

Report Title:	<b>Cost of Living: a review of RBWM's response</b>
Contains Confidential or Exempt Information	No - Part I
Cabinet Member:	
Meeting and Date:	Corporate Overview & Scrutiny Panel – 5 June 2023
Responsible Officer(s):	Rebecca Hatch – Head of Strategy Mark Beeley – Principle Democratic Services Officer – Overview & Scrutiny
Wards affected:	All

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## REPORT SUMMARY

*This report sets out the council's response to the Cost of Living rises, and includes a summary of activity undertaken to date. A scoping document has been agreed by the Corporate Overview and Scrutiny Panel and this is attached as part of this evidence pack.*

*The Panel are asked to consider the schemes in place to support vulnerable residents from across the borough and to review targeting and outreach to residents in need in particular. There is a specific opportunity to influence the refresh of the Household Support Fund partnership scheme, which will be relaunched at the start of July.*

## DETAILS OF RECOMMENDATION(S)

**RECOMMENDATION:** That the Corporate Overview and Scrutiny Panel notes the report and:

- i) **Looks to provide feedback and relevant recommendations for consideration.**

## REASON(S) FOR RECOMMENDATION(S) AND OPTIONS CONSIDERED

### Options

**Table 1: Options arising from this report**

Option	Comments
That the Corporate Overview & Scrutiny Panel reviews the council's support to residents to address cost of living rises and provides comments/relevant recommendations for consideration. <b>This is the recommended option</b>	The Panel is able to help support the council's offer to residents and identify if there are areas that can be improved.

Option	Comments
Do Nothing	The Panel would not have the opportunity to add value to a critical area of support which the council provides for some of its most vulnerable residents.

## 1. Background and Context

- 1.1 The cost-of-living crisis refers to the decrease in real-terms income and expenditure that the UK has experienced since the end of 2021.
- 1.2 The Covid-19 pandemic and the war in Ukraine have both contributed to a difficult economic climate. Rises in inflation, interest rates and living costs have all contributed to households across the country experiencing additional financial pressures. However, the impact of these factors has been felt hardest by those who were already struggling financially.
- 1.3 Residents within the Royal Borough are no exception to the national picture, despite the relative affluence of the borough. Our voluntary and community sector partners are seeing increasing demand for food banks, debt advice and wider support services, and health partners are severely over-stretched. The council's wider research on inequalities and disadvantage in the borough (January 2023) suggests that cost-of-living rises may be causing anxiety and stress for residents and can contribute to a range of negative impacts across health, housing, and relationships.
- 1.4 In response to the ongoing cost-of-living crisis, central government have implemented a range of interventions to support residents across the UK. These include energy rebates to mitigate higher energy bills; cost-of-living payments, for individuals receiving Universal Credit, Universal Credit, Income-based JSA, income-based ESA, Income Support and Pension Credit; Disability cost of living payments; and the DWP Household Support Fund. Some of these payments are delivered directly by central government, and others have been delivered by the council. The council has also been given responsibility for communicating a number of schemes, which have been processed by central government departments. Information about these schemes and others can be found on the government website: Cost of living support: Overview - GOV.UK ([www.gov.uk](http://www.gov.uk)).
- 1.5 In addition to central government schemes, a wide range of support and advice has been offered by local and national third sector organisations, energy companies and through local government. The number of different schemes and sources of advice, with different application processes and eligibility criteria has had the potential to be confusing for residents seeking support. Therefore, early in 2022, the council decided to create a resource for residents, which brought together the different avenues of support, and signposted to wider advice and guidance. This was launched, as the 'Here to Help' campaign in May 2022. Here to Help brings together the support available to residents from different sources into a central [online location](#).

1.6 The council recognises that it needs to work in partnership in order to support residents with the cost of living rises. In addition to sharing resources through the Here to Help campaign, we have also worked closely with local partners to design and deliver support. In particular, we have convened a group of VCS, health and housing partners, to co-design our approach to delivery of the Household Support Fund and to develop a Warm Spaces network. We have also worked with the community to develop ideas and initiatives through the World Cafes events, and supported a number of these initiatives financially through Innovation Funding.

1.7 The council's approach to the cost of living rises has a number of different strands, which are outlined in more detail in this report:

- **Here to Help resources and communications campaign**
- **Delivery of council tax support and energy rebates.**
- **Design and delivery of support, funded through the DWP Household Support Fund (tranches 1-4)**
- **Facilitating a network of Safe and Warm spaces over Winter 2022-23, with our libraries continuing to operate as safe spaces for the community.**

## **2 Here to Help: resources and communications campaign**

2.1 In April 2022, the Royal Borough identified early on the requirement for a concerted area-based approach to cost-of-living support and an associated communications campaign, bringing together the new and existing support available locally and nationally: from the council, Government, and community partners.

2.2 Here to Help was created to make it easier for residents to find out about the variety of cost-of-living support available to them by signposting different sources of support aimed at different aspects of cost-of-living pressures. We created a web resource under different headings:

- Household Support Fund;
- Get help with paying energy bills;
- Get help with food and daily essentials;
- Get help paying your council tax;
- Entitlements to benefits and additional support;
- Get help with your rent;
- Safe, warm spaces map;
- Get help with childcare and school meals;

- Get help with your debts.
- Get help managing stress

- 2.3 These resources include support available from central government, the council and local voluntary and community organisations, as well as signposting to a limited number of national resources. The resources include schemes developed specifically for the current cost of living rises, as well as publicising pre-existing sources of support, to those who may be struggling financially for the first time.
- 2.4 We launched the Here to Help resources in May 2022. The resources were then refreshed and relaunched in October 2022, to coincide with the start of the winter period. The objectives of Here to Help flowed from the overarching project objectives: Raise awareness of cost of living support for residents; Emphasise if residents are struggling, they should not wait, they should act now by getting in touch with their landlord, or energy supplier, and/or seeking support from the council, Government and/or community partners; Collate resources in order to make help more accessible; and to strengthen ties between the council and community partners to target residents with appropriate messages.
- 2.5 While the campaign launch included some broad-spectrum communications – press release and e-newsletters – we understood that involving partners would be crucial to effectively targeting those in need. We held meetings with key community partners to find out what support they could add to the website and understand how we could use their channels to target those in need. For example, Housing Solutions offered to display posters on estate noticeboards, send a dedicated e-shot to tenants and give posters to their home operatives to hand to anyone who raised cost of living concerns during maintenance visits.
- 2.6 Our campaign name “Here to Help” and strapline “Helping you with the cost of living” sought an approachable and non-judgemental tone in encouraging people to seek help as soon as possible. This was reflected in our core messaging across materials, and the campaign highlighted particularly impactful support. For example, the Council Tax Reduction scheme, which offered eligible residents of pensionable age a 100% reduction, and of working age, 80%.
- 2.7 The name choice and “help” messaging enabled the campaign to land well and encourage a range of stakeholders to get involved. Partner buy-in was also achieved through calls to action in our launch e-shot: Direct those in need within your communities to our dedicated webpage, or give them our leaflet; Share our campaign posts– #HereToHelpRBWM; If you’re responsible for public-facing buildings, or public noticeboards, download and display our poster; If you’re a partner organisation that can help residents with cost of living, and would like your support to be added to our webpage, please email.
- 2.8 Here to Help focused on our central webpage [www.RBWM.gov.uk/here-to-help](http://www.RBWM.gov.uk/here-to-help). However, it utilised a variety of channels including: a launch e-shot for key stakeholders; press releases; poster; double-sided A5 ‘long-life’ flyer; articles in the regular e-newsletters for residents, councillors and staff; social media

campaign – which was used over the first fortnight and repeated, and updated, on an ongoing basis.

- 2.9 Here to Help saw considerable partner engagement, with posters and leaflets forming a distinct part of the support offers showcased in community hubs, around the borough. It received coverage in the local press, both digitally, and in print, including positive coverage in the Maidenhead Advertiser and dedicated pieces on Radio Berkshire. Here to Help received positive feedback from senior councillors, and officers. It saw considerable engagement on social media – key shares from councillors and community partners; Facebook – 28,332 impressions & 1,790 engagements; Twitter – 13,812 impressions & 404 engagements; Next Door – 20,771 impressions.
- 2.10 Following the success of the campaign, the Local Government Association showcased Here to Help as a good-practice case study, and it was shortlisted for public campaign of the year in the regional CIPR awards.
- 2.11 **Voluntary and community sector:** The Here to Help resources highlight support available from a number of our key VCS partners in the borough, including to assist with food and other essentials, and to offer longer term advice on issues such as debt, entitlement to benefits and pathways into work. Many of these organisations are also working with us as delivery partners for the Household Support Fund tranches 3 and 4 (see below).
- 2.12 In the last 12 months, we have worked in partnership with the VCS, across the wards of RBWM, through the World Café programme which was mainly themed around the Cost of Living initiative. The programme also launched its Innovation Funding which supported new ideas, programmes and the warm spaces initiative over the winter period. Although the warm spaces were not attended by as many residents as might have been expected, the initiative enabled new services to be formed within localities. These included new coffee mornings across Dedworth, Eton Wick and Ascot. All organisations have continued to promote their services through our digital platforms and the innovation funding has created growth solution based initiatives by residents initiatives across RBWM.
- 2.13 **Next Steps:**

As cost of living rises continue, we are moving to integrate the Here to Help resources within our wider, ongoing offer to residents. This is reflected in the transfer of responsibility for the Cost of Living response into the Communities and Partnerships team. We are in the process of creating a new Community Digital Information Hub (asset map) which will allow residents to search all the community groups and support available across the borough. Residents will be able to search for resources by theme and location. Our online resources on our Here to Help webpage are also currently in the process of being updated. By creating and reassessing these resources we will be able to more effectively integrate our cost-of-living support with our wider community offer. The webpages will now be merged with the Community Information Hub and the Isolation and Loneliness programmes.

### 3 Delivery of council tax support and energy rebates.

- 3.1 The council has delivered support with council tax and rising energy bills, on behalf of central government, in order to mitigate cost of living rises. These schemes are summarised below. The delivery of new government schemes by the council, has required a significant amount of staff resource from the council.

**Council Tax Reduction Hardship scheme:** Government required councils to administer a £150 Council Tax Reduction Hardship scheme in both 2020/21 and 2021/22 which saw working age residents in RBWM receive approximately £1.1m of further assistance. Following on from this, there is a requirement in 2023/24 to award anyone in receipt of Council Tax Reduction, on 01.04.23, an additional Hardship payment of up to £25 directly against their council tax liability. £113,000 has been allocated to RBWM for this. £71,000 was awarded as part of the annual billing process with a discretionary scheme being approved to allow the underspend to continue to assist anyone who newly qualifies for Council Tax Reduction during the year.

**Council Tax Reduction scheme:** It is a legal requirement that the council provides a Council Tax Reduction Scheme. The Regulations in relation to Pensionable Age residents are set by DLUHC and allow for a council tax reduction of up to 100%. For residents of working age, there is some local flexibility in scheme design. The RBWM scheme allows for council tax to be reduced by up to 80%, dependant on income and capital.

**Council Tax Discounts & Exemptions:** Further help has always been available with Council Tax in the form of nationally legislated discounts and exemptions. The council also has a discretionary power to reduce the council tax charged in instances of extreme financial hardship. However, such reductions must be considered on an individual basis, in line with policy and fully funded by the authority.

**Energy Rebate Schemes:** Government launched two Energy Rebate schemes during 2021/22 which entitled residents to a one off award of £150, if in a Band A-D property, and required council's to create a discretionary scheme for those in bands E and above. RBWM made 30,390 mandatory awards totalling £4,558,500, via various means depending upon the details held, and 4,378 discretionary awards totalling £293,000. These schemes ended in November 2022.

In January 2023, Government launched two further Alternative Energy Schemes for those who were unable to access the £67pcm discount directly against their energy bills. The council is currently administering these schemes which award a resident £400 if they do not contract directly with an electricity supplier or/and £200 if they use fuel, other than gas, to heat their home.

- 3.5 These schemes are complemented by further support on offer to residents though Free School Meals, support with childcare costs, Discretionary

Housing Payments and wider government benefits. Staff across services help to advise residents on their eligibility for a range of benefits, to ensure that they are accessing the financial support to which they are entitled.

#### **4 DWP Household Support Fund**

4.1 The Department of Work and Pensions (DWP) has provided local government with four tranches of funding through the Household Support Fund. The objective of the Fund is to provide support to vulnerable households in most need of support, to help with significantly rising living costs.

4.2 Local authorities are free to design their own approach to targeting and delivering this funding, within the guidelines set by DWP. These guidelines have changed over time – starting with ring-fenced proportions of funding for families with children and older people in the early tranches – and moving to a more individualised, application-based approach. For the current tranche of funding, DWP have stated that there is no ringfence of funding for any particular cohort of people. There is, however, an expectation of authorities to particularly consider those groups who may not have benefitted from any of the recent cost of living support and for there to be an application process for at least some of the funding.

4.3 The first three tranches received by RBWM were used to support families in receipt of Free School Meals with holiday food costs; £100 council tax rebates for pensions in receipt of council tax reduction support; and housing payments for those in rent arrears. There was a small allocation of funding to VCS partners, to allocate vouchers to residents in need. During the third tranche, the council developed a new approach, working in partnership with 10 local partner organisations. The scheme continued to support over 3,000 families in receipt of Free School Meals, with food costs during the school holidays, and assisted over 1000 further residents experiencing struggles with housing and energy costs. We will continue with this approach into Tranche 4 of the Household Support Fund.

4.4 **Household Support Fund Tranche 4** (1 April 2023 – 31 March 2024): Tranche 4 totals £842m nationally, for the period April 2023 to March 2024. The Royal Borough of Windsor and Maidenhead's allocation of funding for this period is £1,175,810. The Royal Borough took a decision at Cabinet in March 2023, to allocate its funding through two separate schemes, and to continue with the approach taken during the Tranche 3 funding period.

4.5 **Scheme 1:** RBWM provides families in receipt of Free School Meals with electronic vouchers to assist with food costs during nine weeks of the school holidays. Families in receipt of Free School Meals will receive a £20 voucher per week, per child. These are allocated automatically to families, through schools, with no further application needed. Eligible families do not have to apply for this support and applications cannot be made directly to the council or to Achieving for Children.

- 4.6 In addition, in the summer holidays, the borough runs the FUEL programme for children on Free School Meals, and this provides free lunches, which helps to mitigate additional food costs during the holidays.
- 4.7 **Scheme 2:** RBWM is working with a selection of [Delivery Partners](#) to allocate the remainder of the Household Support Grant to households facing severe financial hardship and at risk of escalation of problems over the funding period. Residents identified through our partners, are able to apply for £145 cash payments. This continues the successful introduction of this partnership approach in the Tranche 3 funding period.
- 4.8 Our delivery partners include a range of local voluntary and community sector organisations, housing associations, health partners, Achieving for Children and Optalis. Partners work with their existing clients to identify households for support and reach out to wider residents in need where appropriate. Residents who are in severe financial need and at risk of escalation of problems are also able to put themselves forward for support. Citizen's Advice East Berkshire is processing these self-referrals.
- 4.9 Delivery Partners have discretion to identify residents in severe financial hardship and at risk over the period of the scheme, using their own sources of data and information. Residents identified by partners are given a Unique Reference Number (URN) and a link to an online application form, to enable them to apply for a £145 cash payment to support them with costs of energy, food, and wider essentials. The one-off payment is transferred into individual resident's bank accounts via BACS. To be eligible, applicants must be in severe financial need, resident in the borough, and over 18. Appendix A contains the Household Support Fund Tranche 4 Policy, which shares more detail about RBWM's approach.
- 4.10 Working in partnership to allocate the scheme has provided opportunities to embed the one-off cash payments to residents within a wider offer of support and advice. This approach has enabled applications to the fund to be made as part of a wider conversation about the resident's needs and complements advice, for example on budgeting, management of health conditions and / or wider sources of support. The cash payment also helps partners to engage new 'harder to reach' groups of residents and offers frontline staff, such as social workers, an opportunity to help their clients access payments to help at points of crisis, as part of their wider support to the household. In this way, the allocation of the Household Support Fund has itself been a way of drawing in and engaging residents about cost-of-living support more generally.
- 4.11 Working together in this way has helped build stronger collaboration between the council and its partners, and has facilitated the type of community-based, resilience-building, and preventative approach that we wish to develop further going forwards.
- 4.12 **Communications and outreach:**
- 4.13 Households are targeted through communications and outreach, including through our partners' own networks and client bases, through online communications (such as e-flyers, targeted social media posts), through printed



materials (such as leaflets in Food Bank parcels, targeted leaflet drops, posters in pharmacies), and through face to face contacts (including at relevant events, as part of interactions between partners and clients, and through wider stakeholders, such as faith groups, parish councils, energy efficiency organisations).

- 4.14 The council has assessed the partner organisations to ensure that, collectively, the selected group of partners are able to engage with households across the range of target groups, and that their reach is spread across the borough, with a particular focus on those areas with greatest levels of disadvantage and to ensure that those with protected characteristics under the Equalities Act are not disadvantaged.
- 4.15 Partners have been selected based on their capacity to identify and assess who is in most need of support. All partners have a proven track record of supporting residents in need and have access to a range of information needed to make an informed decision about the allocation of support.
- 4.16 Partners have also been selected based on their ability to offer wider assistance to residents, whether this is through providing care, food or other goods, warm spaces and wider community initiatives, housing, skills-building and / or wider support and advice. The diverse range of partners enables the Fund to target a wide range of households through the Fund.
- 4.17 The council is also working with a range of stakeholders, including parishes and smaller community organisations, to communicate the scheme and reach out to individuals who may have high levels of need, but not be accessing support. Citizens Advice will play an overarching role in assessing residents engaging with these stakeholders, who wish to put themselves forward for support.
- 4.18 Alongside the partners' outreach to their own networks and client bases, RBWM have worked to advertise the scheme to targeted groups throughout the borough. The main aim of the DWP Household Support Fund engagement approach was to make households experiencing financial hardship aware of the Fund and the support that was available to them. The scheme is particularly keen to reach out to residents who may not have benefited from other forms of support, and therefore our engagement approach required us to think about how to reach a range of residents who might not engage with our usual communications channels. It required us to target communications to residents who are likely to be struggling financially, rather than running a whole borough communications campaign.
- 4.19 We used a range of outreach approaches but kept them targeted to ensure we were communicating with residents in need and avoid overwhelming the system (and partners) with applications that did not fit the eligibility criteria. Our engagement approach changed over time as we responded to partner feedback and application demographic data. Outreach included a targeted E-shot to our key stakeholders including councillors, MPs, parishes, staff, community groups. Each of these stakeholders were asked to share this information with relevant individuals. Information was also shared via Community Information Champions emails and in Residents' Newsletters. When staff had interactions with other interested parties, information about the scheme was also shared.

- 4.20 To increase the uptake of tranche 3, undertook leafleting campaign about the scheme in February 2023 which targeted the 20 lowest LSOAs in the borough. However, this did not result in a significant increase in applications.
- 4.21 We also contacted schools with the highest proportion of Free School Meals about the scheme and asked them to advertise the Fund via their own newsletters. Citizens Advice East Berkshire (CAEB) did note an increase in self-referrals after this engagement approach.
- 4.22 **Next Steps:** Alongside our partners, we are currently working to develop our communication of scheme 2 to residents across the borough. We would like to increase the number of applicants from BAME backgrounds and older people, as these numbers have been lower than expected. We are taking steps to engage these communities to apply through targeted community outreach, including advertising information about the scheme in an upcoming issue of the Community Information Champions magazine, initiating outreach with The Green Doctor, two Asian women's groups, the Maidenhead Community Watch, and developing a future mini-World Café with Age Concern Windsor.
- 4.23 We are currently analysing postcode data from Tranche 3 to map the geographic hotspots of applications to the Household Support Fund, and thus direct further outreach and engagement for Tranche 4 where necessary. We have also recently appointed a new Cost-of-Living Officer who will be able to direct the development and allocation of this scheme (and our cost-of-living support more widely) and act as a central contact point for partners and community organisations.
- 4.24 It should be noted that the application process will continue until 30 June, as an extension of the Tranche 3 scheme, in order to allow further targeted outreach to residents in need. Residents will not be able to reapply for support during this period. On 1 July, the scheme will relaunch, with residents able to apply for a second support payment. There are opportunities to review the operation of the scheme at this renewal point.

## 5. Warm & Safe Spaces

- 5.1 Over the winter period 2022-2023, we provided an online map for residents which listed the warm places available across the borough. This information was also included in a February leaflet drop that also contained information about the Household Support Fund and new Voter ID requirements.
- 5.2 Twenty local community organisations were involved in the Warm Spaces initiative. Nine were located in Maidenhead (St Luke's Church; Maidenhead Mosque; Boyn Hill Baptist Church; Maidenhead Heritage Centre; Maidenhead Community Centre; Salvation Army; Maidenhead United Reformed Church; St Mark's Hospital; Braywick Leisure Centre Café); five were located in Clewer & Dedworth (Kenrith Community Church; West Windsor Hub; All Saints Church; The Pump Room; Woody's Café); two were located in Windsor Town (United Reform Church; Windsor Leisure Centre Café); one was located in Eton (St John the Baptist); two were located in Horton & Wraysbury (Champney Hall, Wraysbury Village Hall); and one was located in Ascot (All Souls Church).

- 5.3 In addition to our community-led warm spaces, our libraries offer safe spaces for the community. The library team will work more closely with the community team to enable future programmes to be delivered jointly as the libraries have been a valuable resource in places such as Dedworth and central Maidenhead.
- 5.4 For many people libraries are the natural place to go to find high quality, independent advice and information. They know that books and information resources at their local library have been carefully selected by professionals. Libraries work hard to create welcoming and accessible spaces, with friendly staff. For this reason, people in need often feel more comfortable approaching a library than a council building. Users also know they can stay all day if they need to, use the toilet and charge their phone with no one asking intrusive or difficult questions. Located in our town centres and villages, they are frequented by people of all ages and walks of life. As such they are ideally placed to reach those most affected by the cost-of-living crisis.
- 5.5 A traditional way that the libraries help people with the cost-of-living crisis is through providing books and resources on budgeting, personal finance, and debt, along with fiction titles exploring these themes. The libraries currently host the Community Learning and Skills Service, National Careers Advice Service and a range of other organisations that offer people support. They signpost users to advice and advocacy organisations such as Citizens Advice or Age UK. They also hold drop-in sessions, for example to assist people with applying for the energy rebate, and ensure staff are equipped to assist with signposting to a range of services.
- 5.6 Every library in the Royal Borough offers free use of computers and free Wi-Fi, with general support available from staff. More intensive one-to-one support is available by appointment or at drop-in sessions. People can be supported to apply for Bus Passes, Council Tax Support and other benefits at their library. Library PCs are also used to claim and manage Universal Credit, which can only be done online. A Universal Credit interactive tool is available via libraries to assist people with their claim: [Topics | Learn My Way](#).
- 5.7 The libraries have worked closely with the DWP to help people move into employment, education and training and have supported 275 claimants through this programme so far. They also host monthly job fairs connecting employers with those seeking employment. Individuals with no digital experience can also access interactive courses provided by “Learn My Way” at the Library, including start using the internet, use email, start looking for work online, manage your health, manage your money, and working with Office programmes.
- 5.8 The libraries also facilitate other activities connected to cost-of-living support including coat swap shop, Halloween swap shop, clubs and activities (including Knit and Natter GROUPS, Storytimes, and Rhymetimes). There has also recently been a higher demand for library space for young people.
- 5.9 **Next Steps:** As we move into the warmer months, the library service is continuing to offer their facilities as safe spaces. Individuals will also be able to continue accessing advice from librarians about applying for cost-of-living support and help getting online. The library team will work more closely with the community team to

enable future programmes to be delivered jointly as the libraries have been a valuable resource in places such as Dedworth and central Maidenhead.

5.10 We are currently reviewing our community programmes including Cost of Living digital platform, Warm Spaces, Community Information map and World Cafes to access its efficacy and uptake across the borough. The feedback we have received from providers of Warm Spaces has been varied with some providers unsure of the take-up of their provision. Some providers noted only one or two additional individuals using their facility. Qualitative feedback suggests that residents were more likely to take up the offer if it also included activities and/or food and drinks, especially if there was a reduced cost or it was free. A joint effort between the community and public health team on isolation and loneliness agenda will enable RBWM to make best use of joint resources and target some of our most vulnerable residents to promote and signpost to services. Tranche 4 of the Household Fund will continue and follow on from Tranche 3 with community partners acting as conduits on behalf of the residents.

5.11 Statistical Data and Information: As part of this evidence pack, data has been provided which includes figures on the number of residents who have used various 'Here to Help' schemes.

## **6 FINANCIAL DETAILS / VALUE FOR MONEY**

6.1 No financial implications.

## **7 LEGAL IMPLICATIONS**

7.1 No legal implications.

## **8 POTENTIAL IMPACTS**

8.1 Equalities: An Equality Impact Assessment is available as Appendix A.

8.2 Climate change/sustainability: None identified.

8.3 Data Protection/GDPR: Not required.

## **9 APPENDICES**

9.1 This report is supported by five appendices:

- Appendix A: Scrutiny Review – Scoping and Planning Document
- Appendix B: Household Support Fund Policy (Tranche 4)
- Appendix C: Equality Impact Assessment for Household Support Fund Tranche 4
- Appendix D: Feedback and case studies from HSF Delivery Partners
- Appendix E: Statistical data from Household Support Fund Tranche 3

## 10 ADDITIONAL DOCUMENTS AND READING

10.1 This report is supported by the following additional documents, which may be of interest to Panel Members:

- [Centre for Governance and Scrutiny - Blog post on the scrutiny and the cost of living crisis](#)
- [Institute for Government - What is the cost of living crisis?](#)
- [Local Government Association - Cost of Living Hub](#)
- [Help for Households - UK Government Campaign](#)

## 11 CONSULTATION

Name of consultee	Post held	Date sent	Date returned
<i>Mandatory:</i>		<i>Statutory Officer (or deputy)</i>	
Andrew Vallance	S151 Officer	22.05.23	23.05.23
Elaine Browne	Monitoring Officer	22.05.23	23.05.23
<i>Mandatory:</i>		<i>Data Protection Officer (or deputy) - if decision will result in processing of personal data; to advise on DPIA</i>	
Samantha Wootton	Data Protection Officer	N/A	
<i>Mandatory:</i>		<i>Equalities Officer – to advise on EQiA, or agree an EQiA is not required</i>	
Ellen McManus-Fry	Equalities & Engagement Officer	EQIA included for information, no new proposal	
<i>Other consultees:</i>			
<i>Directors (where relevant)</i>			
Stephen Evans	Chief Executive	22.05.23	25.05.23
Kevin McDaniel	Executive Director of Adults and Health	22.05.23	25.05.23
Lin Ferguson	Executive Director of Children's Services	22.05.23	25.05.23

Confirmation relevant Cabinet Member(s) consulted	This is an officer-led report, due to preparation of the report taking place in the transition period, pre Annual Council Meeting.	No
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## REPORT HISTORY

<b>Decision type:</b>	<b>Urgency item?</b>	<b>To follow item?</b>
For information	No	No

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## Appendix A: Scrutiny Review – Scoping and Planning Document

### Royal Borough of Windsor and Maidenhead

#### Overview and Scrutiny Panels

#### Scrutiny Review – Scoping and Planning Document

<b>Title of the Review</b>	Cost of Living – does the council communicate and engage with residents effectively?
<b>Panel Name</b>	Corporate Overview & Scrutiny Panel
<b>Panel Members</b>	Councillors Clark (Chairman), Story (Vice Chairman), Bond, Davies, G Jones, L Jones, Price, Sharpe, Shelim, Walters and Werner
<b>Support Officer(s)</b>	Rebecca Hatch – Head of Strategy Mark Beeley – Democratic Services & Scrutiny Officer
<b>Lead Member(s)/Officer(s)</b> Identify a nominated: - Elected Member - Lead Officer	Councillor Helen Price Rebecca Hatch
<b>Relevant Cabinet Member</b>	Councillor Samantha Rayner - Deputy Leader of the Council and Cabinet Member for Business, Corporate & Residents Services, Culture & Heritage, & Windsor
<b>Purpose of the Review</b> <ul style="list-style-type: none"> <li>• Specify exactly which Outcome(s) the review is examining?</li> <li>• Also being clear what the review is not looking at</li> <li>• What is the Scrutiny Review seeking to achieve?</li> <li>• Where possible refer to VFM issues of service cost, service performance and/or customer satisfaction.</li> </ul>	<p>The review will consider whether the council's 'here to help' campaign has been reaching all residents in RBWM. Certain pockets of deprivation across the borough are hard to reach and may be most in need of support.</p> <p>The review is suggested to consider what support the council currently has in place and:</p> <ul style="list-style-type: none"> <li>• How does the council communicate with its residents and ensure that they are aware of schemes of support which the council offers?</li> <li>• Are there parts of the community which are being missed or overlooked by the council and why?</li> <li>• What can the council do to ensure that these groups of people do not 'slip through the net'? What improvements can be made?</li> <li>• Is there broad and balanced engagement from residents?</li> </ul>

<p><b>Criteria for Selection</b></p> <ul style="list-style-type: none"> <li>• Why has this particular topic been considered to be a priority issue for scrutiny?</li> <li>• Which of the criteria promoted by the Centre for Governance and Scrutiny does it satisfy?</li> </ul>	<p>Key background questions to consider from the Centre for Governance and Scrutiny:</p> <ul style="list-style-type: none"> <li>• What are the pinch points of the crisis and how do we understand and model the impact? This will include, but not be limited to energy costs, inflation on consumables, house prices/rents and the essentials that people need to survive.</li> <li>• Does the council have sufficient data and information with regards to its constituents?</li> <li>• Does the council have strong links with statutory, community-based services and the independent sector?</li> <li>• What are other council's doing?</li> </ul>
<p><b>Terms of Reference</b></p>	<p>Single scrutiny item to be considered at the April 2022 meeting. An evidence pack will be created which will contain information and resources on the cost of living crisis, along with data sources like the RBWM residents survey.</p> <p>The Panel will use the evidence pack to further their understanding and consider some of the questions which are part of the purpose of the review, and key areas outlined by the Centre for Governance and Scrutiny.</p> <p>The review will help the Panel to answer the key questions which have been outlined and allow them to consider whether there are gaps in the council's offer to residents. The Panel can then make any recommendations for consideration by officers following the review, highlighting where improvements could be made.</p>
<p><b>What are the anticipated outcomes of the review?</b>  <b>Key Lines of Enquiry</b>  <b>Sources of Information/Evidence</b></p> <p>What factors / outcomes will demonstrate that this Scrutiny Review has been a success?</p>	<p>Key lines of enquiry will be developed through research and reading done before the meeting, using the evidence pack which will be produced.</p> <p>Evidence would also come from statistical data on take up of various schemes, for example the Household Support Grant. The data would show how many residents have applied to the scheme and how many have been successful in their application. Outcomes will involve recommendations made to officers on the strategy and where improvements can be made.</p>



<p><b>Resource &amp; budget requirements;</b></p> <ul style="list-style-type: none"> <li>• specialist staff</li> <li>• any external support</li> <li>• site visits</li> <li>• consultation</li> <li>• research</li> </ul>	<p>Consideration of the resource and capacity of officers to deliver the item. A decision will be made on whether this item can be considered at the April meeting or whether it will need to be added to the work programme for a future meeting.</p>
<p><b>Corporate Risks associated with this Review?</b> Identify any weaknesses and barriers to success</p>	<p>None identified.</p>
<p><b>Who will receive the review conclusions and any resultant recommendations?</b></p>	<p>The outcomes and recommendations from the scrutiny review will be considered by the strategy, community engagement and communications teams. These recommendations will be used to further improve the cost of living support campaigns and ensure that all residents which need support are being reached. The review will improve the council's offer to residents and will allow scrutiny to add some value to this important area.</p>
<p><b>What is the Review Timescale?</b> • Identify key meeting dates and any deadlines for reports, recommendations or decisions.</p>	<p>Scoping document to be drafted and finalised, then circulated to the Panel for final comments and approval. Following approval, evidence pack will be produced and will form part of the agenda for a future meeting. This is proposed to be the April 2022 meeting, dependent on officer workload and availability. The Panel would consider the scrutiny review and following the item would make any recommendations.</p>
<p><b>How could a review be publicised?</b></p> <p>Do we need to publicise the review to encourage community involvement? • What sort of media coverage do we want? (e.g. Flyers, leaflets, radio broadcast, press release, etc.)</p>	<p>Evidence pack would form part of the agenda pack which would allow the public to view information and help to feed into the process. The Panel might want to consider speaking to residents and community groups in their ward prior to the meeting to provide some useful insight. Residents and organisations may wish to be invited to speak at the meeting to share their experiences of the cost of living crisis and the support which is in place.</p>
<p><b>Completed by/ Date:</b></p>	<p>Mark Beeley – February 2023</p>
<p><b>Approved by Scrutiny Panel / Date:</b></p>	<p>Corporate Overview &amp; Scrutiny Panel – sent out for comments and approval</p>

## Appendix B

### Allocation of Household Support Fund Policy



### Allocation of Household Support Fund Policy

(Tranche 4, April 2023 – March 2024)

March 2023

Document Control

**Managed by:**

**Becky Hatch**  
**Head of Strategy**  
**Version: V2.0**

## Introduction and DWP guidance

The Department of Work and Pensions (DWP) has provided £842m to County Councils and Unitary Authorities in England to support those most in need to help with global inflationary challenges and the significantly rising cost of living. This funding covers the period 1 April 2023 to 31 March 2024 inclusive. Local Authorities (LAs) have discretion on exactly how this funding is used within the scope set out of the accompanying grant determination and guidance. [1 April 2023 to 31 March 2024: Household Support Fund guidance for county councils and unitary authorities in England - GOV.UK \(www.gov.uk\)](#).

This is the fourth tranche of the Household Support Fund. The Royal Borough of Windsor and Maidenhead's allocation of funding for this period is £1,175,810.

For this tranche of funding, DWP have stated that there is no ringfence of funding for any particular cohort of people. The expectation is that The Fund should be used to support households in the most need; particularly those who:

- may not be eligible for the other support government has recently made available but who are nevertheless in need and who require crisis support. This may include, but is not limited to, people who are entitled to but not claiming qualifying benefits, people who are claiming Housing Benefit (HB) only, people who begin a claim or return to payment of a benefit after the relevant qualifying date as well as people who have fuel costs but who cannot access the energy support the government is providing for 2023/24.

- groups who are vulnerable to rising prices even though they are supported through these schemes, for example large families or single-income families. DWP stress that The Fund is intended to cover a wide range of low-income households in need including families with children of all ages, pensioners, unpaid carers, care leavers and disabled people. The guidance from the DWP specifically highlights the disabled and those with caring responsibilities as individuals who may face acute need due to the disproportionate impact of cost of living on their circumstances.

DWP state that when administering The Fund, Authorities are encouraged to adopt the following principles:

- use discretion on how to identify and support those most in need, taking into account a wide range of information
- use the funding from 1 April 2023 to 31 March 2024 to meet immediate needs and help those who are struggling to afford energy and water bills, food, and other related essentials. Energy bills may be of particular concern to low-income households during the period of The Fund and Authorities should prioritise supporting households with the cost of energy. Authorities can also use the funding to support households who are struggling to afford wider essentials.
- Local authorities are requested to include a resident application process for at least some of the funding.
- Local authorities are expected to offer application-based support throughout the duration of the Fund, either continuously over the majority of The Fund Period or in regular intervals throughout the scheme.

This document provides guidance regarding the operation and delivery of the policy in the Royal Borough.

## **2. RBWM Approach**

RBWM have developed the Household Support Fund through two schemes, which will run in parallel.

### **Scheme 1: Free School Meal support during the holidays**

RBWM will provide families in receipt of Free School Meals with vouchers to assist with food costs during nine of the thirteen weeks of school holidays. This replicates the successful allocation of funding in this way in the previous three tranches of the Fund.

### **Scheme 2: Financial support to households identified as being in severe financial hardship and at risk of escalation of problems**

RBWM will work with a range of Delivery Partners within the voluntary and community sector, housing and health, adults and children's services, to engage with and identify residents in most need. Residents identified by partners will be invited to apply for a one-off cash payment of £145 through a short, web-based application form. For the first three months of tranche 4 (1 April 2023 – 30 June 2023), DPs will continue to extend the scheme to anyone not identified during tranche 3. This will allow the fund to reach as many people as possible, per the advice of the DWP. From 1 July 2023, DPs will be able to recommend individuals in need, who received funding from previous tranches, to apply for funding from tranche 4. This approach will allow us to maximise the impact of the HSF to the greatest number of people, whilst also continuing to support those identified as most in need.

### **Scheme 1: Support to families in receipt of Free School Meals**

#### **Summary of approach**

This approach mirrors the methodology undertaken in previous tranches of the Household Support Fund, which targeted families with children. The approach uses receipt of Free School Meals to target vulnerable children and families directly, to support them with food costs during the school holidays. Receipt of Free School Meals provides a robust and clear criterion for allocation.

Schools request vouchers through a secure platform on behalf of pupils eligible for free school meals who attend their school. The request is authorised by an AFC Officer and then the voucher code is emailed to the parent/ carer.

#### **Eligibility Criteria**

Eligibility Criteria requires pupils to be registered for free school meals and attending a RBWM school regardless of their home address. Pupils outside of this criterion would be excluded. The funding level is £20 per pupil per funded week. The delivery method being used is through issuing of electronic vouchers.

#### **Funding levels**

The most recent number of pupils receiving free school meals was 3,400. The planned allocation for April 2023 to March 2024 is £673,200 which represents £180 over 9 weeks of the school holidays per pupil. This accounts for approximately 57% of the overall funding allocation.

## **Scheme 2: Financial support to households identified as being in severe financial hardship and at risk of escalation of problems (a partnership approach)**

### **Summary of approach**

RBWM's policy is to work with a selection of third party organisation (TPOs) to allocate the remainder of the Household Support Grant. These TPOs include a range of local voluntary and community sector organisations, housing associations, and health partners. A full list of Distribution Partners (DPs) is included at Appendix B.

DPs have discretion to identify residents in severe financial hardship and at risk over the period of the scheme, using their own sources of data and information, using criteria agreed with the council, and in accordance with the DWP guidance above.

Residents identified by DPs, will be provided with a Unique Reference Number (URN) and encouraged to make an application to the council via a simple web-based application form. Subject to checks for identify and fraud, residents will receive a one-off cash payment of £145, which will be transferred into their bank account by BACS.

From 1 April 2023 until 30 June 2023, DPs will continue to extend support to anyone not identified during tranche 3. From 1 July 2023, DPs will be able to recommend individuals in need, who received funding from previous tranches, to apply for funding from tranche 4.

DPs will take primary responsibility for identifying and assessing who is in greatest need. The council will check for residency, duplicate applications, and potential fraud.

The Council will promote the policy and list of DPs to residents and the wider community. Residents will be able to put themselves forward to DPs for support.

### **Summary of process**

Residents identified by our DPs will be encouraged to apply for a one-off cash payment of £145, through a simple, web-based form, managed by the council.

DPs will provide each individual resident with a Unique Reference Number (URN), which will be entered on their application form. DPs will provide RBWM with a list of the residents who have received a URN and a brief summary of their circumstances.

Applications will be approved by the council, subject to checks on residency, identity, and duplicate applications. Applications cannot be submitted without a Unique Reference Number from a partner organisation.

Payments will be administered by the council and paid into the applicant's bank account.

RBWM will provide a small 'management costs' payment to DPs from the voluntary and community sector, to contribute to the costs of running the scheme and associated support to residents.

### **Timelines**

For the first three months of tranche 4, DPs will continue to extend the scheme to households in need, who have not yet been identified during tranche 3. This will offer an extended opportunity to apply, for those who may not yet have come forward within Tranche 3. This is based on feedback from Delivery Partners, that they are still reaching new households in need, who should be given priority over prior applicants for an initial period.

From 1 July 2023, DPs will be able to recommend individuals in need, who have already received the £145 payment, to apply for a second payment, where appropriate. This approach will allow us to maximise the impact of the HSF to the greatest number of people, whilst also continuing to support those identified as most in need.

A review of the scheme will be conducted in June, with options considered for amending the scheme, to strengthen the approach, where appropriate.

### **Rationale for a partnership approach**

This approach has been developed in consultation with a range of voluntary, community, health, and housing partners. It builds upon the successful administration of tranche 3 and incorporates learning from this first phase of delivery. The rationale for this approach is as follows:

- Our partners have a strong track record of working to support residents who are most in need and have the information and relationships that can help to target the fund effectively. Those working directly with our communities are best placed to identify these individuals and to assess who will benefit most from the support. In particular, they are better able to identify residents who have missed out on previous support, for example, because they do not fall into particular age ranges, or receive certain benefits.
- Working in this way, provides opportunities to embed the one-off cash payments to residents within a wider offer of support and advice. This approach enables applications to the fund to be made as part of a wider conversation about the resident's needs and will complement advice, for example on budgeting, management of health conditions and / or wider sources of support. The cash payment may also help partners to engage new 'harder to reach' groups of residents and help to build stronger relationships with existing clients.
- Working together in this way also aims to build stronger collaboration between the council and its partners, and to facilitate the type of community-based, resilience-building, and preventative approach that we wish to develop further going forwards.

### **Selection of Distribution Partners**

The collection of DPs have been selected based on:

- their impact during the administration of tranche 3;
- their ability to reach target groups of residents;
- their capacity to identify and assess residents in need; and
- the wider support that they are offering to communities to prevent escalation of problems.

The council has assessed the partner organisations to ensure that, collectively, the selected group of partners are able to engage with households across the range of target groups, and that their reach is spread across the borough, with a particular focus on those areas with

greatest levels of disadvantage and to ensure that those with protected characteristics under the Equalities Act are not disadvantaged.

Partners have been selected based on their capacity to identify and assess who is in most need of support. All partners have a proven track record of supporting residents in need and have access to a range of information needed to make an informed decision about the allocation of support.

Partners have also been selected based on their ability to offer wider assistance to residents, whether this is through providing care, food or other goods, warm spaces and wider community initiatives, housing, skills-building and / or wider support and advice. The diverse range of partners enables the Fund to target a wide range of households through the Fund.

The council is also working with a range of stakeholders, including parishes and smaller community organisations, to communicate the scheme and reach out to individuals who may have high levels of need, but not be accessing support. Citizens Advice will play an overarching role in assessing residents engaging with these stakeholders, who wish to put themselves forward for support. Note that care leavers resident in the borough will be approached directly by and invited to apply.

Information about the initial partners selected, including their contact details, is published on the RBWM website, under the Here to Help pages.

Further partners will be considered by RBWM over the course of the scheme. Interested organisations should approach [equalities@rbwm.gov.uk](mailto:equalities@rbwm.gov.uk) setting out their interest and capacity to identify residents in need.

**Contribution to management costs:** The council recognises that identifying and assessing residents will require resource on the part of our DPs. Therefore, DPs from the voluntary and community sector will be offered a financial contribution to their organisation to support the costs of managing this process as part of their winter support offer. The level of this one-off contribution will be agreed with individual voluntary sector organisations, according to their circumstances and reach. Statutory partners will manage the costs of identifying residents within their existing budgets.

## **Eligibility Criteria**

The primary responsibility for identifying and assessing need lies with the DP organisations, in line with the rationale set out when joining the scheme. When the DP is satisfied that a resident is eligible, they will issue a URN to the resident.

The URN will be entered as part of the resident application to the council, and the council will undertake basic checks to prevent misuse of the funding.

In order to be progress, applicants **must meet all** of the following criteria:

- Applicants must be resident in the borough (and provide proof of address)
- Be over 18 years of age
- Have a bank account in their name.
- Include a URN supplied by one of the agreed DPs which has not been previously used.

Only one application will be awarded per household, from the start of December until the end of June. The council will screen for duplicate applications.

From 1 July, applicants will be able to apply for a second payment, where identified as appropriate by partners.

Unique reference numbers will only be issued to DPs up to the estimated limit of the funding allocation, to minimise the risk of applicants applying after funds have been exhausted, however

**Grants will be awarded on a first come, first served until funding has been exhausted or by the end of the period (31.03.24), even if a Unique Reference Number and application has been submitted.**

### **Funding Levels**

The Royal Borough will make one off cash payments of £145 into individual resident bank accounts over the period April 2023 to March 2024. No duplicate applications will be accepted.

### **Application Process**

Due to the limited funds available, and the likelihood of applications outweighing the available funds, the applications will be administered on a first come first served approach. This means that, once funding has been exhausted, no further applications will be considered even where applicants may fit the overall criteria.

A link to the application form will be shared with residents identified by DPs along with their URN. DPs can provide support to residents to complete the online form, where they may struggle to complete it independently.

Residents will need to enter a Unique Reference Number (URN) supplied by a partner organisation, in order for their application to be processed.

Residents wishing to put themselves forward for support can do so by approaching one of the DP organisations listed on the RBWM website (Here to Help pages). If a resident is unsure which DP to approach, the Citizens Advice East Berkshire can be approached in the first instance. Residents approaching the council's customer service teams seeking assistance from the HSF will be directed to the Citizens Advice.

Any queries in respect of applications or becoming a DP should be addressed to: [equalities@rbwm.gov.uk](mailto:equalities@rbwm.gov.uk).



The closing date for applications will be 31 March 2024, when the online form will cease taking new applications. The closing date will be subject to review and could be affected by factors such as the exhaustion of funds or Government announcements.

Any residents applying should ensure that they have fully completed the application form and provided the required supporting evidence. Any incomplete form or missing evidence will mean that the form will not be processed, nor will the resident be contacted to provide missing information.

**To confirm - any incomplete applications or those with less than the required evidence will be deemed ineligible.**

**No grants will be awarded without an application being submitted and that application must be complete with all supporting evidence/information and a Unique Reference Number supplied.**

### **The Award**

Applications will be assessed for entitlement as they are received. We will aim to advise successful applicants of the outcome of their award within 5 working days of the submission of their application, with payment being made within a further 7 working days.

We will aim to advise unsuccessful applicants, by e-mail, within 5 working days of the closing of the application window.

Payments will only be made via BACS.

## **Managing the risk of Fraud**

In order to ensure that the Household Support Fund is not subject to potential abuse, all submitted applications will require a statutory declaration of truth in connection with the application.

The council may carry out any pre or post payment checks deemed appropriate, through its internal audit team, in order to provide assurance that the funds are being claimed correctly.

The Council will not accept deliberate manipulation and fraud. Any resident falsifying their circumstances to gain access to the Household Support Fund payment could face prosecution and any funding issued will be subject to recovery.

The Royal Borough of Windsor & Maidenhead is distributing this funding on behalf of the Department for Work and Pensions (DWP). Data regarding awards and applications will be shared with DWP as required. The distribution of payments will also be monitored by RBWM with regard to equalities considerations and geographical spread, to ensure that the Funds are being distributed fairly.

## **Policy Review**

To ensure that the Household Support Fund reaches those households most in need, this policy will be reviewed periodically by the Head of Strategy and the agreed partners set out in Appendix B.

The council therefore reserves the right to modify the allocations process, eligibility criteria, and award sums, as a result at any time.

## **Appeals**

There is no statutory appeal against the decision to award or not award a payment or against the level of payment offered. This is a discretionary fund, with residents identified by our DPs. Residents may put themselves forward for support to Citizens Advice or another of the listed DPs.

## Household Support Fund – List of Distribution Partners

Organisation	Current reach (geographical, cohort, numbers supported)	Wider support offer
<p>Citizens Advice East Berkshire (CAEB)</p> <p>CAEB will play an overarching role in identifying residents putting themselves forward for support.</p>	<p>Borough-wide. Since September 2022, have supported 375 residents who live in the borough, with 1,306 issues. 62% of working age, 63% women, 64% had long-term health conditions, and 27% were from a minority ethnic background.</p>	<p>Provide impartial, confidential, and independent advice, and information to residents on their rights and responsibilities. Specifically, on employment, housing, benefits, debt, tax and consumer issues. CAEB also have access to pro bono solicitors who specialise in relationship, immigration, housing, wills &amp; trusts, and criminal law.</p>
Maidenhead Foodshare	<p>Maidenhead. Residents in poverty. All age ranges. Seeing 200-400 families each month.</p>	<p>Subsistence support – food (including fresh fruit and vegetables).</p>
Abri	<p>Social housing in Windsor, Eton Wick, Datchet, and Maidenhead. Residents in social housing from all age ranges, plus wider community.</p>	<p>Housing association. Provide advice and training on budgeting, benefits, and employment. Support tenancy sustainment, distribute utility vouchers, and provide a warm hub once a week.</p>
Housing Solutions	<p>Social housing in Maidenhead. Residents in social housing from all age ranges.</p>	<p>Housing association. Provide advice and training on budgeting, benefits, and employment. Support tenancy sustainment.</p>
Age Concern Windsor	<p>Windsor, Old Windsor, and Datchet. Residents aged over 70, who live alone, with extra care needs. Current client base is 80% female, and 90% White British.</p>	<p>Provide companionship, Meals on Wheels, and other social initiatives (for instance, bingo, and quizzes). Signpost to additional support and assist with paper and online form completion.</p>
West Windsor Hub (WWH)	<p>Windsor. All characteristics (including refugees, and military personnel). Current client base of 450 residents.</p>	<p>Provide a warm space bi-weekly, where residents can socialise, access hot food, drink, and ancillary items to keep them warm. Signpost to additional support and assist with paper and online form completion.</p>
The Baby Bank	<p>Maidenhead. Residents with young children, particularly</p>	<p>Provide supplies to help with childcare (for example,</p>

	single parents. All characteristics (including refugees). Currently see approx.. 250 families each month.	nappies, clothing, and formula).
Windsor, Ascot and Maidenhead Social Prescribing service for the Primary Care networks	Borough-wide. All characteristics – focused on residents with long-term health conditions and disabilities, which are at risk of escalating without financial support to manage their needs adequately over winter.	Refer residents to a range of local, non-clinical services – focussing on social, economic, and environmental factors.
RBWM housing service	Borough-wide. Residents in housing need, privately rented accommodation and at risk of homelessness. All characteristics.	Provide advice, and assistance to residents in need of housing support. Issue housing plans and uphold the Homelessness Reduction Act.
Maidenhead United FC Community Trust	Borough-wide. Individuals and families connected into the football club through coaching activities, and those referred through the community, social prescribing and adult social care for wellbeing support.	Provide community resource to those in need, including advice and signposting.
Windsor Foodshare	Windsor. Residents who have been referred to Windsor Foodshare by other agencies based on need, including through schools, doctors' surgeries, and other partner organisations.	Subsistence support – food (including fresh fruit and vegetables).
Achieving for Children	Borough wide. Focus on providing support to vulnerable children and their families.	Provide advice, and assistance to children and families in need of support.
Optalis	Borough wide. Focus on providing support to vulnerable older people and adults with additional care needs.	Provide advice, and assistance to older residents in need of support.

## Appendix C

# Household Support Fund Tranche 4 Equality Impact Assessment

For support in completing this EQIA, please consult the EQIA Guidance Document or contact [equality@rbwm.gov.uk](mailto:equality@rbwm.gov.uk)

www.rbwm.gov.uk



## 1. Background Information

Title of policy/strategy/plan:	<u>Household Support Fund, 2023/24 Allocation</u>
Service area:	<u>Strategy</u>
Directorate:	<u>People / Law and Strategy</u>

### **Provide a brief explanation of the proposal:**

- What are its intended outcomes?
- Who will deliver it?
- Is it a new proposal or a change to an existing one?

The overall aim of this policy is to distribute RBWM's allocation of the DWP Household Support Fund (April 2023 – March 2024) to support those most in need, to help with global inflationary challenges, and the significantly rising cost-of-living.

The fund will be administered through two separate streams: Free School Meals Support in the holidays and through financial support payments of £145 to households identified by our partners as being in severe hardship and at risk of escalation of problems.

This second stream of funding will be delivered by RBWM in partnership with selected third party organisations (TPOs).

This proposal builds on learning from previous tranches and aligns with the DWP guidance and requirements.

## 2. Relevance Check

**Is this proposal likely to directly impact people, communities or RBWM employees?**

- If Yes, state 'Yes' and proceed to Section 3.

<ul style="list-style-type: none"> <li>• If No, please explain why not, including how you've considered equality issues.</li> <li>• Will this proposal need a EQIA at a later stage? (for example, for a forthcoming action plan)</li> </ul>
Yes

If 'No', proceed to 'Sign off'. If unsure, please contact [equality@rbwm.gov.uk](mailto:equality@rbwm.gov.uk)

### 3. Evidence Gathering and Stakeholder Engagement

<p><b>Who will be affected by this proposal?</b> For example, users of a particular service, residents of a geographical area, staff</p>
<p>Residents in the borough identified as being in severe hardship and at risk of escalation of problems.</p>
<p><b>Among those affected by the proposal, are protected characteristics</b> (age, sex, disability, race, religion, sexual orientation, gender reassignment, pregnancy/maternity, marriage/civil partnership) <b>disproportionately represented?</b> For example, compared to the general population do a higher proportion have disabilities?</p>
<p>This is a targeted Fund, aimed at supporting households who are experiencing financial hardship. Therefore, it is targeting residents in lower socio-economic groups. Emerging national evidence suggests that working age households, including those with children, are being impacted hardest by the cost of living rises. Those with disabilities may have additional costs associated with their health conditions, such as paying higher fuel bills for oxygen supplies. Some Black, Asian and minority ethnic groups are more likely to be on lower incomes, and are therefore also likely to be disproportionately affected.</p> <p>Funding is also allocated to families in receipt of Free School Meals in the form of holiday vouchers. This benefits school age children, and those in lower socio-economic groups.</p>
<p><b>What engagement/consultation has been undertaken or planned?</b></p> <ul style="list-style-type: none"> <li>• How has/will equality considerations be taken into account?</li> <li>• Where known, what were the outcomes of this engagement?</li> </ul>
<p>RBWM's approach to allocating the Household Support Fund has been developed in close consultation with a range of partner organisations, including voluntary and community sector groups, housing associations, Frimley Health services, and our Adults, Children's, Housing and Customer services. To inform the development of the policy for allocating Tranche 4 of the Fund, we have undertaken a feedback exercise with all of our partners and analysed the data on take up of Tranche 3 of the funding.</p> <p>We will continue to monitor the distribution of funding by protected characteristics, to enable potential issues to be identified and addressed swiftly, for example through outreach.</p>
<p><b>What sources of data and evidence have been used in this assessment?</b> Please consult the <a href="#">EQIA Evidence Matrix</a> for relevant data. Examples of other possible sources of information are in the Guidance document (Section 2.3).</p>

Evidence from the DWP supports a need to target additional support to those identified as facing financial hardship including, but not limited to, the disabled, pensioners, those on low incomes, and families with children. RBWM have also reviewed emerging national evidence on the impact of the cost of living rises on different groups within the population.

The council have analysed data collected through the application process for Tranche 3, to assess the reach of the HSF across protected characteristics including age, gender, disability and ethnicity.

The Tranche 3 partnership scheme has to date supported 560 households, plus 120 care leavers; the demographic breakdown of applicants is as follows.

**Ethnicity:** White British 79%; White Other 5%; Asian/Asian British 4.4%; Black/Black British 3%; Mixed 2.8%; Prefer not to say 2.8%; Other 2%.

**Gender:** Female 70%; Male 29%; Prefer not to say <1%.

**Household description:** Family with children 52%; Other 28%; Disabled 14%; Over pensionable age 6%.

It is likely that the number of applicants over pensionable age is higher than the figures suggest, as a high proportion of those with a disability are also likely to be over pensionable age. However, we recognise that this is a demographic we need to more specifically target moving forwards.

#### 4. Equality Analysis

Please detail, **using supporting evidence:**

- How the protected characteristics below might influence the needs and experiences of individuals, in relation to this proposal.
- How these characteristics might affect the impact of this proposal.

Tick positive/negative impact as appropriate. If there is no impact, or a neutral impact, state 'Not Applicable'.

More information on each protected characteristic is provided in the EQIA Guidance document (available on the intranet).

	Details and supporting evidence	Potential positive impact	Potential negative impact
Age	<p>There is emerging evidence that the impacts of the cost-of-living increases are not affecting all communities equally. 18-34s were the group most concerned about cost of living rises within RBWM's recent Resident Survey and have not been a primary target of previous support schemes.</p> <p>Older people may also face particular pressures as they are more likely to live alone and to suffer from long term health conditions and disabilities. Evidence from Tranche 3 suggests that older people have faced barriers in accessing the scheme, due to its online application process and through a reluctance to put themselves</p>	X	X

	forward for support. Therefore we are reviewing a range of mitigation measures to increase take up among older people, including bringing in additional partners, simplifying the application process, and undertaking further outreach.		
Disability	People with a disability are more at risk of financial challenges and may have additional costs associated with managing their disability. Frimley ICB will use their health data to target individuals with disabilities and relevant long term health conditions.	X	
Sex	There is emerging evidence, for example through Citizens Advice data, that women are struggling financially due to cost-of-living pressures, particularly in single parent households. Women make up the majority of applications (70%) to Tranche 3 of the HSF.	X	
Race, ethnicity and religion	There is emerging evidence that some ethnic minorities are being disproportionately impacted by the cost-of-living rises, for example, from Citizens Advice data and through the higher proportions of Black and Asian respondents reporting financial struggles in the RBWM Residents Survey. Citizens Advice will ensure that ethnic minority groups are able to access the Fund, and allocation will be tracked by ethnicity to identify any potential under-representation swiftly. (18.2% of applicants to Tranche 3 describe themselves as not White British). Although no specific evidence is available on the impact of cost of living rises according to religion, there are correlations between race and religion, which make it important to ensure that religious groups are fully aware of the scheme – and religious organisations provide an important route into many of our communities. RBWM is working with a number of religious groups through the Here to Help campaign and will share communications about the Fund with them to ensure these communities are aware of the support available. There may be language barriers to accessing the online form, but this is mitigated through the support available	X	



	from our partners to help with completing the applications.		
Sexual orientation and gender reassignment	To date there is no evidence available that this group are being disproportionately affected by cost-of-living issues.	Not Applicable	
Pregnancy and maternity	Pregnancy and maternity can place additional pressures on household finances. The Baby Bank have been selected as a partner, to ensure that this group are reached through the Fund.	X	
Marriage and civil partnership	To date there is no evidence available that this group are being disproportionately affected by cost-of-living issues.	Not Applicable	
Armed forces community	To date there is no evidence available that this group are being disproportionately affected by cost-of-living issues. However, veterans have received support in Tranche 3 of the scheme and we will continue to reach out to those in the Armed Forces community.	X	
Socio-economic considerations e.g. low income, poverty	Socio-economic considerations directly impact household finances. Those in poverty, those with low incomes, and/or those experiencing increased living costs are at particular risk of financial challenges. All partners will ensure that individuals from vulnerable socio-economic backgrounds are able to access the fund and will, to varying degrees, offer additional support where able and necessary. This support might include, for example, advice about debt relief and benefits, access to food from food banks, and housing support.	X	
Children in care/Care leavers	Children in care.  Care leavers can face additional financial burdens as they leave care. Almost all RBWM care leavers have received a £145 payment through Tranche 3 of the Fund.	X	

## 5. Impact Assessment and Monitoring

*If you have not identified any disproportionate impacts and the questions below are not applicable, leave them blank and proceed to Sign Off.*

**What measures have been taken to ensure that groups with protected characteristics are able to benefit from this change, or are not disadvantaged by it?**

For example, adjustments needed to accommodate the needs of a particular group

We have selected a range of TPOs that cover a wide range of different groups in the borough in order to ensure that we reach the maximum number of residents in need. For example, we have included Age Concern Windsor and Frimley ICB, with a particular remit to target older people and those with care needs and disabilities. Optalis has also now joined as a partner to increase targeting of this group. The Baby Bank target parents of young children, and Achieving for Children have recently joined to increase engagement with families and care leavers. Maidenhead FC Community Trust have been added as a partner, to increase engagement with men, as women have made a majority of applications to Tranche 3 of the scheme.

**Where a potential negative impact cannot be avoided, what measures have been put in place to mitigate or minimise this?**

- For planned future actions, provide the name of the responsible individual and the target date for implementation.

As part of our review of tranche 3, we received feedback from TPOs that some individuals had struggled to access support due to issues with IT literacy, lack of permanent address, and difficulty in accessing communications shared online. This affects older residents in particular. To mitigate these issues, we are working with TPOs to simplify the application process as much as possible, working on a case-by-case basis for address issues (whilst also confirming that applicants are residents in the borough), and supporting TPOs to expand their community outreach via posters, leaflets and word of mouth.

**How will the equality impacts identified here be monitored and reviewed in the future?**

The online applications will be processed through the Ascendant portal which allows us to monitor demographic information and keep track of applicants' financial concerns. If any of this data shows signs of deviating from expectations and/or demographic information of the borough, we will take steps to address this through our TPOs and community outreach.

**6. Sign Off**

<b>Completed by: Rebecca Hatch, Jennifer Hardy</b>	<b>Date: 2<sup>nd</sup> March, 2023</b>
<b>Approved by: Rebecca Hatch</b>	<b>Date: 2<sup>nd</sup> March, 2023</b>

If this version of the EQIA has been reviewed and/or updated:

<b>Reviewed by:</b>	<b>Date:</b>
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## Appendix D: Feedback and case studies from HSF Delivery Partners

As part of our assessment of tranche 3 funding, we reached out to our Delivery Partners to discuss the efficacy of our partnership approach and ask how we could develop the scheme moving forward. The following summary highlights the main feedback and presents some selected quotes.

### Question 1: How effective has the scheme been in terms of impact and reach?

There was consensus amongst the partners that the partnership approach was effective in terms of impact and reach and had helped them to develop or initiate wider conversations with residents about other support they might need and/or were entitled to.

- “The scheme has been a real godsend for our customers...I think the approach has been extremely effective” – Abri
- “We feel this has been a successful scheme as it has enabled us to support clients we haven’t previously been in contact with and give additional support to some clients who we have already been helping. The clients who have come via the dedicated email address, who represent the other half of the codes we have given out, these have not only been supported with the extra money but assessed for underlying benefit and debt issues and often put forward to additional advice in these areas.” – Citizens Advice East Berkshire (CAEB)
- “The scheme has been very effective, we have managed to reach out to customers who are really struggling with the cost of living, many of which have been in poverty for a while. We managed to help one gentleman who had no money but managed to get a new job, and the Household Support fund gave him the money to get fuel to make his 1st day at work.” – Housing Solutions
- “The Scheme has been really helpful in terms of being able to reach the community.” – Maidenhead United FC Community Trust
- “It has been invaluable to be able to reach some patients experiencing financial hardship through the work of Social Prescribing. We have carried out targeted work” – NHS Frimley

### Question 2: How effective has the approach and process been? For example, how have you found the Ascendant portal, partnership approach, application process etc.

Overall, the partners felt the approach and process of the scheme was effective. Partners felt supported by the council and found regular meetings with all the other partners useful and enlightening. The Ascendant portal and application were largely found to be easy to use and many residents were able to apply for the scheme with minimal additional support from partners. However, some partners highlighted that older and harder to contact residents encountered problems applying to the scheme due to it being online and the need for proof of address.

- “I have found the scheme to be easily accessible and have been able to email the codes through for individuals to complete where they can. ... by giving access to frontline colleagues, we know the customers that are experiencing severe hardship, so if they don’t contact us then we have contacted them.” – Abri
- “The portal worked well however most of our clients are not online or are not confident online which puts them at a disadvantage when hearing about the scheme.” – Age Concern

- “The partnership approach has worked well, and we have been pleased to be able to meet and liaise with the Council to make sure the scheme was running as well as possible. We have found that the majority of clients appear to have found the claim process manageable” – CAEB
- “The application process has been easy, the portal is intuitive. The partnership approach has been great, having all the partners meet is very helpful. We are grateful for the grant that we will allocate towards, time spent and travel to the community members and marketing.” – Maidenhead United FC Community Trust

### Question 3: What have been the positives of the scheme?

Overall, partners were highly complimentary of the scheme and highlighted a range of positives from taking part:

- “The regular partnership meetings to discuss process and progress has been very helpful with being able to push out internally and feedback what is working and what isn’t as well as to improve as we go along. The biggest positive for me has been having a grant that we are able to offer those that are struggling and seeing the difference it can make even though it’s a one-off payment, it gives them something to get them through. The positives of the scheme include how quickly we have been able to help people apply, and how quickly the payments have come through.” – Abri
- “The scheme has encouraged some harder to reach clients to engage with us and allow us to give not just the grant, but key advice as required and, in many cases, ensure that going forward they may put themselves in a more robust situation to hopefully better weather this continuing cost of living crisis.” – CAEB
- “I think overall how easy it has been to apply and the criteria to the scheme being very limited means we have been able to reach tenants who may not necessarily been able to get other funding, so we have been able to support a wider variety of tenants. Also, very fast application process from completing the application to payment.” – Housing Solutions
- “Being connected to other partners has been helpful for us understanding what help is already in the community, this is good for signposting or getting the right help for the community member. Having the scheme as an offering is enabling us to connect with community members that we would not normally have access to. The funding has also helped us reach out to the community to bring awareness of our offering as a wellbeing circle. The funding feels like the quick fix and then we can look at the longer-term issues and signpost the community member to the right partners in the community.” – Maidenhead United FC Community Trust

### Question 4: What have been the negatives of the scheme?

Most of the feedback was positive but partners did encounter some problems – largely connected to residents needing further support beyond the £145 available through the Fund, problems accessing the application online, and ensuring applicants followed through with their application after being given a URN (unique reference number).

- “It’s difficult to find a negative. If I could find anything at all, it would be that it was a one-off payment so did not solve problems for very long...customers need the £145 every month not just as a one of payment.” - Abri
- “By focussing on online only and only getting leaflets dropped late in the process I feel you have missed a great number of people who are struggling as they are not online, particularly for the age range that we are accessing but also for those who have little more. Our best responses come from word of mouth, posters, and leaflets.” – Age Concern

- “It should be noted that [the £145 payment] does not properly cover the full additional costs of the most needy in society nor reflect the longer-term effect of changes to benefits including related to Local Housing Allowance, allowances for those with children, the full impact of high food and utility inflation on those with lower incomes or the general affordability of housing.” – CAEB
- “Potentially about 20% of the clients who have received codes have not yet applied, we would be concerned that this could at least partly be to do with problems with completing the application process (NB we will be reaching out to as many of these clients as possible to try to offer additional help where possible.)” – CAEB
- “Proof of residency, RBWM should be more joined up behind the scenes, a lot of patients commented that “I pay council tax, shouldn’t that be enough proof?”” – NHS Frimley

#### Question 5: How could we strengthen or adapt our approach going forward?

Partners had several suggestions for how we could strengthen our approach for tranche 4, these suggestions largely centred on simplifying the online application process, particularly in terms of proof of address and needing an individual email address.

- “We can strengthen our approach by building on what we have, to find longer term solutions for these people that is accessible and effective. Suggestions for the future would be to allow the application form to complete without an e-mail address (if the application comes from a referrer account, you have the referrer’s e-mail address if you need to contact the customer.)” – Abri
- “[If] we can have accounts in our own name [we can] submit multiple applications for different customers. The only slight issue is having to enter an e-mail address when some customers simply don’t have one (you can’t enter your own e-mail address on more than one customer application.)” – Abri
- “It is worth putting the [HSF application] information repeatedly into the newspapers as people can miss just one mention and their circumstances can change. It probably would be good to be present at any person informational events and or use events that could attract the audience to access those older people who are in reasonable health but cash poor. Unlike other age ranges we do not really suffer from people trawling for money, we generally have to encourage them to apply.” – Age Concern
- “Some flexibility is needed for those who are housebound and struggle with IT to try and make it easy to get needed grants processed in such cases. Perhaps a dedicated log in or process for delivery partners to use might help so that we can more easily do remote applications for the really hard to reach cases.” – CAEB
- “More joined up process form the resident’s perspective on proof of address.” – NHS Frimley

#### Case Studies

1. “A 65-year-old lady who has recently been widowed. Her husband was older and receiving his pension and housing benefit, so as a couple they were comfortable financially. Suddenly widowed she had no choice but to apply for Universal Credit (UC), so as well as being devastated by his death, she will have to wait 5 weeks for her first payment from UC. As a couple, they had 100% of their rent paid by housing benefit, now UC will only pay 75% of her rent because she is affected by the bedroom tax with 2 spare bedrooms, and **then** she has to try and pay the 25% shortfall of her rent from the £334.91 a month that she will get from UC to try to live

on. Helping this lady with £145 from the HSF enabled her to buy food and feel slightly less abandoned while waiting 5 weeks for her first miniscule UC payment.”

2. “Following the breakdown of her marriage a customer also had to make her first UC claim. Now a lone parent with 4 children and no income for 5 weeks the grant helped to ensure that she could keep the lights and the heating on while going to the food bank to feed herself and her children.”
3. “Maidenhead resident, age between 35 to 55, living on her own not working due to Mental Health and other physical health conditions. Keeping warm is required to reduce her physical discomfort, to reduce the risk for her condition aggravating and also to improve her emotional wellbeing. She lives in 1 bedroom private rented accommodation using her benefits to pay toward this. Her house is not insulated properly, therefore she needs support to keep warm herself, she spends a lot of time indoors. I signposted her to Draught Busters, referred her to CAB for support with PIP application and offered her the Link and unique code to apply for the Grant. She received the money and used it toward buying an electric blanket, a duvet, some thermals, and some food items soups and tea. She is grateful and said that with the electric blanket, there is no need to put the heating on at night so this helps with the bill.”
4. “A young customer who was nominated for one of our properties after a stay in temporary accommodation having been asked to leave home by her parents suddenly has to try and feed herself, top up gas and electricity and *live* on £265.31 a month (under 25's rate of UC.) The £145 was a godsend!”
5. “A new customer fleeing domestic violence couldn't get her housing costs paid by UC due to having different names on her tenancy and UC accounts. She needed to produce her change of name by deed poll certificate, which she had lost while fleeing domestic violence. The £145 made it possible for her to pay for another copy of the certificate to be fast tracked in order to change the name on her rent account so that UC could pay her rent.”
6. “N is on UC and has severe mental health issues. He has past issues with fines and debts, so that the full amount that can be taken for repayment has been taken and he is receiving approx. £80 per month. He lives in a property with electric heating and cannot afford to eat and heat the property. He was not engaging, but when we finally managed to get into the property, we found him with no food or heating. The bedding and furniture felt wet as he had been so long without heating. The £145 grant was applied for and this has helped him through a period when we were getting temperatures of minus five degrees.”
7. “J was living in private rented accommodation with her adult disabled son and using his benefits to pay the rent as it was above the Local Housing Allowance. They were already struggling with gas bills hitting £360 per month and were then offered a 3-bedroom bungalow, which is suitable for their needs. They did not have anything for their new home apart from a kettle and toaster, as everything in the property came with the rental. The grant of £145, has been really appreciated.”

8. "We managed to help one gentleman who had no money but managed to get a new job, and the Household Support fund gave him the money to get fuel to make his 1<sup>st</sup> day at work."
  
9. "Recently, Mr S, who has a long-term health condition and has been suffering from a chest infection, was referred to the HSF in order to help improve his health and living situation. After a home visit, Mr S was found to be sleeping in his living room as he had no reliable means of heating his bedroom. Due to rising fuel costs, Mr S was struggling to pay his bills and his health condition was impacting his ability to manage on his own. Through conversations with a social prescriber, Mr S was encouraged to apply for the Household Support Fund. The £145 payment enabled him to purchase an electric blanket. He was also supported to apply for additional benefits, to help pay to employ someone to help with the house."
  
10. "Mrs P contacted Citizens Advice for help because she was living in accommodation that was not attached to any main's supply and was having to rely on solid fuel for all her heating needs. Due to ill-health, Mrs P was unable to work and her ability to get out of the house had been impacted. Spending more time at home increased her fuel needs, and she was struggling financially. Money from the HSF enabled Mrs P to buy extra fuel to stay warm and has had a positive impact on her health. Alongside support from Citizens Advice, the HSF helped provide urgent financial relief that has improved Mrs P's situation whilst additional longer-term help is put in place."

## Appendix E: Household Support Fund, Statistical data

1. The following tables show the demographic breakdown of all applications submitted to the Household Support Fund Tranche 3 partnership scheme between 1 December 2022 and 31 March 2023.
2. Just over half of applicants (51%) identified as “family with children”, and 14% identified as households including an individual with a disability. Proportions of pensioner households were low with only 7% of households containing a member of “over pensionable age”. (Note that some households including a member with a disability are also likely to contain a member over pensionable age.) 28% of applications were made by households who identified as neither disabled, over pensionable age, or having children suggesting that cost-of-living pressures are being felt across different types of household.

	Number of Applicants	Percentage
<b>Disabled</b>	118	14%
<b>Family with Children</b>	442	51%
<b>Other</b>	247	28%
<b>Over Pensionable Age</b>	62	7%
<b>Total</b>	869	100%

- 1 There were a variety of reasons cited as the driving factor behind applications to the Fund. However, “energy and water” were most frequently cited (32.34%). “Essentials linked to energy and water” accounted for 11.85% of applications, meaning that 44.19% of all applications were associated with energy and water costs.

	Number of Applicants	Percentage
<b>Energy and Water</b>	281	32.34%
<b>Essentials linked to energy and water</b>	103	11.85%
<b>Food</b>	168	19.33%
<b>Housing</b>	177	20.37%
<b>Wider Essentials</b>	140	16.11%
<b>Total</b>	869	100%

- 2 The majority of applicants (70%) identified as female, with 29% of applicants identifying as “male”.

	Number of Applicants	Percentage
<b>Female</b>	609	70%
<b>Male</b>	255	29%
<b>Prefer not to say</b>	5	1%
<b>Total</b>	869	100%



- 3 45% of the total number of applicants were females with children living in the household. (88% of applicants with children in the household, also identified as female.)

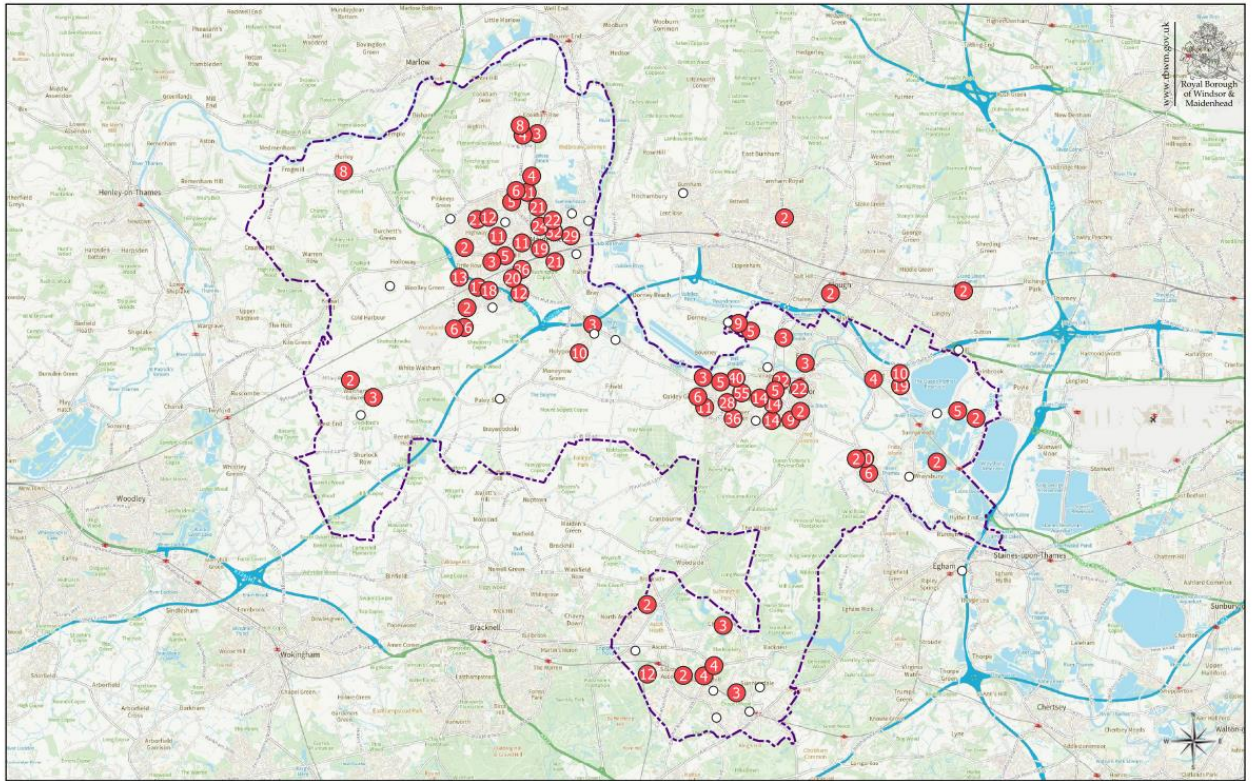
<b><u>“Household with children” applicants</u></b>	<b>Number of Applicants</b>	<b>Percentage</b>
<b>Female</b>	388	88%
<b>Male</b>	53	12%
<b>Prefer not to say</b>	1	0%
<b>Total</b>	442	100%

- 4 The majority of applicants identified as “White British” (78%). Although the breakdown of applications by ethnicity largely mirrors the ethnic makeup of the borough, it is likely that these numbers do not accurately reflect the ethnic makeup of those most affected by the cost-of-living crisis.

	<b>Number of Applicants</b>	<b>Percentage</b>
<b>Asian/Asian British</b>	51	6%
<b>Black/Black British</b>	26	3%
<b>Mixed</b>	20	2%
<b>Other</b>	19	2%
<b>Prefer not to say</b>	26	3%
<b>White British</b>	681	78%
<b>White Other</b>	46	5%
<b>Total</b>	869	100%

7. The following image maps the postcode spread of all applications made between 1 November 2022 and 24 April 2023. The image highlights hotspots in Windsor and Maidenhead, with large numbers of applications in Clewer & Dedworth West, Clewer and Dedworth East, Clewer East, Eton & Castle, Belmont, St Mary’s and Boyn Hill.

# Household Support Fund All Postcodes



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