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| Decision Maker | Leadership Team |  THE ROYAL BOROUGH OF KENSINGTON AND CHELSEA |
| Date of Report | 7 th February 2024 | |
| Forward Plan ref: | KD 1007638 | |
| Report title | Additional Support Payment for Low-Income Households 2024-25 | |
| Reporting officer | Executive Director for Resources | |
| Key decision | Yes | |
| Access to information classification | Public | |
| Wards | All | |

1 EXECUTIVE SUMMARY

- 1.1 This report asks the Leadership Team to agree a direct £100 payment to over 16,500 low-income households in Kensington and Chelsea in 2024/25. The payment is designed to support households in the borough most likely to be struggling with ongoing cost-of-living pressures.
- 1.2 The scheme is part of the Council's plan to deliver its overall ambition for a fairer Kensington and Chelsea and, in particular, the commitment in the [Council Plan](#) to support the most vulnerable with the rising cost of living.

2 RECOMMENDATION(S)

The Leadership Team is recommended to:

- 2.1 Agree a £100 payment, to be made in May 2024 to the following groups:
- i. All households in receipt of any Council Tax relief, up to and including 100 per cent relief.
 - ii. All households in receipt of Housing Benefit but not in receipt of Council Tax relief.
 - iii. All households in receipt of the housing costs element of Universal Credit but not in receipt of Council Tax relief.

3 REASONS FOR DECISION

- 3.1 The payment is designed to support households in the borough most likely to be struggling with ongoing cost-of-living pressures. It is part of the Council's plan to deliver its overall ambition for a fairer Kensington and Chelsea and, in particular, the commitment in the [Council Plan](#) to support the most vulnerable with the rising cost of living.
- 3.2 Section 5 below sets out the rationale for a more targeted scheme focused on low-income households in 2024/25 (rather than a rebate linked to Council Tax bands, as per the 2023/24 scheme), notably the ongoing financial pressures and the changing landscape of support available to those on low incomes. Section 5 outlines the specific reasons for providing targeted financial support to the groups listed at 2.1.

4 BACKGROUND AND CONTEXT

- 4.1 Against the backdrop of acute cost-of-living pressures in 2023/24, the Council put in place a wide range of support to help mitigate the impacts of the crisis. This included direct payments through the Government-funded Household Support Fund and broader employment and money advice support, delivered in partnership with voluntary and community organisations in the borough. The Council's £8m Covid Recovery reserve, established in December 2020, was repurposed to provide funding for cost-of-living support. The specific support put in place to support with cost-of-living pressures was in addition to measures already in place to support low-income households, including a generous Council Tax Reduction Scheme which provides up to 100% relief (for details, see [here](#)). It also sat alongside a range of support put in place by central Government (summarised [here](#)).
- 4.2 As part of the package of support put in place by the Council, the Leadership Team agreed a £100 rebate to all households in Council Tax bands A-D in 2023/24. The rebate was paid to households residing in a band A-D dwelling as of 1 April 2023, excluding those in receipt of Council Tax relief. The total cost of the scheme was approximately £1.6 million, and it was funded from the Cost of Living reserve. Households in bands A-D were chosen because they had been the focus of most of the Government-led cost-of-living support, such as the Energy Bill Support Scheme (see [here](#)) and there had been a range of other financial support organised by the Government and the Council for the most deprived households. The purpose of this scheme was to support those who were 'just about managing' but might not be in receipt of other Government relief which was primarily targeted to households in receipt of benefits.
- 4.3 There is limited data available to understand the impact of the 2023/24 rebate on low-income households. This is because:
- The main source of data on circumstances of low-income residents is the Low Income Family Tracker (LIFT) dashboard, which only tracks those in receipt of Council Tax relief (who were not included in the rebate).
 - There was a range of financial support given to residents over 2022/23 and the start of 2023/24 (particularly through central Government schemes) and

therefore it is difficult to pinpoint the exact impact that the £100 rebate might have had in the context of other support.

- 4.4 The Council had some direct positive feedback about the rebate from a small number of residents, including compliments thanking the Council for the rebate and explaining the difference it had made. There were also a small number of complaints and queries asking why some had received the rebate and not others or questioning whether the rebate should have gone to households who did not need the additional support.

Rationale for additional support in 2024/25

- 4.5 Kensington and Chelsea is home to some of the most deprived households in the country, as well as some of the most affluent. The 2019 Index of Multiple Deprivation (IMD) clearly shows this polarisation, which is particularly acute in relation to household income. Household incomes in deprived areas are significantly lower than the borough average and residents in these areas are also more likely to have poorer health outcomes and shorter life expectancies. More recent data from the 2021 Census suggests that this polarisation is increasing. There is evidence that income inequality has been compounded by the cost-of-living crisis, which has had a much bigger effect on households on lower incomes. In 2022, the poorest 20% of households in London faced inflation rates 1.8 times higher than the richest 10% of households as a result of the disproportionate impact of increases in food and energy costs (Source: [Trust for London](#)).
- 4.6 Although some of the most acute cost-of-living pressures (particularly in relation to inflation and energy costs) have lessened since the height of the crisis in 2022/23, many households in the borough continue to struggle with the cost of living. As of November 2023, there are just over 15,000 households on the Council's Low Income Family Tracker. 7,052 of these households are in relative poverty (with an income of 60% below national average), significantly above the pre-cost-of-living-crisis figure of 6,510. Median weekly earnings by residence fell by 16% between the 2021 and 2022 calendar years from £977 to £813 (compared to a national increase of 5% for the same period), suggesting many of the borough's residents may be less able to cope with the continued impact of financial pressures.
- 4.7 Recent engagement also suggests that financial pressures continue to weigh heavily on residents in the borough. Ongoing cost-of-living pressures were a key theme in the Council's Citizens' Panel October 2023 event on the ambition for a fairer Kensington and Chelsea and residents emphasised the need for more support for residents in more deprived areas of the borough. In addition, in a recent Citizens' Panel survey of over 300 Panel members, residents' financial situation was identified as one of the biggest factors negatively affecting emotional health and wellbeing. These issues have been consistently raised in discussions with voluntary and community sector partners who work with some of the borough's most deprived residents. This includes discussions with the VCS Partnership Group (which has a focus on cost of living), made up

of representatives from voluntary and community organisations and Council officers.

- 4.8 These ongoing pressures are being experienced against the backdrop of a changing landscape of support from central Government. The Chancellor's November 2023 Autumn Statement set out some measures to support households on low incomes, including increases in Local Housing Allowance rates and working age benefits. However, it appears that many of the specific, one-off Cost of Living initiatives will not be repeated in 2024/25. In addition to this, there is uncertainty regarding the future of Household Support Fund funding, with no indication that this funding will continue in 2024/25.
- 4.9 Given the continuing financial pressures facing families in the borough, consideration has therefore been given to additional targeted financial support which could be provided in 2024/25. In developing a proposal, officers have considered the following key points:
- Additional support should be targeted to households most in need of it.
 - Any scheme should be as simple as possible to administer, avoiding additional bureaucracy and reducing obstacles to accessing support.
 - Any support put in place should take into account the changed landscape of support from central Government.
 - Any additional support for 2024/25 would need to be funded from the existing Cost of Living reserve.
 - Any new scheme should also be an opportunity to ensure residents are aware of the full range of support available, including through the Council Tax Reduction Scheme.

5. OPTIONS, ANALYSIS AND PROPOSALS

Recommended proposal

- 5.1 In the context of the ongoing financial pressures and changed landscape of support outlined above, a more targeted scheme is recommended for the 2024/25 financial year, focusing on low-income households rather than a rebate linked to Council Tax bands.
- 5.2 This report recommends a single £100 payment to over 16,500 low-income households in the borough. There is no single reliable proxy for low incomes, but the recommended option includes the following groups:
- All households in receipt of any Council Tax relief, up to and including 100% relief (c. 13,000 households)
 - All households in receipt of Housing Benefit but not in receipt of relief through the Council Tax Reduction Scheme (c. 2,200 households).
 - All households in receipt of the housing costs element of Universal Credit but not in receipt of Council Tax relief (c. 1,400 households).
- 5.3 The proposal is to include these groups for two main reasons:

- There are some households who do not have a Council Tax liability (e.g., households living in houses in multiple occupation) but are on low incomes and so do claim Housing Benefit or Universal Credit. Only offering the scheme to recipients of Council Tax relief would not capture these people.
 - Some households are eligible for Council Tax relief but do not claim it. We do not generally know why this is the case. Whilst this does not tend to be the case in households in receipt of Housing Benefit (which the Council administers) it is more common for households who are in receipt of the Housing costs element of Universal Credit (which the Council is not responsible for).
- 5.4 Council Tax relief and Housing Benefit are administered by the Council so we hold details of households who are eligible for the payment. The Council does not have details for households who are in receipt of the housing costs element of Universal Credit (unless they also claim Council Tax relief) but we can estimate who is likely to be eligible based on information about households who have recently stopped claiming Housing Benefit.
- 5.5 Based on current estimates, we expect to make a £100 payment to over 16,500 households, though the final figure will depend on the actual numbers in receipt of the above benefits at the time the scheme is launched in Spring 2024. This figure includes the approximately 2,000 individuals placed by the Council in Temporary Accommodation who are in receipt of Housing Benefit, regardless of whether they are living in the borough or outside it.
- 5.6 The payment to these households will be automatic for the approximately two thirds of households for whom the Council holds bank details. For the remaining households, the Council will need to contact them directly with details of how to claim the additional support and then arrange to make the additional payment.
- 5.7 The costs of this proposal are estimated at approximately £1.65 million, plus administrative and communications costs of c. £45k (see below). The final costs will depend on the final implementation and actual numbers eligible in May 2024 (the eligibility period for the scheme will be between the 1st and 31st May). The proposal will be funded from the Council's Cost of Living reserve, which has been earmarked for support of this kind. There is approximately £3.7m remaining in the reserve as of January 2024.
- 5.8 Alongside this additional payment to low-income households, a targeted campaign to promote the Council's Council Tax Reduction Scheme will be undertaken, ensuring everyone eligible is claiming relief. It is hoped that this will increase the take-up of the scheme, ensuring more people benefit from the existing support in place for low-income households. Anyone who claims Council Tax relief within the 1st and 31st May eligibility time period following this campaign will then also be eligible for the additional £100 payment. This will ensure households on low incomes benefit from the full range of support available.

Targeting low-income households

5.9 The groups targeted through this scheme are disproportionately likely to be on low incomes. The relative generosity of the existing Council Tax Reduction Scheme means that a wide range of households will benefit, not just those on the lowest incomes. Figures 1 and 2 below show how the geographical concentration of households who are eligible for the scheme compares to patterns of deprivation in the borough (using data from the 2019 [Index of Multiple Deprivation](#)).

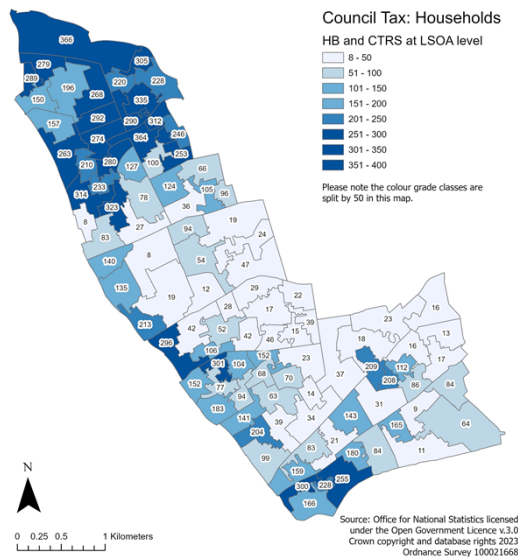


Figure 1. Concentration of households who are eligible for the scheme (based on Council Tax relief and in-borough Housing Benefit only).

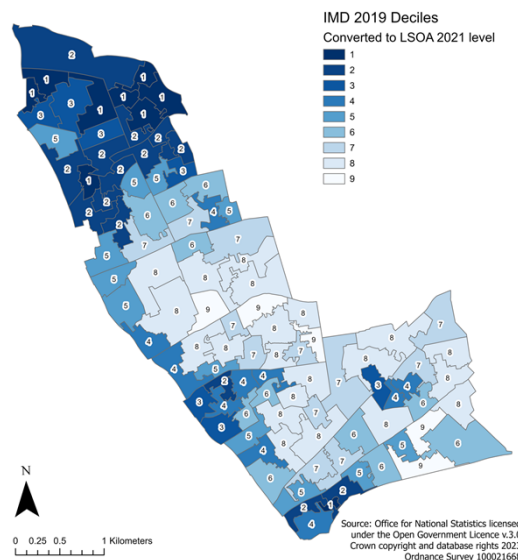


Figure 2. Patterns of deprivation in the borough (Source: 2019 Index of Multiple Deprivation).

5.10 As of November 2023, there are just over 15,000 households on the Council’s Low Income Family Tracker (LIFT). 7,052 of these households are in relative poverty (with an income of 60% below the national average), significantly above the pre-cost-of-living crisis figure of 6,510.

- 5.11 Table 1 below sets out the percentage of low-income households (based on the Low-Income Family Tracker data) in each of the wards in the borough:

| Wards | Total no. of Households (2021 Census) | Low-income households (LIFT) | % low-income households |
|-------------------------------|---------------------------------------|------------------------------|-------------------------|
| Golborne | 3947 | 1768 | 44.8% |
| Notting Dale | 3777 | 1656 | 43.8% |
| Dalgarno | 2904 | 1213 | 41.8% |
| Chelsea Riverside | 3411 | 1288 | 37.8% |
| St. Helen's | 2468 | 810 | 32.8% |
| Colville | 4427 | 1412 | 31.9% |
| Stanley | 3907 | 813 | 20.8% |
| Earl's Court | 4920 | 1023 | 20.8% |
| Norland | 2468 | 426 | 17.3% |
| Holland | 4406 | 651 | 14.8% |
| Abingdon | 3203 | 466 | 14.5% |
| Pembridge | 2713 | 318 | 11.7% |
| Redcliffe | 5330 | 613 | 11.5% |
| Royal Hospital | 4137 | 428 | 10.3% |
| Courtfield | 2985 | 306 | 10.3% |
| Campden | 3890 | 258 | 6.6% |
| Brompton & Hans Town | 4312 | 259 | 6.0% |
| Queen's Gate | 3706 | 169 | 4.6% |
| Kensington and Chelsea | 66911 | 13877 | 20.7% |

Table 1. Low-income households by ward in Kensington and Chelsea (Sources: 2021 Census and Low-Income Family Tracker (LIFT) dashboard).

- 5.12 It is recognised that the groups listed at paragraph 5.2 may not capture everyone struggling with cost-of-living pressures and that they are not a perfect proxy for deprivation. However, they are likely to capture those on the LIFT dashboard, given that LIFT itself uses Council Tax and Housing Benefit as proxies for low incomes.

Rationale for direct payments

- 5.13 The payment is more targeted than the 2023/24 scheme and will exclude those who don't need additional financial support. It is hoped that a direct payment will make a more immediate difference to households than a rebate. A recent (2022) [review](#) of the literature on direct payments in the United Kingdom by the Trussel Trust has highlighted their importance in enabling households facing financial hardship to buy the essential items they need in the short term. It also suggests that direct payments 'are more dignified, enabling people to have a sense of agency and control over their life, which vouchers, or in-kind support

may not provide' (p. 17). It is hoped that this flexibility will be beneficial to households struggling with cost-of-living pressures. In response to a recent [review](#) of cost-of-living support commissioned by the Greater London Authority and London Councils (whose findings were published in August 2023), voluntary and community organisations and local authorities reported that 'cash first approaches were an enabler, minimising administration and ensuring that residents can access support in a timelier way' (p. 19).

- 5.14 In Kensington and Chelsea, voluntary and community sector partners involved in the VCS Partnership Group (which focuses on cost of living among other themes) have proposed a programme of direct payments as a means of enabling households in the borough to meet basic needs. Although the scheme proposed here is relatively modest and the payments on a small scale, it is markedly different from the kind of rebate approach that the Council has taken in the past and seeks to respond to learning from previous approaches to supporting households with cost-of-living pressures.

Feedback from residents

- 5.15 A consultation has taken place on the proposed scheme and a summary of the findings of this engagement can be found in section 6. Overall, responses to the consultation have been overwhelmingly positive, with 97% (1254) of responses to the online survey saying they were in favour of the scheme and 91% (99) of the responses via phone and email saying they were in favour of the scheme. Responders have also pointed to the support that the payment will provide to bills, utilities, food costs and other essentials as one of the main reasons to implement the scheme.

Administration and communications about the proposed scheme

- 5.16 As noted above, payments will be automatic in approximately two thirds of households where the Council already holds bank details, making the administration for these households straightforward. Where the Council does not have bank details, contact will need to be made to households to inform them that they are eligible for the payment. Arrangements will also need to be made for the small number of households who do not have bank accounts, where the Council can arrange to make payments via the Post Office. The total administration costs associated with the scheme are currently estimated at approximately £30k.
- 5.17 The scheme will be communicated alongside a reminder about the support available through the Council Tax Reduction Scheme. It is hoped that this will improve take-up of Council Tax relief, thereby connecting people to the range of other support available from the Council for low-income families. The approach will include a targeted communication to eligible households and more general information included with Council Tax bills to all households in the borough to ensure anyone who might be eligible can claim the payment. There are likely to be modest costs of approximately £15k associated with these communications.

- 5.18 Alongside direct communications to households, the Council will also look to publicise the scheme through voluntary and community sector partners and Council teams working with low-income households to ensure everyone eligible benefits from the scheme.

Evaluation

- 5.19 To help build a picture of the impact of the additional support, we will undertake a follow up questionnaire to provide feedback about the impact of the payment and make proactive follow-up calls to a small number of households to seek qualitative feedback about the difference it has made.

Alternative options

- 5.20 Other options which have been considered include:
1. A Council Tax rebate of £100 to households in Bands A-D, similar to last year's scheme.
 2. The establishment of a fund to be administered by a third-party organisation (e.g. a voluntary or community sector partner) to provide support directly to residents struggling with cost-of-living pressures.
- 5.21 The first option has been discounted as it would not be sufficiently targeted to households who need the support and some low-income households would not benefit at all (e.g. those in receipt of Council Tax relief). It is estimated that a significant number of households who would receive the payment would not need the additional help.
- 5.22 Under the second option, because the Council would not be administering the scheme, payments would not be automatic and households would have to apply for support, creating obstacles for residents needing support. Additional funds would have to be invested in targeted communications or the payment would have to be linked to an existing voluntary and community sector scheme, thus limiting the scope to influence the criteria used. This option is therefore not recommended.
- 5.23 For these reasons, the £100 payment to low-income households using the criteria defined in 5.2 is being put forward as the recommended option.

6. CONSULTATION AND ENGAGEMENT

- 6.1 The proposed scheme was discussed by the Overview and Scrutiny Committee at their meeting on 13th December 2023. Key points from the discussion included:
- Members of the Committee welcomed the proposed scheme and its targeted focus on low income-households.
 - Members raised the importance of ensuring the scheme is simple to administer.
 - Members sought clarification on if the total cost of the scheme might increase if the number of those in receipt of the eligible benefits went up.

- Members sought clarification that those who were self-employed would also receive the support payment.
- Members highlighted the importance of ensuring that the support payment was promoted in different ways for those who may not have access to digital channels to ensure those who might benefit from the scheme were aware of it (and other support available).

- 6.2 The Council has also undertaken a consultation to seek feedback from residents and organisations working with low-income households. The consultation launched on 13th December 2023 and closed on 24th January 2024. In total nearly 1,400 responses were received to the consultation, with 1288 responses to the online survey and 108 responses via phone and email. The consultation was promoted on multiple Council platforms and publications, printed leaflets were also shared at housing office reception areas and the customer service centre. Voluntary and community sector organisations were also contacted to get their views on the proposed scheme and direct communications were made to low-income households who were likely to benefit from the scheme. The consultation sought views on the proposed scheme, how it might support residents and if any alternative criteria should be considered in the administration of the scheme. A full report outlining the consultation responses from the online survey is included in **Appendix A**. In summary, the overall feedback on the proposal was positive, with a large proportion of responders in favour of the scheme. The scale of the response to the consultation is also indicative of the need for the proposed support and the importance of this issue to residents.
- 6.3 Of the 1288 responses to the online survey 97% (1254) of respondents said they were in favour of the scheme. Of the 108 responses via phone and email 91% (99) said they were in favour of the scheme. From the online survey consultation responses, the most common reason given for not supporting the proposal was that the proposed support payment amount was too low – this was raised by approximately 29 respondents. Whilst the Council recognises the support payment will make a small difference to support those who are facing financial hardship, the scheme is also part of a broader package of support provided by the Council with additional direct financial support available through the Council and other partners. The Council will also look to monitor the impact of the scheme and take learning for future schemes on the impact of direct support payments.
- 6.4 With regard to the online consultation, 97% (1249) responding to the consultation were residents, with the remaining respondents from the VCS or other groups. For those responding by phone or email 96% (104) were residents, with the remaining from the VCS or other groups. On the online survey, 77% of respondents (990) said they believed they or a member of their household would be eligible for the support.
- 6.5 With regard to demographics, for the online survey 22% (278) of respondents were aged 55-64, 19% (244) were aged 45-54, 17% (217) were aged 65-74 and 17% (214) were aged 35-44. In terms of ethnicity, 33% (428) of respondents were white-English/Welsh/Scottish/Northern Irish/British and 10%

where white-European. 7% (87) were Black or Black British African and 5% (58) were other-Arab.

- 6.6 Respondents were asked to outline how the support payment might help residents. For those responding to the online survey, 83% (1064) said the payment would help with bills and utilities followed by support with food costs and other essentials (69% - 891). Food and bills were also the most common responses from those who fed back on the consultation via phone or email.
- 6.7 When asked if alternative criteria should be considered for the scheme, of the respondents to the online survey, 31% (400) said alternative criteria should be considered. The most commonly suggested criteria was support for those that have a disability/are in receipt of disability benefits. Other considerations highlighted by respondents were age (e.g. pensioners/elderly), number of dependants and household size and receipt of benefits such as Universal Credit. Respondents also raised points about alternative ways to make the support payment e.g. vouchers and ensuring the scheme supported those who were working, as well as on benefits. These considerations have been addressed through the proposed scheme in the following ways:

| Alternative criteria | How proposed scheme addresses feedback given through consultation |
|--|--|
| Support for those who have disability/are in receipt of disability benefits | Of the estimated recipients of the low income support payment – approximately 1205 residents are in receipt of a disability benefit (ESA, DLA, PIP, AA), suggesting those disabled residents on low incomes will benefit from the scheme. |
| Support for elderly residents and pensioners | Of the estimated recipients of the low income support payment – 5097 are pensioners, suggesting low income pensioners will benefit from the scheme. |
| Support for those with dependents | Whilst the number of those who might receive the support payment with children is not known, approximately 1100 households also receive child benefit, suggesting a significant number of households with children will benefit from the scheme. |
| In receipt of other benefits | Those in receipt of the housing costs element of Universal Credit but not in receipt of Council Tax relief (approximately 1400 residents) have been included in the scheme to ensure a wide reach of support for |

| Alternative criteria | How proposed scheme addresses feedback given through consultation |
|--|--|
| | those on low incomes in the borough. |
| Supporting those who are working | The scheme is open to those who are both working and in receipt of benefits, and those who are in receipt of benefits only. |
| Vouchers rather than direct payment | Direct cash payments rather than vouchers have been chosen as the method of support to provide flexibility to recipients to use the payment to best meet their individual needs. |

Table 2. How alternative criteria proposed through the consultation is addressed in the recommended scheme

- 6.8 The proposed scheme has been reviewed against the consultation responses received and the eligibility criteria reviewed against the alternative criteria suggested by responders. Based on the data available, the Council is confident that the scheme as proposed targets those groups identified by responders as key groups to support through the scheme.

Implementation and timescales

- 6.9 The following key stages will support the promotion and delivery of scheme if agreed:

| Activity | Timescales |
|---|---------------------------------------|
| Promotion of Council Tax support scheme to residents. | Mid-late February 2024 |
| Targeted communication to residents claiming UC housing element informing them of their potential eligibility for the £100 and encouraging them to provide their details. | Early to mid-March 2024 |
| Promotion of £100 payment as part of Council Tax billing. | Mid- to late March 2024 |
| Ongoing promotion of additional payment and any steps required to receive the payment, with targeted communications to low-income households and details. | Mid-March to early-May 2024 |
| Eligibility period for £100 payment scheme. | 1 st -31 st May |
| Payments to be received by residents. Notifications to be made to | May |

| Activity | Timescales |
|---|------------|
| residents when a payment has been made. | |

8. LEGAL IMPLICATIONS

- 8.1 Section 1 of the Localism Act 2011 provides the Council with the General Power of Competence. This gives the Council the power to do anything an individual can do, provided it is not prohibited by other legislation or other restrictions.
- 8.2 Delivering the low income support payment scheme does not fall within any of the restrictions and the Act provides the necessary framework for this decision to be taken.

9. FINANCIAL IMPLICATIONS

- 9.1 As per para 5.7 above: The costs of this option are currently estimated at approximately £1.65 million, plus administrative and communications costs of c. £45k. However, the final costs will depend on the exact design of the scheme and actual numbers eligible at the time it is launched. The proposal is to fund this from the Council's Cost of Living reserve, which has been earmarked for support of this kind. There is currently approximately £3.7m of funds remaining in the reserve.
- 9.3 As per para 5.16 above: payments would be automatic in approximately two thirds of households where we already have bank details, making the administration for these households straightforward. Where we do not have bank details, the Council will need to contact households to inform them that they are eligible for the payment. Arrangements will also need to be made for the small number of households who do not have bank accounts, where we can arrange to make payments via the Post Office. The total administration costs associated with the scheme are currently estimated at approximately £30k.
- 9.4 As per para 5.17 above: The scheme would be communicated alongside a reminder about the support available through the Council Tax Reduction Scheme. There are likely to be modest costs of approximately £15k associated with these communications.

10. EQUALITIES IMPLICATIONS

- 10.1 A full Equality Impact Assessment has been completed for the proposed scheme and is included as **Appendix B**. This assessment has shown potential positive impacts for those from Black, Asian and mixed ethnic backgrounds, disabled residents and those residents living in the most deprived areas of the borough, all of whom are likely to be disproportionately represented in the groups receiving the support.

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Background Papers used in the preparation of this report:

None

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Mandatory clearance requirements for all Key and Executive Decision reports

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