

**Classification:** Public

**Key Decision:** No

## **Gravesham Borough Council**

**Report to:** Performance & Administration Cabinet Committee

**Date:** 9 June 2021

**Reporting officer:** Pat Knight, (Head of Revenues and Benefits)

**Subject:** Low Income Family Tracker (LIFT) Project

### **Purpose and summary of report:**

To provide an update to Members of the Performance & Administration Committee on the work underway to proactively identify residents who could be supported to avoid personal financial crisis.

### **Recommendations:**

1. None – this paper is for information purposes only

### **Introduction**

- 1.1 This initiative resulted from a Financial Hardship Task and Finish Group which was set up to scope and oversee work that could support those in financial hardship, given that the impact of the Covid-19 pandemic has/will result in many people facing reduced or lost income.
- 1.2 This group consisted of representatives from, Kent County Council, Kent Districts, Medway Council and other stakeholders including Citizens Advice Bureau; Department for Work and Pensions; and the Kent Community Foundation.
- 1.3 It was envisaged that this project would not only benefit the individuals concerned but by preventing catastrophic social impacts it in turn prevents further costs being incurred by the council and reduces service demands.
- 1.4 It was anticipated that the situation could even get worse as furloughing ends along with other Covid-19 protective measures due to end and :
  - (a) the absolute number needing help is likely to increase still further
  - (b) some of those who were 'just about managing' will be tipped over the edge and

- (c) some will find their income severely curtailed when they have never faced financial hardship before and are be unused to navigating the available support and advice

- 1.5 Policy in Practice (PIP) was identified as an appropriate supplier of a 'Low Income Family Tracker' (LIFT) which brings together the monthly administrative datasets of a council and allows them to analyse and interrogate them via one accessible portal. Two Kent Districts had already utilised the product
- 1.6 Gravesham Borough Council was selected along with five other Kent districts who had expressed an interest to engage with PIP for this particular project which is to be trialled for initially one year.

## 2. Project to date

- 2.1 A 'kick off' meeting was held on 17 February 2021 between the council and Policy In Practice representatives. The initial project has specifically targeted benefit take up and council tax arrears. However, should this prove successful further opportunities to extend to other council services such as corporate debt and housing will be considered.
- 2.2 Procedures for Secure data transfer of specific monthly datasets to PIP were agreed ensuring both encryption and anonymisation of personal identifier in accordance with national standards/ protocols and data protection requirements.
- 2.3 A detailed overview of the capabilities of the LIFT product was given showing different insights via dashboards, outlined below.
  - (a) **LIFT summary:** This dashboard gives an overview of the low-income households in the borough or wards and actions that can be taken to target support.
  - (b) **Your residents:** This dashboard gives demographic information about low-income residents in the borough.
  - (c) **Track your residents:** This dashboard tracks the changing circumstances of low-income households in the borough.
  - (d) **Outcome tracker:** View the impact of a specific outreach or campaign and how it has affected outcomes for the residents.
  - (e) **Impact of welfare reform:** This dashboard shows the cumulative impact of welfare reform on each low-income household in the borough.
  - (f) **Household finances:** This dashboard compares income, expenditure and arrears for each low-income household in the borough.
  - (g) **Universal Credit:** This dashboard gives insights to build support plans around households claiming Universal Credit and council tax support in the borough.
  - (h) **Discretionary Housing Payments:** This dashboard keeps track of Discretionary Housing Payment (DHP) spend and identifies additional households in need of a DHP.
  - (i) **Benefits take up:** This dashboard gives insights to improve the take-up of benefits among the residents

2.4 Three Objectives were identified together with 'success criteria' and where appropriate, targeted campaigns as follows :-

2.4.1 *Objective 1: To gain a better understanding of the low-income cohort in the Borough*

Success criteria: Feel able to make better informed strategic decisions

2.4.2 *Objective 2: fewer people in financial crisis in the Borough*

Success Criteria: Using the Financial Resilience data concept demonstrates a reduction in the households in the 'at risk' or 'in crisis' groups.

Campaigns:

- Pension Credit take up
- Discretionary Housing Payment take up in Private Rental Sector

2.4.3 *Objective 3: improve Council Tax recovery*

Success Criteria: More households claiming Council Tax Reduction, reduced Council Tax arrears in the low-income cohort.

Campaign:

- Council Tax Reduction take up
- Identify cases where council tax affordability is low and successful recovery unlikely in order to inform write offs in accordance with exceptional hardship policy

2.5 The council has transferred three sets of data and has received updated dashboards. The service is currently investigating initial results of potential customers who are either in or approaching 'financial crisis'. The next step is to engage with customers to encourage take up of both benefits and other appropriate entitlements e.g., free TV licences for over 75's where in receipt of Pension Credit and then track the results to identify whether success criteria has been met.

### **3. Future reports to committee**

3.1 A demonstration of the Low-Income Family Tracker will take place at the next Performance & Administration Cabinet Committee 23 September 2021

The results of the initial campaigns will be reported at the Performance & Administration Cabinet Committee on 22 November 2021.

### **4. Background Papers**

4.1 Anyone wishing to inspect background papers should, in the first place, be directed to Committee & Electoral Services who will make the necessary arrangements.

IMPLICATIONS	APPENDIX 1
<b>Legal</b>	There are no legal implications
<b>Finance and Value for Money</b>	This has been funded from the Contain Outbreak Management Funding
<b>Risk Assessment</b>	The LIFT product will help identify those residents who are in or approaching financial crisis. This will enable the council to proactively engage, maximising limited resources with confidence to better support the most vulnerable residents. This will reduce economic and resulting health risks to those residents., Additionally, it will potentially reduce financial costs for both Gravesham Borough Council (e.g., reduce homelessness) and Kent County Council (e.g., reduce demand on social services and public health).
<b>Data Protection Impact Assessment</b>	<p><i>A data protection impact assessment (DPIA) should be carried out at the start of any major project involving the use of personal data or if you are making a significant change to an existing process.</i></p> <p>a. Does the project/change being recommended through this paper involve the processing of <a href="#">personal data</a> or <a href="#">special category data</a> or <a href="#">criminal offence data</a>? A definition of each type of data can be found on the Information Commissioner’s Office website via the above links. Yes</p> <p>b. If yes to question a, have you completed and attached a DPIA including Data Protection Officer advice? Yes</p> <p>c. If no to question b, please seek advice from your nominated DPIA assessor or the Information Governance Team at <a href="mailto:gdpr@medway.gov.uk">gdpr@medway.gov.uk</a>. N/A</p>
<b>Equality Impact Assessment</b>	<p>a. Does the decision being made or recommended through this paper have potential to cause adverse impact or discriminate against different groups in the community? If yes, please explain answer. No</p> <p>b. Does the decision being made or recommended through this paper make a positive contribution to promoting equality? If yes, please explain answer. N/A</p> <p><i>In submitting this report, the Chief Officer doing so is confirming that they have given due regard to the equality impacts of the decision being considered, as noted in the table above</i></p>
<b>Corporate Plan</b>	<p><i>#1 People – Put our customers first</i></p> <p>Implement a suite of quality and effective frontline services accessible to all.</p>
<b>Crime and Disorder</b>	There are no crime and disorder implications resulting from this report
<b>Digital and website implications</b>	There are no digital or website implications resulting from this report

**Safeguarding  
children and  
vulnerable adults**

There are no safeguarding implications resulting from this report