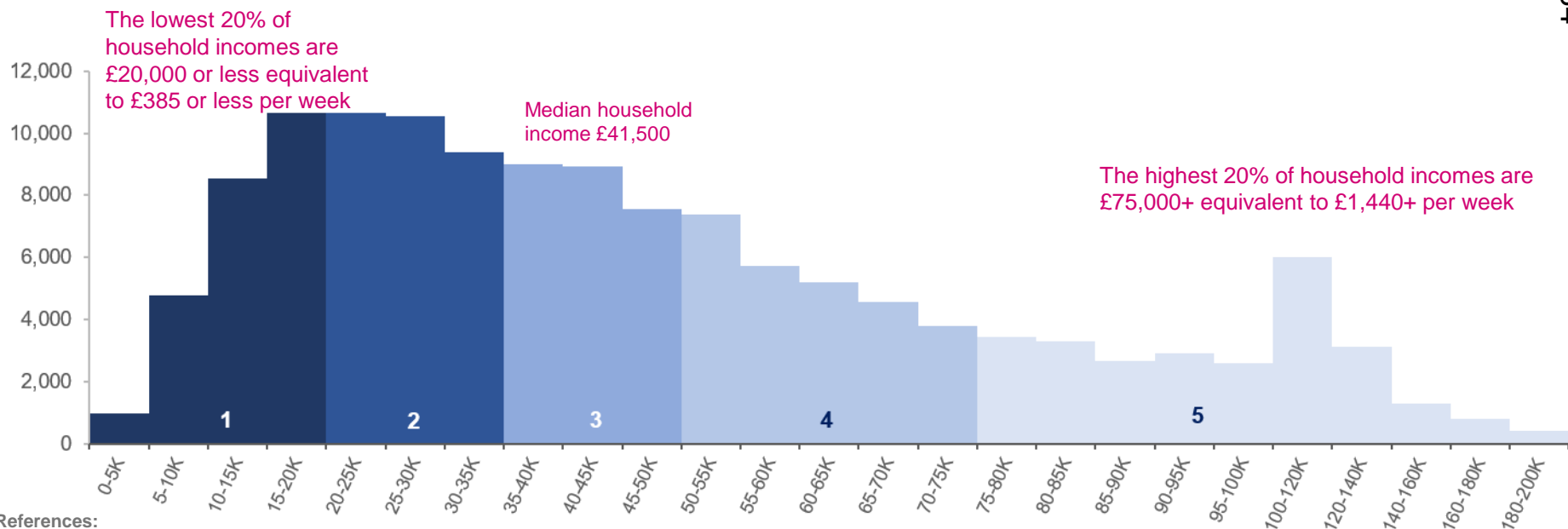
3 - [Southwark Council: Census 2021 Profile: Housing](#)

In Southwark, 25,000 households (20%) had a gross income of £20,000 or below in 2022

SOUTHWARK'S PROFILE

Income quintiles in Southwark

- The graph below shows the distribution of gross income (income from all sources including, earnings, benefits and investments, before tax) of all households in the borough (134,000 households total) in 2022.
- It is split into quintiles, with each quintile representing 20% of households.
- Those on lower incomes are likely to spend a high proportion of their incomes on essentials such as rents, bills and food and are more likely to have negative budgets.
- In June 2022, 42% of debt clients of Citizen's Advice Southwark had a negative budget: where a debt adviser had assessed the client could not meet their living costs.²



References:

- 1 – CACI Paycheck data: Southwark
- 2 – Citizen's Advice Southwark: Citizens Advice Southwark Cost of Living Crisis Response Report

Rising costs are leading to increases in food insecurity and fuel poverty across London and in the borough

SOUTHWARK'S PROFILE

Food security

- As a result of the cost of living crisis, more people on low incomes are likely to become food insecure as households cut back on their food intake and/or miss meals.
- In 2019, 24% of Southwark residents aged 16+ were food insecure, equivalent to 75,000 people.¹
- At the same time, 26% of 0-16 year olds were estimated to be food insecure, equivalent to 16,000 children.
- In March 2023, 60% of Londoners who reported being financially struggling also said they were buying less food and essentials to manage living costs.²
- In January 2023, 13% of Londoners said they had regularly or occasionally gone without food or relied on outside support (e.g. from a food bank).²
- Those on low incomes or receiving benefits are more likely to be food insecure, in 2020/21 more than a quarter of households (27%) in the UK receiving Universal credit were food insecure.³

Fuel poverty

- 13% of households across England were estimated to be fuel poor in 2022.⁴
- In March 2023, 42% of Londoners reported using less water, energy or fuel in order to manage living costs.²
- In 2020, fuel poverty was highest in **Camberwell Green, Nunhead and Queens Road wards**, at 15% of households, with some communities at 16-20%.
- **In Faraday, Old Kent Road and Peckham** 13-14% of households were fuel poor.
- Citizen's Advice Southwark have seen an increase in people seeking help for fuel debts (from 17% in 2021/22 to 19% in 2022/23).⁵

References:

1 - [Southwark Council Joint Strategic Needs Assessment: Household Food insecurity \(2021\)](#)

2 - [GLA – Cost of living poll results](#)

3 - [Joseph Rowntree Foundation: UK Poverty 2023](#)

4 - [Department for Energy Security & Net Zero: Annual Fuel Poverty Statistics Report 2023](#)

5 - Citizen's Advice Southwark: Citizens Advice Southwark Cost of Living Crisis Response Report

Other impacts of the cost of living crisis include housing instability and poor mental wellbeing

SOUTHWARK'S PROFILE

Mental wellbeing

- Financial stress can lead to poor mental health and wellbeing.
- In January 2023, 50% of Londoners said the cost of living crisis was having a negative impact on their mental health.¹
- Debt problems can lead to poor mental and physical health, and stress around finances can make managing debt more difficult.

Housing

- Housing affordability is often an issue for people experiencing mental ill health.
- Those renting privately are susceptible to sudden and sharp increases in rent by landlords. Private rental prices in London increased by 4.8% in the 12 months to March 2023, the largest yearly increase since December 2012.²
- In 2022, Southwark's median private rent for a 2 bedroom property was £1,800 per month.³
- 8% of Londoners with a mortgage or who rent said they have fallen behind on payments in January 2023.¹
- The Bank of England has raised the interest rate to 4.5%, which may raise the repayment costs for those with variable rate mortgages.⁴
- Citizen's Advice Southwark have found that rent arrears make up to 27% of all debt issues of those seeking advice.⁵

References:

1 - [GLA: Cost of living poll results](#)

2 - [ONS: Index of Private Housing Rental Prices, UK: March 2023](#)

3 - [Mayor of London: London rents map](#)

4 - [Bank of England: Why have interest rates in the UK gone up?](#)

5 - Citizen's Advice Southwark: Citizens Advice Southwark Cost of Living Crisis Response Report

Measures put in place to mitigate the impact of the rising cost of living are targeted at low-income households

WHAT IS IN PLACE TO MITIGATE THE RISING COST OF LIVING?

National measures

- Measures in place nationally for 2023/24 include:
 - Up to three Cost of Living payments of £301, £300 and £299 to households in receipt of low-income benefits or tax credits. Payments will be made in spring 2023, autumn 2023 and spring 2024.
 - A £150 Disability Cost of Living payment to people receiving disability benefits. Payments will be made in summer 2023 for most people.
 - A £150 or £300 Pensioner Cost of Living payment, paid as a top up to the Winter Fuel Payment for pensioners from November 2023.

Local measures

- Holiday Free School Meals for all eligible children attending Southwark schools will continue to be funded in 2023-24, with costs met from the Household Support Fund.
- The council already offers free healthy school meals to all primary school pupils in Southwark. The Mayor of London's proposal to fund universal free school meals for all primary school pupils in London during the academic year 2023-24 will enable the council to reallocate funds to tackle hunger in secondary schools. The council is currently considering offering a free school meal for all pupils from families who are in receipt of Universal Credit (UC) and are not currently eligible for benefits related Free School Meals (FSMs).
- Work is taking place to plan the delivery of the Southwark Council Cost of Living Fund in 2023/24. Further details will be included in a report to Southwark Cabinet in July.

Find out more at:

www.southwark.gov.uk/benefits-and-support/cost-of-living-support

Southwark Public Health Division

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APPENDIX 3**Cost of Living Support distributed by the council between autumn 2021 and spring 2023 by ward**

Ward	Financial value of awards
Borough & Bankside	£792,246.22
Camberwell Green	£1,852,648.40
Champion Hill	£1,009,849.21
Chaucer	£1,425,298.74
Dulwich Hill	£816,071.58
Dulwich Village	£314,612.00
Dulwich Wood	£799,801.33
Faraday	£1,319,764.87
Goose Green	£1,186,290.01
London Bridge & West Bermondsey	£1,287,404.82
Newington	£1,431,714.94
North Bermondsey	£1,365,373.85
North Walworth	£1,591,944.29
Nunhead & Queen's Road	£1,686,869.59
Old Kent Road	£1,977,739.45
Peckham	£1,530,811.46
Peckham Rye	£952,941.23
Rotherhithe	£1,585,275.69
Rye Lane	£1,640,956.96
South Bermondsey	£2,025,173.22
St George's	£754,996.43
St Giles	£1,501,766.06
Surrey Docks	£843,287.79
Other*	£480,741.83
Grand Total	£30,173,579.97

*address data unable to be matched to specific ward

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