



WEST OXFORDSHIRE  
DISTRICT COUNCIL

## WEST OXFORDSHIRE DISTRICT COUNCIL

Name and Date of Committee	EXECUTIVE – 15 OCTOBER 2025
Subject	THE LOW-INCOME FAMILY TRACKER
Wards Affected	ALL
Accountable Member	Councillor Rachel Crouch –Executive Member for Stronger, Healthy Communities Email: <a href="mailto:rachel.crouch@westoxon.gov.uk">rachel.crouch@westoxon.gov.uk</a>
Accountable Officer	Jon Dearing – Interim Executive Director. Email: <a href="mailto:jon.dearing@westoxon.gov.uk">jon.dearing@westoxon.gov.uk</a>
Report Author	Mandy Fathers – Business Manager, Environment, Welfare and Revenues <a href="mailto:Mandy.fathers@westoxon.gov.uk">Mandy.fathers@westoxon.gov.uk</a>
Purpose	To give a brief overview of the Low-Income Family Tracker progress since inception
Annexes	N/A
Recommendations	That the Executive resolves to: I. Note the report
Corporate Priorities	<ul style="list-style-type: none"><li>• Putting Residents First</li><li>• Enabling a Good Quality of Life for All</li><li>• Working Together for West Oxfordshire</li></ul>
Key Decision	No
Exempt	No
Consultees/ Consultation	Community Wellbeing Manager. Executive Member for Stronger, Healthy Communities

## **1. BACKGROUND**

- 1.1** The Low-Income Family Tracker (LIFT) is a product developed and provided by the organisation, Policy in Practice. It is a platform that combines a comprehensive welfare policy analytics engine with the council's administrative data to help support strategic and operational decisions. This enables the council to identify financially struggling households, design appropriate interventions, and track the effectiveness of those interventions.

## **2. MAIN POINTS**

- 2.1** Lift was implemented in November 2024 with an initial set up of initiatives as follows:

- 1) Benefit Maximisation – Targeting cohorts of households who were not receiving the full range of benefit they may be entitled to, such as Attendance Allowance, Pension Credits and Council Tax Support.
- 2) Healthy Start – Targeting cohorts who have children at pre-school age (0-5) to support access to healthy food, baby formula and other help to support mothers both during and post pregnancy. The support has a value of £1230 per household.
- 3) Free School Meals (FSM) – Although the council does not hold data of eligible families, it is aware that not all eligible families take up the FSM. From data held on LIFT campaigns can be run against those households on low income/benefits that have children of school age to promote FSM.
- 4) Identifying Households in an Income Deficit – With targeted support to those identified through LIFT the council can support in maximising incomes which helps build a solid foundation.

- 2.2** Following implementation, the first campaign was run, identifying those of pension age, eligible for pension credit, but not in receipt of it. 233 letters were sent to those households identified, promoting pension credits and providing detailed advice of how to make a claim.

- 2.3** An evaluation of this campaign has shown that 68 pensioners (29%) has so far made a successful pension credit claim.

- 2.4** Overall, the campaign has generated £250,125 in support for those 68 pensioners; giving them access to winter fuel payments, plus other passported support. A breakdown of the figures is as follows:

- Annual value of pension credit      £183,681 (average per household, £2,701)
- Backdated pension credit      £52,843
- Additional winter fuel payment      £13,600

Based on the average age of pensioners and the average life expectancy of a pensioner in the West Oxfordshire District being 81 years old, the lifetime pension credit amount is £1.8 million.

A further campaign promoting eligibility to pension credits will be run later in the year.

- 2.5 Due to the annual billing and benefit uprating taking precedence and commencing in January 2025, LIFT campaigns were paused. The second campaign, Warm Homes Discount (WHD) take-up was launched in March.
- 2.6 WHD is a one-off £150 discount off a household's electricity Bill. Households are eligible for a WHD if they receive the guaranteed credit part of pension credit or have a low income and high energy costs. For many households, this discount is automatic; but many can miss out due to their energy suppliers, meter type or payment method.
- 2.7 3500 households were identified through LIFT as being eligible and letters were sent advising them of their eligibility and how to claim the discount. Data shows that for those contacted:
- Saw an average increase in take home income of £86 per month, per household.
  - 114 households moved out of arrears greater than £250.
  - 81 households moved out of a cash shortfall.
  - 17 households moved out of fuel poverty, and
  - 57 households moved out of food poverty.
- 2.8 This campaign shows that as households take-up additional support, they are then able to pay back debts and afford more of the essential costs, like food and fuel. Interventions are either helping increase household income and/or reducing expenditure which will have a positive impact on households abilities to manage debts, maintain mortgage/rent payments and reduce child poverty.
- 2.9 The Severe Disability Premium (SDP) is an additional amount added to housing benefit to support households with severe disabilities. Due to changes in circumstances, some eligible households may miss out on this additional support.
- 2.10 The benefits team use data within LIFT to conduct monthly reviews with households on housing benefit and eligible for SPD. So far, 3 households have found to have underclaimed this premium, with one of these households receiving a £1,000 underpayment and an overall increase of over £60 in their monthly income from April 2025.

### **3 FUTURE CAMPAIGNS**

- 3.1 In the first week of July a campaign was run to identify those households in receipt of Universal Credit, but not council tax support. 239 households were identified, and letters have been sent to all advising them of their possible eligibility.
- 3.2 A similar campaign was also run during the same week to identify those of pension age in receipt of housing benefit but not council tax support. 20 household were identified, and application forms were sent to this cohort.
- 3.3 As these campaigns have only just been run, there is no evaluation data available yet on how productive they have been.
- 3.4 In partnership with Oxfordshire County Council, the council has also launched a Free School Meals (FSM) campaign. FSMs gives children a free meal during the school days as well

as access to holiday activities, uniforms, and trips. Schools also benefit from additional pupil premium funding for each child taking up this support.

- 3.5 Families save when they take up FSMs, In 2024, the cost to the government for one year of meals for a child cost £490. A working family in receipt of universal credit would need to pay £1513 to cover the same cost.
- 3.6 Through the LIFT platform officers have identified 791 households with 1,585 children eligible for FSMs in the district. Letters have been sent to this cohort encouraging them to take up the support.
- 3.7 Officers are also planning to launch a campaign in the coming months to increase the take up of Attendance Allowance (AA).
- 3.8 AA is a vital support towards providing extra support for pensioners with a disability or health condition severe enough that they need someone to help look after them.
- 3.9 Together with AgeUK, officers have created a letter tailored to increase household engagement. Each letter will also include information about improving support for council tax once AA has been claimed.
- 3.10 The LIFT platform has so far identified 564 households that might be eligible for AA.
- 3.11 Also, in collaboration with Citizens Advice, the council will be looking to support households to increase their financial literacy through providing advice and support on how to lower their household expenses and increase their income.
- 3.12 250 households have been identified through the LIFT platform and letters will be sent inviting them to engage with Citizens Advice. Households will be given a £50 voucher following full engagement of the scheme and that notable changes have been made to improve their financial resilience.

#### **4. ALTERNATIVE OPTIONS**

- 4.1 None

#### **5. FINANCIAL IMPLICATIONS**

- 5.1 Oxfordshire County Council funded the first year of the LIFT platform for all Oxfordshire Local Authorities through its Cost-of-Living programme. The County Council has also indicated that they will continue to fund the project up to 31 March 2027. Confirmation of this is pending.

- 5.2** Resource for analysing data and running campaigns is through base staffing budgets; however, the cost of printing and posting letters to households will increase above budget allocation. Consideration should be given to use surplus housing benefit 'one-off' new burden funding to cover any additional costs in this area.

## **6. LEGAL IMPLICATIONS**

- 6.1** Given the need to process personal data, a General Data Protection Impact Assessment is also required by law to be undertaken before any data processing is undertaken. The ICT Audit and Compliance Manager has ensured that all GDPR have been processed correctly and that the Department for Works and Pensions, Memorandum of Understanding for the reuse of data has been complied with.

## **7. RISK ASSESSMENT**

- 7.1** There are no risks associated with this report.

## **8. EQUALITIES IMPACT**

- 8.1** None

## **9. CLIMATE AND ECOLOGICAL EMERGENCIES IMPLICATIONS**

- 9.1** None

## **10. BACKGROUND PAPERS**

- 10.1** None

(END)