



ADUR & WORTHING  
COUNCILS

Key Decision: No

Wards Affected: All

**Proactive interventions to support low income residents**

**Report by the Interim Director for Communities**

**Executive Summary**

**1. Purpose**

- 1.1. In February 2021, the Director for Communities presented a Report titled “Covid Benefit Measures impact on Vulnerable Residents” to the Joint Strategic Committee. That report described the financial impact of the Covid pandemic on the councils’ more financially vulnerable residents, and set out how, through the proactive use of data, combined with a person-centred, asset based approach, the councils planned to mitigate that impact.
- 1.2. In July 2021, the Director for Communities presented an update Report titled “Proactive Interventions to support low income residents“. This set out the councils’ work to trial a 5-step pathway in order to provide support to low income households and to strengthen their routes out of low resilience. The pathway was described as laying the groundwork for key frontline services to shift to a more preventative and early intervention approach and for the councils to strengthen their capabilities for multi-disciplinary, data-led working.
- 1.3. The July report described that a cross-service Proactive team had identified a trial group of 103 low income residents and attempted to contact all of them on at least two occasions. The team made contact with 46 residents in total, 35 of whom wanted to engage in ongoing dialogue and support. End to end outcomes and impacts were included so far as they were

available at that point. The July report also set out an outline plan for how the councils could undertake more of this type of work on a larger scale.

- 1.4. By mid November 2021, the team had identified 502 residents for support and attempted telephone contact with all of them. Contact was made with 239, 164 of whom agreed to work with the team to explore how they could increase their household income and/or lower their household debt.
- 1.5. This report is an update report to describe changes in the national and local context since the Summer, the Proactive team's progress since then, the ways in which this work has been connected to other pandemic related support, and to describe next steps. It also now includes the financial impacts that residents have experienced over the months that this work has been underway (see para 4.22). It is a "for information" report and no specific decisions are requested.

## **2. Recommendations**

2.1. The Joint Strategic Committee is recommended to:

- Note the report
- Request that the Director for Communities reports back in 12 months on progress on the roadmap/next steps outlined in this paper

## **3 Context**

- 3.1 The impact of the pandemic is ongoing and the councils continue to work in a number of ways to support and assist residents experiencing difficulties. Our aim remains that we provide support where it is most needed. Recent pieces of national research, including The Marmot Review <sup>1</sup> and The Human Rights Commission <sup>2</sup> have found that the pandemic has disproportionately affected those who were already experiencing health and wellbeing inequality and exacerbated those inequalities. These groups include older people, those with pre-existing health conditions, those on low incomes and insecure employment and housing. The pandemic has also significantly affected minoritised ethnic communities, young people and those with disabilities.
- 3.2 In June 2021, the councils purchased for a period of two years from Policy in Practice the Low Income Family Tracker "LIFT" data tool referenced in previous reports to this committee. Immediately post-purchase, we undertook a two-month data gathering and collation exercise, which meant that with effect from August 2021, the councils

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<sup>1</sup> [Build Back Fairer: The COVID-19 Marmot Review](#)

<sup>2</sup> The Human Rights Commission: [How the Coronavirus has affected equality and human rights.](#)

have had access to a data set and dashboard that are refreshed monthly. This has been invaluable in helping us adopt a data-led and targeted approach to our work.

- 3.3 The dashboard shows us, at a non person identifiable level, the total numbers of residents in receipt of council administered benefits (housing benefit and council tax support) and the numbers of Adur Homes tenants who are in arrears. These numbers vary month to month; in October 2021 it contained 11,128 residents (4,135 Adur residents, 6,829 Worthing residents and 164 who were living out of area). The dashboard gives us the ability to see at a glance key highlights available within the dataset behind it, and to see different categories of hardship as clusters on maps of our local area. The dashboard also allows us to export reports that can be cross referenced with the councils' benefits system in order to produce person identifiable lists of residents for the team to contact.
- 3.4 Policy in Practice has assigned each resident in the data set one of four possible financial risk scores, which they calculate by comparing known income and anticipated spend based on household size and ONS data:
- **Coping:** household income exceeds expected costs by £100+ pcm.
  - **Struggling:** household income exceeds costs by £0-100 pcm
  - **At risk:** household income is less than expected costs.
  - **In crisis:** household income insufficient for housing.
- 3.5 The data set can be filtered e.g. by financial risk score, by ward, by demographic segments, or by arrears level. Recent additional filters provided by Policy in Practice also allow filtering to identify those in food, water and fuel poverty. PIP's definitions/criteria and methodologies are set out in Appendix One of this document.
- 3.6 It is important to highlight what the data set does *not* contain. LIFT includes Adur & Worthing residents who receive council administered benefits only. It does *not* include those who are in receipt of Universal Credit, unless they also receive council tax support - that is likely to be the case for only 20-25% of Universal credit claimants. In September 2021, there were 4,807 residents in Adur and 8,650 in Worthing claiming Universal Credit.<sup>3</sup>
- 3.7 Policy in Practice is exploring with the Department for Work & Pensions whether LIFT can, over time, include Universal Credit data. The ambition is that it will expand to cover all of our low income households. In the meantime, LIFT already provides far better visibility than we previously had regarding financial challenges faced by our community and is highlighting previously hidden hardship.
- 3.8 LIFT shows us the changing picture for our communities since the pandemic started:

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<sup>3</sup> LG Inform: <https://lginform.local.gov.uk/reports>

<b>Financial resilience scores allocated by Policy in Practice to A&amp;W residents in LIFT</b>								
	<b>Number of households “coping”</b>				<b>Number of households “not coping” i.e. struggling/at risk/in crisis</b>			
	Mar 2020	Sept 2020	Sept 2021	Nov 2021	Mar 2020	Sept 2020	Sept 2021	Nov 2021
Adur	3724	3801	3968	3902	580	517	203	279
Worthing	6057	6382	6433	6358	1087	866	398	573
A&W	9781	10183	10401	10260	1667	1383	601	852

3.9 The numbers of our residents who are “not coping” financially had fallen significantly between September 2020 and September 2021 but have started to increase again since then. Overall numbers in the “coping” risk category have fluctuated to a less significant degree and the gap between the total numbers in the two categories is explained by the numbers of residents who leave the dataset altogether each month:

<b>Total numbers (coping and not coping) in the data set for Adur &amp; Worthing</b>			
March 2020	Sept 2020	Sept 2021	Nov 2021
11448	11566	11022	11112

3.10 Typical reasons for leaving the data set would include that residents have come off benefits altogether (due to having secured employment, or better paid employment), because a change in circumstance has triggered their moving to Universal Credit, or because they have moved out of our area. At para 4.27 below, we provide an analysis of the reasons for those residents who engaged with the Proactive team’s work and who subsequently came off the data set.

3.11 The Proactive team includes colleagues from Customer Services, Revenue & Benefits, Housing and Wellbeing - with regular support from Digital and Organisational Design. In September 2021 we brought together a Proactive cross-service team and five other project or service teams that provide front line support under the councils’ pandemic recovery plan to form a “Thrive team” that can provide holistic support, integrated when appropriate, to low resilience households in our community:

- Homelessness prevention
- Food System
- Good Work
- R&B service delivery
- Wellbeing service delivery (this includes financial capability and support)

3.12 Whilst each of those five streams provides support to residents on a stand alone basis, the Lead officers for each stream have, since September 2021, been meeting

with the Proactive team to develop and share data, learning and approaches and to provide a consistent, integrated level of support to low income households.

- 3.13 This wider group is also testing how the councils can boost its capability to work effectively in a cross-service, multi disciplinary way. This is as much about soft skills as it is about technical knowledge and know-how. In terms of front line work, those skills include motivational interviewing, active listening, and the ability to show empathy for both the circumstances that have caused financial hardship *and* the fears that residents can associate with contact from the councils and/or with change. In terms of strategic and leadership skills, the key shifts required are to think beyond service or silo processes and policies, to manage complexity and to work iteratively.
- 3.14 The work of the Proactive team and the Thrive team is just part of the overall support for low income households that the councils is providing, and just part of the wider support provided within the Adur & Worthing “system”. Internally, this work is a core part of our HealthyAW work through our Health & Wellbeing delivery plan. Externally, it contributes to the community “safety net” provided by the councils alongside partner and community organisations.
- 3.15 National pandemic support mechanisms have changed since the last report to the Joint Strategic Committee. Furlough support measures ceased on 30 September 2021, pre-pandemic private sector eviction notice periods returned on the same date, and the £20 Universal credit uplift was withdrawn on 5 October, with a reduced taper rate then being applied from 27 October 2021. Each of those changes potentially impacts on the level of reactive demand facing all front line teams whose work supports our low income communities, which in turn determines how much capacity exists for those teams to work proactively. That said, the councils believe that any investment of time and resources in providing early and proactive help will not only mitigate future hardship for some of those residents, but will also reduce or avoid future demand on front line services and front line teams.

#### 4 Process for Proactive work

4.1 The pathway that the Proactive team uses contains five steps:

<b>Step One Identify -&gt;</b>	<b>Step Two engage -&gt;</b>	<b>Step Three support - &gt;</b>	<b>Step Four direct -&gt;</b>	<b>Step Five review -&gt;</b>
Extract the group from the data set	Proactively contact residents	Discuss options and support	If needed, refer for inhouse or external support	Measure the impact of these interventions

4.2 The councils’ original aim was that all frontline services would, over time, adapt their service delivery models to follow this pathway. We have since decided that customer service advisers should make all initial calls, as they are best placed to triage

residents and to provide support at the first point of contact whenever possible, but also to refer on to other teams where appropriate. This new approach better facilitates a consistent and efficient resident experience and we are designing referral pathways with this in mind. All customer service advisers who make proactive calls have completed relevant training in motivational interviewing and in recognising and responding to vulnerability and all have strong knowledge and experience of all frontline council services and systems, which makes them best placed to assess needs. This model also gives “referral receiving” teams the ability to focus their limited resources on providing support that adds the most value, rather than on triage work that can be done by Customer Services.

- 4.3 The commitment made in the July 2021 report was that the Proactive team would telephone between ten and twelve further groups of residents by December 2021. The team had contacted nine further groups by 31 October 2021, and expects to have contacted a total of thirteen to fifteen cohorts by year end. Outcomes for cohorts 1-10 are set out in this report. Neither financial nor wellbeing outcomes are apparent immediately after first contact is established with a resident, so there is a time lag between contacting a cohort and being able to report on the outcomes of those contacts. Outcomes for cohorts 11-12 are not yet available for that reason.

## Pathway Progress March - October 2021

### Step One: Identify

- 4.4 The team’s choice of which residents to contact is influenced by a number of criteria:
- maintaining an appropriate balance between Adur and Worthing residents
  - maintaining a balance across the financial risk groups
  - covering as many demographic groups as possible
  - responding to needs identified via the dashboard
  - balancing potential referrals across the five work strands referenced above.

### Description of cohorts 1-12 selected for proactive contact March-October 2021

		size
1	Adur Homes tenants with council tax/rent arrears - majority “coping”	55
2	Worthing private sector tenants with arrears and “not coping”	48
3	Adur & Worthing residents “in crisis”	50
4	Adur & Worthing private renters at risk of homelessness <i>Not progressed as required initial contact by housing - insufficient capacity</i>	-
5	Adur & Worthing owner occupiers aged 50-60 and “at risk”	47
6	Adur & Worthing residents claiming a carers benefit, “struggling” or “at risk”	38
7	Adur & Worthing private renters, rent exceeding the LHA rate and “at risk”	50

8	Adur & Worthing owner occupiers aged 16-30 “coping”, “struggling” or “at risk”	25
9	Adur & Worthing lone parent renters under 30, “coping”, “struggling” or “at risk”	69
10	Adur & Worthing private renters with a child under 5 and council tax arrears	49
11	Adur & Worthing private renters aged under 40 and “struggling” or “at risk”	38
12	Adur & Worthing residents aged 60-64, out of work but no barriers to work “struggling”, “at risk” or “in crisis”	33
	TOTAL NUMBER chosen for proactive contact March-October 2021	<b>502</b>

4.5 The demographic breakdown of these twelve cohorts is set out in [Appendix Two](#).

4.6 It can be seen from paragraph 3.8 above that 502 residents represents 4.5% of the total numbers of residents currently appearing in the dataset. However, of the 11,112 residents in total, we know that (using November data) 10,240 were already “coping” and 852 were “not coping”. Because the Proactive team focuses on preventative action, the team’s plan for 2022 is to prioritise those at the boundary of coping/not coping i.e. excluding those in crisis and focusing to a lesser degree on those already coping. This will enable us to assign and prioritise the resources that we have to those for whom we think the most positive impacts can be achieved. Further details of our next steps are found in section 6 below.

### **Step Two: Engage (Proactively contact residents)**

4.7 Our experience since July 2021 matches our experience with the first two resident groups we contacted. Establishing contact is challenging, but for those whom we *are* able to contact, engagement levels fall within a range of 24-44%. Policy in Practice have advised us that across the councils they work with, and including all channels for proactive contact i.e. written correspondence as well as phone calls, engagement rates tend to be between 10% and 40%, so our progress here looks relatively strong.

4.8 The cohort level breakdown of engagement rates can be found in [Appendix Three](#). Our best engagement to date has been with cohorts 1, 2, 6 and 10 and it can be seen from the table at paragraph 4.4. above that there is no obvious theme common to those four cohorts. Customer Service Advisers who make the proactive phone calls have provided feedback that the demographic group that is the most likely to engage with them is younger, single mothers (this matches the high engagement rates seen for cohort 10) and that the group the hardest to engage is men aged 35-65. Policy in Practice have commented that across the councils that they work with, engagement levels are generally higher with women than men. Some national research indicates that women are more likely than men to be in financial hardship, partly as a consequence of the gender pay gap, and also because women are more likely than men to be in part time work and/or to take on caring responsibilities.

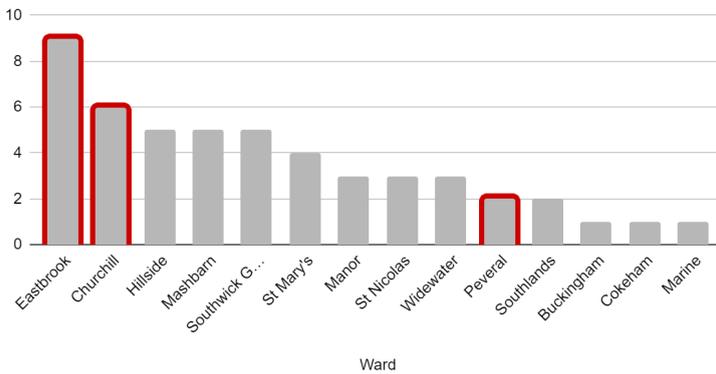
4.9 If we look at the demographic breakdown of those who chose to engage with the team’s phone calls, we can see that three quarters of those who want to explore support from the team are women. It is important to highlight that whilst the Proactive team deliberately targets certain demographic segments for contact (those we know to have been disproportionately impacted by the pandemic), the dashboard does not allow us to filter the dataset by gender, and ethnicity data is not available to us at all. It is not until we cross reference the non-person identifiable lists with council systems that we can see the gender split of each cohort, meaning that it is not possible to select a particular gender balance for any cohort.

Demographics for cohorts 1-12, excluding 4, who engaged with Proactive team  
(164 residents **Adur/Worthing** residents)

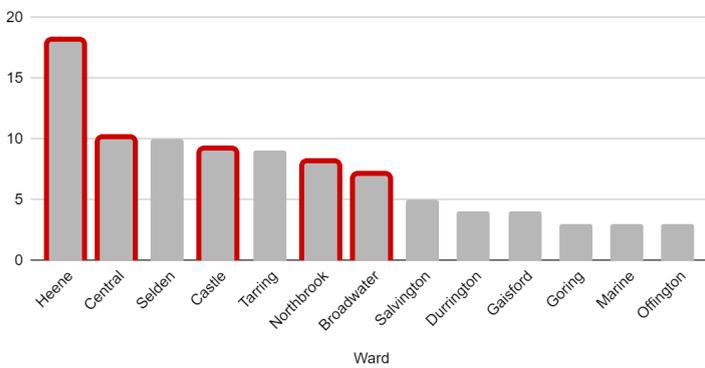
Gender	<b>41 (73%) Female and 15 (27%) Male;</b> <i>84(78%) Female, 23 (21%) Male, 1 (1%) MX</i>
Household type	<b>2 couples without children, 22 single, 7 couples with children, 25 lone parents</b> <i>10 couples without children, 41 single, 8 couples with children, 49 lone parents</i>
Economic status	<b>14 in work; 42 not in work (3 carer, 22 disabled, 6 lone parent, 11 other)</b> <i>20 in work, 88 not in work (10 carer, 25 disabled, 24 lone parent, 29 other)</i>
Ward	<b>1 Buckingham, 6 Churchill, 1 Cokeham, 9 Eastbrook, 5 Hillside, 3 Manor, 2 Marine, 5 Mash Barn, 2 Peverel, 3 Southlands, 6 Southwick Green, 5 St Mary’s, 4 St Nicolas, 4 Widewater</b> <i>7 Broadwater, 12 Castle, 11 Central, 5 Durrington, 6 Gaisford, 3 Goring, 21 Heene, 4 Marine, 9 Northbrook, 3 Offington, 5 Salvington, 12 Seldon, 10 Tarring</i>
Disability	<b>25 (45%) claiming disability benefits, 31 (55%) not disabled</b> <i>26 (24%) claiming disability benefits, 82(76%) not disabled</i>
Financial risk status	<b>29 coping 19 at risk 8 struggling 0 in crisis</b> <i>39 coping 45 at risk 17 struggling 7 in crisis</i>
Age	<b>0 16-21; 7 22-29; 16 30-39; 8 40-49; 19 50-59; 6 60-69</b> <i>4 16-21; 39 22-29; 23 30-39; 14 40-49; 16 50-59; 12 60-69</i>

4.10 In terms of geographical data, we can see a correlation between households in need and wards identified as having the highest levels of deprivation. This correlation is especially strong in Worthing. The 2019 **Index of Multiple Deprivation (IMD)** examines 7 domains of possible deprivation and identifies Adur and Worthing as generally having lower levels of deprivation than the rest of the UK. There are exceptions of course at a household and local level, and eight wards (Churchill, Peverel and Eastbrook in Adur and Central, Heene, Northbrook and Broadwater in Worthing) have been identified as having particular challenges. See Appendix Four for details on the domains of deprivation for these eight wards. This data is being used to support the wider work of the Thrive platform and in particular our HealthyAW initiatives.

**Adur households engaging with the team - wards with a red border are domains of deprivation**



**Worthing households engaging with the team - wards with a red border are domains of deprivation**



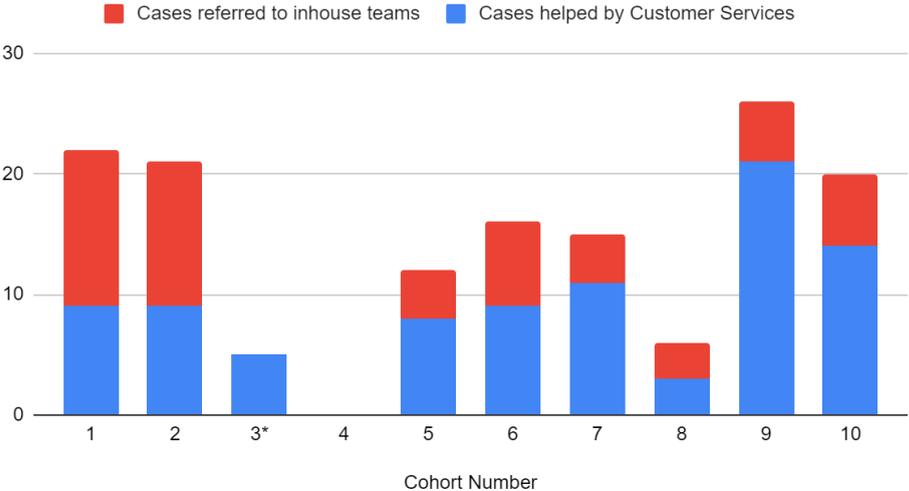
4.11 The LIFT tool identifies those areas of our communities that have the highest proportion of residents in the “not coping” categories each month. Ward level data will be helpful, in time, in enabling the councils to work with partners and community organisations to work in much better and targeted ways in local places. This will enable the teams to focus efforts in more focused ways that relate to different needs in each of our wards and will connect to how we help support and enable the community safety nets in and across our places.

<b>“Top 5” wards with highest percentage of households who are “not coping”</b> (Low Income Family Tracker dashboard October 21)			
Adur		Worthing	
St Nicholas	11.5%	Heene	9.5%
Southlands	6.1%	Selden	6.9%
St Mary’s	5.8%	Broadwater	6.8%
Marine	5.3%	Northbrook	6.4%
Buckingham	4.9%	Salvington	6.0%

**Step Three: Support (Discuss options and provide support)**

4.12 Between March and October 2021, Customer Service Advisers triaged and advised, in many cases over a period of weeks or months, 143 residents, some of whom were also referred to other inhouse teams. The numbers who engage changes every week and by early December, 143 residents had increased to 162 working with the team. Over time, the proportion of cohorts that those advisers fully support at the first point of contact has increased, reflecting the team’s growing confidence and competence in working proactively:

**Support provided at first point of contact and on referral**



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4.13 Typical support that Customer Service advisers provide directly includes signposting residents to council and/or DWP administered benefits, assisting residents to complete application forms and advising them of other financial and wellbeing help they could access e.g. Southern Water support schemes, mental health support etc.

4.14 Customer Service advisers’ feedback on the most common reasons that residents find themselves in financial hardship are:

- Complex health (including mental health) problems affect their ability to keep on top of bills, meaning that debts and additional charges/costs accrue quickly
- Zero hours contracts and the impact of fluctuating income on benefits, producing overpayments and constantly changing entitlements
- A lack of awareness of financial support available
- Rising private sector rent costs and the gap between the Local Housing Allowance and housing benefit

4.15 Customer Service advisers have also flagged how much proactive telephone calls differ from calls that they answer on a reactive basis. It takes several attempts to make contact with residents, and they need time and sensitive conversations to foster the kind of relationship where they will answer future follow up calls. Residents who are signposted to complete benefits application forms can also need time and support

to complete them. Some of our best conversations have been after 5pm, when residents do not feel rushed by day time commitments.

#### **Step Four: Direct (Refer for further support, inside and outside the councils)**

4.16 The top four reasons for Customer Services to refer a resident to other teams are:

- Referrals to OneStop Junction for detailed and/or ongoing financial advice
- Referrals to Wellbeing for isolation/loneliness
- Referrals to Council Tax Recovery for complex arrears arrangements
- Referrals to Adur Homes to discuss rent arrears

4.17 For the period March to 31 October 2021, Customer Service Advisers referred 24 Adur residents and 30 Worthing residents to other council teams and/or external organisations for additional help and support. Some residents were referred to more than one receiving team or organisation. Typical reasons for referrals include detailed financial support, mental health support, employment support, and housing support. When needed, our wellbeing team refers residents to external organisations e.g. to befriending services.

#### **Step Five: Review (Measure the impact of the interventions)**

4.18 The Proactive team looks at two key measures to determine the impact/outcomes of its work for those residents who engaged with us:

- **Financial position** - at an individual resident level, has the financial position of those residents changed since we first proactively contacted them to offer support?
- **Wellbeing position** - at an individual resident level, has the wellbeing score (in all cases residents self-assign a score at first contact and three months after that first contact) changed since we first proactively contacted them to offer support?

#### **Non-telephone generated financial improvements for residents on LIFT**

4.19 The LIFT dashboard does not just prompt us to make proactive phone calls, it can also prompt us to investigate cases that it flags as potential anomalies. In October 2021, for example, it highlighted seventeen residents who could be entitled to claim a Severe Disability Premium (“SDP”). The councils’ Revenues & Benefits team identified and assessed all seventeen cases. Twelve did not, in fact, qualify for SDP but five did, and a total of £25,000 of additional housing benefit and/or council tax support was retrospectively awarded to those five residents.

#### **Financial risk scores for all residents who engaged with us by telephone**

4.20 The LIFT dashboard allows us to compare the financial resilience scores for specific residents (via their Housing benefit reference number) across time periods. If a

resident starts in the “struggling” category, but moves to the “coping” category after engaging with us, that indicates that their financial position has improved, whether through additional household income, reduced household debts, or both.

- 4.21 There is no financial risk category within LIFT that is “better” than “coping”, so for any resident already assigned a “coping” score when we first made contact, it’s necessary to look beyond that risk score to consider if household income or debt has changed.
- 4.22 At a cumulative level, of the 143 residents in cohorts 1-10 who engaged with the Proactive team, they had improved their financial situation as follows:
- The numbers coping increased from 66 to 98
  - The numbers at risk reduced from 57 to 8
  - The numbers struggling reduced from 13 to 6
  - The numbers in crisis reduced from 7 to 6
  - The number leaving the data set altogether totals 25 (see para 4.27 below).
- 4.23 It is not valid to claim that the Proactive team’s input has been the sole or definitive cause of all the improvements listed above. A major employer opening or closing in the local area would impact positively or negatively, regardless of council interventions, for example. The new taper rate applied to working universal credit claimants who also receive council tax support would improve that group’s household income regardless of whether they interacted with the councils or not. Conversely, rising costs of living could lead to decreasing financial security for households, even where they are taking up support we have signposted them to.
- 4.24 Details of changes in the financial risk category for each cohort can be found in [Appendix Five](#).
- 4.25 The “headline” financial risk category is a useful indicator of whether the work is having a positive impact or not. The team’s aims are simple: to increase household income and/or to reduce household debt for those that we work with. The LIFT tool allows us to track both over time, and it is at this level that we can see the tangible difference made to residents:

Household income/arrears for cohorts 1-7 (excluding 4)  
Using a start date of September 20 and end date of October 21

Cohort	Average change in monthly take home income	Average change in monthly income after ONS defined bills paid	Average change in total arrears (council tax and Adur Homes rent if applicable)
1	+£147	+£93	-£324
2	+£332	+£183	-£169
3	+£245	+£61	+£115*

4	-	-	-
5	+£57	+£25	£0
6	+£332	+ £196	-£17
7	+£253	+£90	-£178
8	Too early to measure beyond this point		

\* Cohort 3 residents were all “in crisis” to start with, so the increasing arrears for just that group could be due to their dealing with multiple debts and not considering council tax arrears a priority debt

4.26 This table indicates that some residents will be benefiting from an additional annual income of £3984, and that the councils are benefiting from reduced arrears too.

4.27 At paragraph 4.22 above, we set out that 25 of the 143 residents we have worked with had left the data set altogether by October 2021. We have looked at the detailed reasons for all these residents and have identified that two thirds of them left the data set because of an increase in their household income or because they have started work and no longer qualify for council tax support. The other third are split almost equally into a group that have left the area or withdrawn their claim and a group that did not respond to further information requested in support of their claim or who had not returned all of the necessary forms.

### **Wellbeing scores (self assessed) for all residents who have engaged with us**

4.28 The three questions that we ask all residents we contact are to think about the last two weeks and consider three statements:

1. I’ve been feeling optimistic about the future.
2. I’ve been dealing with problems well.
3. I’ve been dealing with my financial situation well.

4.29 Residents are asked to self-assess by assigning a score of between 1 and 10 for each statement, which we add together to assign a total “wellness score”. The same questions are posed again after at least three months from the first point of contact. We compare total scores from both self assessments to see if the overall wellness score has improved, deteriorated or stayed the same.

4.30 The wellbeing impacts as reported by residents are shown below for cohorts 1-7. It is early for the later cohorts to have collected the second wellbeing score, as it is not yet three months since initial engagement. The team has made follow up phone calls to every resident who engaged with the offer of advice and support, but not all residents have been willing to revisit their wellbeing scores with us. Some residents have commented that a wellbeing score conversation is of less obvious benefit to them than the offer of tangible advice and support provided in other calls. The data provided from those residents who were willing to revisit their scores is listed below:

Category	Cohorts 1-7 (excluding 4)					
	1	2	3	5	6	7
Number of residents whose self assessment score is worse than initially	3	0		0	2	0
Number of residents whose self assessment is the same as initially	4	1		0	0	2
Number of residents whose self assessment improves by 1-4 points	2	1		1	2	2
Number of residents whose self assessment improves by 5+ points	1	1		0		0
Number who could not be contacted or did not want to provide new wellbeing scores	12	18	5	11	12	11
Total engaged	22	21	5	12	16	15

#### 4.31 Case study to illustrate the impact of the team's work:

Mr G, a Worthing resident, was highlighted to the Proactive team because he had council tax arrears. He was referred by customer service advisers to the wellbeing team because it was clear he would need support in completing benefit application forms. The OneStop Programme team arranged to visit Mr G face to face at home. The team member who visited Mr G could smell damp from his open door. Mr G advised that he had had no income for over three months and it became clear that he had not realised he needed to apply for state pension on reaching pensionable age. The team:

- Contacted Mr G's GP, who sent out paramedics to carry out various checks and ensured he was noted on health records as in need of regular visits.
- Made sure he had electricity and gas vouchers
- Arranged for a food parcel delivery that day
- Called the DWP so that his state pension was put in place urgently
- Applied for him to receive pension credit - this was awarded
- Contacted the Revenues & Benefits team, who put a council tax support adjustment in place, resulting in all charges being wiped
- Asked his landlord to address the damp problem - a new extractor fan was fitted, mouldy blinds were replaced and the property was deep cleaned.
- Arranged for hot meals to be delivered to him
- Contacted his social worker to ensure she was aware of the situation

Mr G's financial situation at the start of the team's contacting him was "struggling" and he had an income after costs of £29 per month. At this point it is "coping" with an income after costs of £499 per month - an annual difference of £5,988 to this resident.

## **5 Progress on scaling up this work**

- 5.1 In the July 2021 report to the Joint Strategic Committee, we identified three main ways (staff resources, partners and digital tools) via which we hoped to expand the scope/scale of the proactive approach. Progress under each is listed below. The Proactive phone call model used to date, whilst effective, will not enable us to work with thousands of residents in a timely way, so the current model will not allow us to help all those residents who appear in the LIFT dataset.
- 5.2 The team will focus its resources in the next year on those residents who are near the “coping/not coping” boundary i.e. by targeting those in the “struggling” and “at risk” categories with the goal of moving them into “coping”. It is clear from the data tables at the start of this report that the majority of residents in the dataset are already in the “coping” category, so our approach will be to prioritise our resources on those “just out of coping” and to include coping groups only as resources allow.
- 5.3 As paragraph 4.6 sets out, the numbers of residents at the boundary are currently under 1000. We anticipate that general cost of living increases, and the national insurance changes due to take effect from April 2022 will lead to further Adur & Worthing households falling into this “not coping” category. Given that we have to date identified and attempted contact with 582 residents, and that our resourcing will increase for quarter four of the current financial year (as outlined below), our ambition for 2022 is to attempt contact with all those who are “not coping”, excluding those already in crisis.
- 5.4 To date, one third of those we identify engage in working with the Proactive team, so we cannot commit to achieving positive impacts for all those in the “struggling” and “at risk” categories, but we will continue to experiment with a range of approaches to maximise our reach on that front. The Proactive team believes that a blended model that offers both digital and human interactions is essential - for many people, “self service” information is sufficient, and for others, digital engagement may be the “safe” first step prior to discussing debt issues with the team. We also need to signpost residents to the varied and excellent advice and support options available from partner organisations in our community. And finally, we have deliberately placed more of our existing male customer service advisers onto the proactive adviser team, to see if some male residents that we call engage better with male advisers.

### Assigning further staff resources to proactive work:

- 5.5 As indicated above, the Proactive team now works closely with other teams/projects that provide post pandemic support to those residents most in need of support. At the “front door” to proactive/preventative approaches, we have moved away from expecting all teams to make proactive phone calls, but the Customer Services team has, in line with the commitments made in the July 2021 report to this committee, increased the number of hours that it assigns to proactive work from 8 hours per

week initially, to 37 per week with effect from August 2021. Those hours have been assigned from the existing team and we anticipate being able to maintain that commitment other than at times of peak reactive demand such as Annual Billing.

- 5.6 In terms of being able to add to the resources of the teams to do this work the teams have been able to access Covid funding (COMF) in the short term. However it should be noted that this funding is only available until the end of March 22. The Customer Services team was, in October 2021, provided with £12,000 of additional COMF funding which it has spent on an additional temporary member of staff who has a welfare uptake background. The temporary member of the team will be in place from mid November 2021 until mid March 2022 and will contact residents who may be eligible for DWP administered benefits.
- 5.7 The Councils' housing team provided the Proactive team with an *additional* £12,000 of COMF funding on 15 December 2021. This money, also to be spent by the end of the financial year, will be used to backfill customer service advisers who will call residents who are on the housing application waiting list. The team will assist residents to complete Income & Expenditure forms and to carry out as much pre-work as possible before referring those residents to housing officers. This will speed up how quickly those residents receive advice and help and will free up the housing to shift from reactive to preventative, upstream work.
- 5.8 On 30 November, the Proactive team was provided with £40,000 further COMF funding, also to be spent by the end of the financial year. This money will be spent on additional temporary staff who can backfill advisers spending more time on proactive calls and/or on digital developer/service designer time to support cross-service case management. Given the time needed to recruit, it is realistic to say that these advisers will be in post for three months each. This will provide a welcome boost to the capacity of the "front door" team, and will enable us to contact greater numbers of cohorts for a short period. This will be particularly useful in allowing us to look for patterns in terms of the best levels of engagement and the best positive impacts achieved, and will inform the choice of future cohorts into 2022/23 and beyond.
- 5.9 As we move forward with Proactive, the team has been identifying some key areas for focus over the next 12 months and the investment needed to develop, deliver and scale up this work, which will have the greatest impact. There is also consideration about some key areas of work which are at risk through short-term external funding (notably COMF) This includes capacity to focus on:
- benefit uptake with people identified through Proactive. There is currently short-term funding in place through COMF but this is critical to continuing and scaling up this work;
  - Data and service development design capacity to grow and develop this work internally and externally with our partners, ensuring we are continuing to use LIFT and develop its capabilities;
  - One Stop service capacity for people referred needing 121 support and help;

- How those struggling with rent arrears might be better supported and enabled to prevent further escalation into debt and homelessness.

#### Working collaboratively with partner organisations

- 5.10 Between June and August 2021, Proactive team members attended Money Advice Trust training on how to recognise and respond to financial and health related vulnerabilities when interacting with residents. They were joined in that training by representatives from several partner organisations, including Worthing Food Foundation, Worthing Soup Kitchen, UKHarvest and Turning Tides.
- 5.11 The Wellbeing team has continued to maintain and expand its links with partner organisations who support those in financial difficulty and those who are struggling with their mental health and with other partners including those working to alleviate food poverty. Those links have enabled the Proactive Team both to signpost residents to other sources of help, and to benefit from additional insight that will help to shape future interventions. In October 2021, the councils updated their webpages<sup>4</sup> to highlight the range of support available inside and outside the councils to those experiencing financial and social difficulty.
- 5.12 In September 2021, the councils funded and contributed to an event that focused on shifting to a more preventative approach generally, and on the work of the Proactive team specifically. This was attended by a range of partner organisations who, over time, are keen to share data, referral pathways and communications with residents to continually build and strengthen an Adur & Worthing “system” approach to tackling food insecurity and financial hardship.

#### Using digital tools and approaches to further extend our reach

- 5.13 The councils digital and service design teams have made good progress in developing part of “Citizen Hub” (the council’s CRM) for the Proactive team. Prior to this work, staff were using google documents, shared folders and shared calendars to run the service, which meant it was time consuming to find the status of a specific case, or to extract data. The team has reported that this system has sped up their processing times, made it easier to extract data on wellbeing outcomes, and reduced the risk of follow up steps for individual residents being missed.
- 5.14 The Revenues & Benefits teams continue to progress the implementation of eforms which will, in time, replace the need to complete paper forms for a number of customer transactions (including applying for Housing Benefit and/or Council Tax Support, applying for a Council Tax discount/exemption, and notification about changes in circumstances). It is anticipated that eforms will make it both quicker and easier for residents to apply for financial support with the forms being introduced between April and June 2022.

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<sup>4</sup> <https://www.adur-worthing.gov.uk/debt-advice-and-support/>

5.15 In the July 2021 report to this committee, the Director for Communities advised that our Housing team wanted, via Contain Outbreak Management Funding, to purchase Telljo, a digital tool that provides residents with automated signposting, via text or email, to improve their wellbeing, improve their financial situation and sustain their tenancies. Telljo takes users through a simple assessment that can be completed on a smartphone and provides automated signposting to local and national support services. A procurement/purchase process will be started by the housing team in January and it is anticipated that Telljo or a suitable alternative will be operational by Summer 2022.

## **6 Next Steps for the Proactive Team**

### **Roadmap for January - June 2022:**

6.1 The team's focus for the next six months will be on three main areas:

#### Data capability & capacity building

6.2 A small data team will focus on creating a data dashboard to assist us in tracking trends and themes over time. This will show at a glance the numbers of households that are moving from "not coping" to "coping" and changes to cumulative household incomes and debts. The dashboard will also highlight what impacts are/are not achieved for particular groups of residents that have been contacted, and what demographic themes may emerge in terms of engagement and/or improved financial and/or wellbeing outcomes. Finally, the dashboard will consider the geographical data available to us and where there exist particular concentrations of "not coping".

6.3 The data team will also establish a data community of practice and look to build competence and confidence in working with LIFT and the analysis and reporting of data. The councils have ambitions at a wider level to grow our abilities in this area, and will use case studies and evidence from the Proactive team's work to demonstrate to wider council teams the importance of Insight work and its potential for changing service approaches.

#### Service delivery capability & capacity building

6.4 The Proactive team will continue to contact residents via telephone for the first half of 2022. As the Citizenhub CRM project progresses, we will, in time, have the opportunity to automate texts and emails to residents, either a precursor to phone contact, or as an alternative to it.

6.5 The COMF funding referenced above means that between January and March 2022, we will have the resources to continue to make proactive telephone calls from within customer services. Through this funding, the Wellbeing team will also have the

capacity to receive additional referrals of residents with complex financial and/or health needs.

### Multi disciplinary team working capability & capacity building

- 6.6 As well as providing support to residents, the proactive approach is helping the councils learn to work cross-functionally. To date, the teams have been focusing on improving their knowledge and understanding of each other's work, and maximising the degree to which they can cross refer low income residents. The councils' WorkspacesAW programme means that from Winter/Spring 2022 onwards, key front facing teams (customer services, housing, wellbeing and Revenues & Benefits) will all be housed on the same floor of Portland House. This co-location will allow us to build on our successes to date and to continue to deliver holistic support to residents rather than from the perspective of individual services.
- 6.7 The next steps will be for us to focus on case management approaches and on identifying change at a policy level, as well as a process level, that would allow us to better support low income residents.

## **7 Managing risks and uncertainties arising from this work**

- 7.1 As reported to the July 2021 Joint Strategic Committee, Citizen Hub (our CRM) remains crucial in order to allow us to scale up this work and to support council teams working as multi disciplinary teams. The full CRM project remains a long term one which will be delivered in stages between now and 2023.
- 7.2 Also as reported in July 2021, capacity was, is, and will remain, the most significant barrier to this work being maintained or scaled up. To mitigate this risk, the Councils' Leadership Team have highlighted that they consider this a top priority and that they are asking all teams to de-prioritise other work in order to support proactive working.
- 7.3 A new risk that has emerged since the last report relates to our data capacity. Interest in LIFT from teams and from partners, and a shift to the councils working increasingly as a data-led organisation has meant that our data related workload is growing steadily.

## **8 Engagement and Communication**

- 8.1 The Proactive team has engaged internally and with partners. The teams have updated/increased information about available support for low income residents on the councils' webpages and this will assist those who approach us for help as well as those whom we proactively contact.

## 9 Financial Implications

- 9.1 In recognition of the financial impact of the increasing level of Council Tax Support payments the government has provided the Councils with additional grant towards this pressure (Adur £111,060 and Worthing £132,980). This is being used to provide an additional Council Tax Support award of £150.00 per household in 2021/22 with the County Council contributing towards the costs of these additional reliefs as follows:

	Adur £'000	Worthing £'000
Estimated cost in 2020/21	180	650
Allowance for further growth	10	30
Amount required for 2021/22	<hr/> 190	<hr/> 680
Local Council Tax Support Grant	111	133
Contribution from the County Council	79	547

- 9.2 The Councils have received significant COMF funding in 2021/22 which is being used to fund such items as an Emergency Assistance Grant (EAG), interventions to support organisations who address food poverty, support for victims of domestic abuse as well as to support to help people back into work.
- 9.3 Both Councils have set aside contingency sums to address issues arising from the Covid 19 pandemic (Adur £447,000 and Worthing £647,000), this is being used to fund the cost of the Lift Platform provided by Policy in Practice at £35,080 per year for two years.
- 9.4 The work does create some resourcing issues for all teams involved in the cross service Proactive team and this is under ongoing review by Heads of Service.

## 10 Legal Implications

- 10.1 Under Section 111 of the Local Government Act 1972, the Council has the power to do anything that is calculated to facilitate, or which is conducive or incidental to, the Full Discharge of any of their functions.
- 10.2 Section 1 of the Localism Act 2011 empowers the Council to do anything an individual can do apart from that which is specifically prohibited by pre-existing legislation
- 10.3 Section 3(1) of the Local Government Act 1999 (LGA 1999) contains a general duty on a best value authority to make arrangements to secure continuous improvement in

the way in which its functions are exercised, having regard to a combination of economy, efficiency and effectiveness.

- 10.4 Under the Council Tax (Administration and Enforcement) Regulations 1992 the Councils have the power to make arrangements or agreements with a Council tax payer for payment of outstanding Council tax as are necessary and within the scope of the Regulations.

### **Background Papers**

- Proactive interventions to support low income residents (JSC July 2021)
- Covid Benefit Measures on Vulnerable Residents (JSC February 2021)
- Building our data capability (JSC February 2021)

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## **Sustainability & Risk Assessment**

### **1. Economic**

The aim of the Proactive Team's work is to increase household income and/or reduce household debt via targeted support to low income residents. Achieving those aims will enable the economic participation of a wider proportion of our communities and will help sustain the local area's recovery post the pandemic.

### **2. Social**

#### **2.1 Social Value**

The work potentially reduces financial exclusion and improves financial inclusion. National analysis of the impacts of the pandemic shows that certain groups have been disproportionately impacted e.g. over 50s, younger people, and women and this work will allow us to offer support to a range of groups.

#### **2.2 Equality Issues**

The Proactive team completed its first full equality impact assessment in July 2021, and proposes to review that annually. Due to the potential scale, breadth and scope of interventions, the project team is likely to encounter a range of impacts on access and participation and will need to respond in the light of resident feedback encountered. For example, the team is keen to use digital tools to scale up, but is aware that it will need to use non-digital contact methods for those residents who are unable or willing to use digital tools.

#### **2.3 Community Safety Issues (Section 17)**

This work will have a positive impact on community safety issues by tackling some of the root causes that can lead to distress and anti-social behaviour in some instances.

#### **2.4 Human Rights Issues**

Matter considered and will support human rights through access to financial resources

### **3. Environmental**

Matter considered and no issues identified

### **4. Governance**

The work is overseen as part of the Councils' Thrive Board and aligns to our Good Services Framework to ensure we deliver a good customer experience and one which makes it as easy as possible for our residents to get what they need.

The work offers the opportunity to work closely with third sector stakeholders, enhancing our reputation as a good partner

**Appendix One:**

## LIFT datasets and methodology

### About LIFT dashboard

The LIFT dashboard brings together multiple person level datasets into a single analytical platform which allows the council to better understand the complex needs and circumstances of low-income households. LIFT provides both a comprehensive picture showing the distribution of low-income households across the council and also a detailed individual picture for each household. This gives the council unparalleled visibility of poverty and vulnerability enabling highly targeted support initiatives and activities for those most in need.

Using analytical insight in this way allows the council to take a more proactive approach to support and early intervention work can be carried out mitigating future risks and costs. The datasets used to build the LIFT dashboard contains rich, household-level information including earnings, benefit incomes and family composition whilst the policy engine underlying LIFT models the welfare system and includes analysis of future policy impacts, indicators of financial vulnerability and opportunities to increase incomes of residents. This allows the council to see the impact of all policy changes on individual households, identify residents struggling financially either today or in the future, design appropriate interventions and track the effectiveness of those interventions.

### About the datasets

The low-income households represented within LIFT are based on two core datasets, the Single Housing Benefit Extract (SHBE) and Council Tax Reduction Scheme (CTRS). We often build on these by pooling additional data on arrears (council tax arrears, rent arrears and housing benefit overpayments) and support payments (discretionary housing payments, other discretionary support), and can link these to other datasets upon request.

SHBE is a standard dataset with information on all Housing Benefit recipients that local authorities have to provide to the Department for Work and Pensions (DWP) each month. The CTRS dataset contains information of all Council Tax Support recipients in the local authority. We capture a proportion of households on Universal Credit within the CTRS dataset, which is about 28% of the UC caseload in Adur & Worthing. These are households that are claiming both council tax support and UC.

When the CTRS dataset is solely used to capture information of households on Universal Credit, the information available about these households is limited. In particular, it does not contain information about the household's tenancy. In LIFT, we reverse engineer missing household information and we are able to then estimate the household's rent and tenancy information.

The approach we are moving to for LIFT projects is to use Universal Credit data share for UC households in receipt of council tax support. This approach overcomes the above limitations and improves our accuracy on Universal Credit households, and also allows for additional analysis:

- Get correct and up to date earnings. These come directly from HMRC's RTI system
- Identify UC households impacted by the benefit cap, so you can intervene earlier to mitigate impacts
- Taking deductions from UC (i.e. sanctions, repayments) will improve LIFT accuracy, better understanding of financial circumstances eg financial resilience, rel/food/water/fuel poverty etc
- Insight into Private Sector and Social Sector landlords to enable you to better manage your housing availability

## Guide to poverty measurement

Policy in Practice references a number of different poverty metrics and brief definitions are displayed in the Low Income Family Tracker (LIFT) dashboards. This guide is intended to provide an explanation of those metrics including statistical sources and contextual information but will not include specific formulas or detailed calculations. The guide also includes a definition of 'financial resilience' categories in LIFT.

### Food poverty

The Minimum Income Standard (MIS) is a research method developed in the UK, and now applied in other countries, to capture the level of income required to reach a socially acceptable living standard, across different types of households. The term has also been used to describe political criteria used openly or implicitly by some governments to assess the adequacy of income levels. MIS is the basis for the calculation of the UK living wage.

The first MIS report was published in 2008 by the Joseph Rowntree Foundation (JRF) under the title "A Minimum Income Standard for Britain: what people think", and was carried out by the Centre for Research in Social Policy (CRSP) at Loughborough University and the Family Budget Unit at the University of York. The research is now fully carried out by CRSP with the continued support of JRF, which publishes [annual MIS reports](#). CRSP offers a range of resources relating to the MIS, including [downloadable calculator](#) with which to calculate the MIS for different households and see a breakdown of the MIS for each budget component, for example, for childcare costs or food.

There are two key steps to calculating the MIS for each household type. The first step consists of deciding a list of goods and services, agreed by a process of negotiated consensus among focus groups for that household type. For example, couples with children are asked to agree on a list of necessary goods and services for couples with children. In the second step, each item is priced at stores and providers by the CRSP research team, to build a total household budget, thereby establishing the minimum level of income that is required to meet total household costs.

MIS represents a budget standard in its specification of the level of income households need in order to achieve an adequate standard of living. MIS may also be referred to as a reference budget, as it provides a costed list of items that households need to buy in order to achieve a socially accepted minimum standard of living. The MIS is calculated according to whether the household is working-age or pension-age and, among working-age households, depending on the age and number of children (up to a maximum of four children), resulting in over 100 possible household combinations.

Policy in Practice compares each household's total minimum acceptable food expenditure (Food-MIS) to household income after 'priority costs'. Priority costs are a grouping of expenditure categories that include rent, CTS liability, cost of disability, TV license, electricity, gas, water and mobile phone costs.

**Households are categorised as being in food poverty if their income after priority costs is less than the Minimum Income Standard (MIS) for food expenditure, based on the number of occupants in the household.**

## Fuel poverty

Fuel poverty in England has an official [Government definition](#). Previously measured using the Low Income High Costs (LIHC) indicator, from 2021 it incorporates wider concerns over sustainability and is measured using the Low Income Low Energy Efficiency (LILEE). Both definitions are made up of two criteria, listed below:

LIHC definition	LILEE definition
<p>a household is considered to be fuel poor if:</p> <ul style="list-style-type: none"> <li>a) <i>high cost</i>: they have required fuel costs that are above average (the national median level); and</li> <li>b) <i>low income</i>: were they to spend that amount, they would be left with a residual income below the official poverty line.</li> </ul>	<p>a household is considered to be fuel poor if:</p> <ul style="list-style-type: none"> <li>a) <i>low energy efficiency</i>: they are living in a property with a fuel poverty energy efficiency rating of band D or below; and</li> <li>b) <i>low income</i>: when they spend the required amount to heat their home, they are left with a residual income below the official poverty line</li> </ul>
Pre-2021	2021 onwards

There are 3 important elements in determining whether a household is fuel poor:

- household income
- household energy requirements
- fuel prices

Household-level information about property energy requirements and incurred fuel prices are not included in the main datasets used to populate the LIFT. This means it is not possible to capture precisely which households meet the *low energy efficiency* criterion. In order to minimise the risk of excluding at-risk households, LIFT defines fuel poverty according to the *low-income* criterion only.

***Households are categorised as being in fuel poverty if their income is already below the relative poverty line, or if fuel expenditure at the median UK level would bring their income below the relative poverty line.***

## Water poverty

A person's ability to access safe, clean and affordable water is recognised by the United Nations as a human right (2014). The concept of 'water poverty' was therefore developed to consider both a lack of access to clean water and sanitation and the cost of consuming it. In the UK, access to safe and clean water is rarely compromised. The affordability of water however varies between different customer groups and circumstances, leading to some customers choosing to restrict their consumption in an attempt to manage cost. Alternatively, some customers accumulate debt with their water company which can lead to collections procedures. Therefore, water poverty in the UK refers to the inability of a customer to pay their water and sewerage bill(s) (rather than their ability to access safe and clean water).

There's currently no Government-defined definition of water poverty. However, recent efforts recommend a common threshold-based definition whereby households that spend more than a certain percentage of their disposable income on water bills are considered to be in water poverty. In their 2019 publication

[‘Water Poverty: A Common Measurement’](#) National Energy Action recommended adopting a standard ‘3%’ measure of water poverty across UK industry providers. According to this measure, a household is considered to be in water poverty if it spends more than 3% of its disposable income on water and sewerage bills. The report also discusses an alternative benchmark of 5%, but noted (in light of Minimum Income Standard findings with respect to water) that a higher threshold risks excluding households likely struggling to maintain a decent standard of living.

To prevent the exclusion of households that are struggling to meet water costs, the LIFT uses the 3% threshold to capture the incidence of water poverty. Since household-level information to capture actual fuel costs is not included in the datasets used for LIFT, Policy in Practice uses information from Money Advice Service to produce a formula to calculate overall water and sewerage costs based on estimated usage and per-person rates.

**Households are categorised as being in water poverty if their estimated water costs account for 3% or more of their disposable income.**

### Relative poverty (below the poverty line)

Although there is no single definition of poverty, *relative poverty* is one of the commonly accepted definitions and is employed by various departments across the UK Government. According to this definition, a household is considered to be in relative poverty if their income is below 60% of UK median income (this is often called the ‘poverty line’). The poverty line is calculated each year by the UK Government, using the Households Below Average income (HBAI) dataset to capture median income (the income earned by households in the 50th percentile of the income distribution). A family earning less than 60% of the median household income is therefore said to be in relative poverty.

**Households are considered to be at risk of being in relative poverty if their total equivalised household income is below the UK poverty line (defined as 60% of median household income).**

## Financial resilience and cash shortfall definitions in LIFT

The financial resilience data concept describes the relationship between household income, savings and expected household expenditure using the following mutually exclusive categories:

**In crisis** - household take-home-income (per month) is not enough to meet only their rent and their Council Tax liability and they do not have enough savings to meet 3 months’ worth of expected expenditure.

**At risk** - household take-home-income (per month) is less than their expected expenditure, and they do not have enough savings to meet 3 months’ worth of their expected expenditure.

**Struggling** - household take-home-income (per month) is between zero and £100 greater than their expected expenditure and they do not have enough savings to meet 3 months’ worth of expected expenditure.

**Coping** - household take-home-income (per month) is greater than expected expenditure by over £100. Or household take-home-income is less than £100 above expected expenditure and they do have 3 months’ worth of savings.

In addition, LIFT employs a **cash shortfall** measure to capture whether households' expected take-home-income is less than expected expenditure. This is a binary (Yes/No) indicator that corresponds to the 'In crisis' and 'At risk' groups above; that is, households in cash shortfall will also be either in the 'In crisis' or 'At risk' group.

**Households are considered to be at risk of facing a cash shortfall if their total take-home-income falls below their expected total expenditure. Total expenditure includes rent, council tax liability, disability, TV license, electricity, gas, water, public transport, mobile, groceries, personal costs.**

*Methodological note:*

- *'Expenditure' is made up of known costs of rent and council tax liability plus estimated household expenditure on key items/spending categories (TV license, electricity, gas, water, public transport, mobile, groceries, personal costs).*
- *No housing costs are assumed for owner-occupiers.*
- *Where provided in the source datasets, the cost of disability is included and captured by the value of disability benefits.*
- *Household costs are subject to equivalisation according to the [modified OECD scale](#) to capture economies of scale for larger households.*

**Appendix Two:**

**Demographic breakdown:Cohorts 1-12 identified for Proactive Contact (excluding cohort 4)**

**Adur/Worthing**

Gender	<b>113 Female; 54 Male</b> <i>232 Female; 102 Male; 1 MX</i>
Household type	<b>8 couple without children, 85 single, 24 couples with children, 50 lone parents</b> <i>20 couples without children, 173 single, 24 couples with children, 118 lone parents</i>
Economic status	<b>35 in work; 132 not (14 carers, 57 disabled, 17 lone parents, 44 other reason)</b> <i>63 in work; 272 not (23 carers, 67 disabled, 57 lone parents, 125 another reason)</i>
Ward	<b>3 Buckingham, 15 Churchill, 9 Cokeham, 22 Eastbrook, 11 Hillside, 8 Manor, 5 Marine, 15 Mash Barn, 10 Peverel, 18 Southlands, 16 Southwick Green, 14 St Mary's, 7 St Nicolas, 14 Widewater</b> <i>13 Broadwater, 29 Castle, 57 Central, 14 Durrington, 24 Gaisford, 11 Goring, 54 Heene, 13 Marine, 24 Northbrook, 6 Offington, 21 Salvington, 43 Seldon, 26 Tarring</i>
Disability status	<b>59 claiming disability benefits; 108 not disabled *</b> <i>72 claiming disability benefits; 263 not disabled</i>
Financial risk status	<b>65 coping; 22 struggling; 64 at risk; 16 in crisis**</b> <i>106 coping; 62 struggling 123 at risk; 44 in crisis</i>
Age	<b>3 16-21; 26 22-29; 39 30-39; 23 40-49; 48 50-59; 28 60-69</b> <i>16 16-21; 117 22-29; 51 30-39; 38 40-49; 61 50-59; 51 60-69; 1 70+</i>

**Appendix Three:**

Contact/Engagement outcomes for cohorts 1-12

	1	2	3*	4**	5	6	7	8	9	10	11	12
No contact	26	23	38	-	30	15	28	12	30	26	16	19
Refused support	7	4	7	-	5	7	7	7	13	3	8	7
Accepted support	22	21	5	-	12	16	15	6	26	20	14	7
Cohort size	55	48	50	-	47	38	50	25	69	49	38	33
<b>Actively engaging</b>	<b>40%</b>	<b>44%</b>	<b>10%</b>	-	<b>26%</b>	<b>42%</b>	<b>30%</b>	<b>24%</b>	<b>38%</b>	<b>41%</b>	<b>37%</b>	<b>21%</b>

## Appendix Four

### Adur

Ward	Domains of Deprivation that are in the 10% most deprived in the nation	Domains of Deprivation that are in the 20% most deprived in the nation
<b>Churchill</b>	<ul style="list-style-type: none"> <li>● Education, skills and training.</li> <li>● Income levels affecting children's wellbeing</li> </ul>	<ul style="list-style-type: none"> <li>● Income levels generally</li> <li>● Employment levels</li> <li>● General health</li> </ul>
<b>Peveler</b>	<ul style="list-style-type: none"> <li>● Education, skills and training.</li> </ul>	<ul style="list-style-type: none"> <li>● Employment levels</li> </ul>
<b>Eastbrook</b>		<ul style="list-style-type: none"> <li>● Employment levels</li> <li>● Income levels generally</li> <li>● Income levels affecting children's wellbeing <sup>5</sup></li> </ul>

### Worthing

Ward	Domains of Deprivation that are in the 10% most deprived in the nation	Domains of Deprivation that are in the 20% most deprived in the nation
<b>Central</b>	<ul style="list-style-type: none"> <li>● Employment levels</li> <li>● Crime levels</li> <li>● Living environment</li> </ul>	<ul style="list-style-type: none"> <li>● Income levels generally.</li> <li>● Income levels affecting children's wellbeing</li> <li>● General health</li> </ul>
<b>Heene</b>	<ul style="list-style-type: none"> <li>● General health</li> <li>● Living environment</li> </ul>	<ul style="list-style-type: none"> <li>● Employment levels</li> <li>● Income levels affecting children's wellbeing</li> </ul>
<b>Northbrook</b>	<ul style="list-style-type: none"> <li>● Skills, education and training.</li> </ul>	<ul style="list-style-type: none"> <li>● Employment levels</li> <li>● Income levels generally</li> <li>● Income levels affecting children's wellbeing</li> </ul>
<b>Broadwater</b>	<ul style="list-style-type: none"> <li>● Employment levels</li> <li>● Skills, education and training.</li> </ul>	<ul style="list-style-type: none"> <li>● Income levels generally</li> <li>● Income levels affecting children's wellbeing</li> <li>● General health</li> </ul>
<b>Castle</b>	<ul style="list-style-type: none"> <li>● General health</li> </ul>	<ul style="list-style-type: none"> <li>● Income levels generally</li> <li>● Employment levels</li> <li>● Skills, education and training.</li> <li>● Income deprivation affecting older people <sup>6</sup></li> </ul>

<sup>5</sup> [West Sussex Joint Strategic Needs Assessment Briefing, 2019](#)

<sup>6</sup> [West Sussex Joint Strategic Needs Assessment Briefing, 2019](#)

## Appendix Five

### Cohort breakdown of changes to Financial risk scores over time

	“Coping” Sept 20 Oct 21	“Struggling” Sept 20 Oct 21	“At risk” Sept 20 Oct 21	“In crisis” Sept 20 Oct 21	Total in dataset Sept 20 Oct 21
1	18 <b>18</b>	1 <b>1</b>	3 <b>0</b>	0 <b>0</b>	22 <b>19</b>
2	0 <b>13</b>	7 <b>3</b>	12 <b>1</b>	2 <b>1</b>	21 <b>18</b>
3	0 <b>1</b>	0 <b>0</b>	0 <b>0</b>	5 <b>2</b>	5 <b>3</b>
4	-	-	-	-	-
5	0 <b>5</b>	0 <b>0</b>	12 <b>2</b>	0 <b>3</b>	12 <b>10</b>
6	0 <b>15</b>	3 <b>0</b>	13 <b>0</b>	0 <b>0</b>	16 <b>15</b>
7	0 <b>7</b>	0 <b>2</b>	15 <b>5</b>	0 <b>0</b>	15 <b>14</b>
8	5 <b>3</b>	1 <b>0</b>	0 <b>0</b>	0 <b>0</b>	6 <b>3</b>
9	23 <b>18</b>	1 <b>0</b>	2 <b>0</b>	0 <b>0</b>	26 <b>18</b>
10	20 <b>18</b>	0 <b>0</b>	0 <b>0</b>	0 <b>0</b>	20 <b>18</b>