

Report to:	Cabinet	16 April 2024
Lead Cabinet Member:	Cllr John Williams – Lead Member for Finance	
Lead Officer:	Jeff Membery – Head of Transformation, HR, and Corporate Services	
Key Decision:	No	

Low-income Family Tracker (LIFT)

Executive Summary

1. The Low-Income Family Tracker (LIFT) is a platform that layers multiple datasets held within the Council, alongside some external datasets, and applies modelling to provide insights down to a household level. Over 70 Local Authorities in England, including Cambridge City Council, have already purchased a license for the platform, and have used it to effectively support low-income residents in a more proactive and preventative manner, likely saving the Council money later through reduced crisis support. This report recommends the purchase of a license for the LIFT platform, alongside additional fixed-term officer resource to project manage the system and ensure it is utilised effectively across the Council.

Recommendations

2. It is recommended that Cabinet agrees:
 - a. Purchasing a two-year license for the Low-Income Family Tracker platform at a cost of £53,000.
 - b. Employing an additional two-year fixed term Development Officer, at a total cost of £104,000, to manage and maintain the system and coordinate projects across the Council.
 - c. A budget of £30,000 to support the benefits take up campaign with direct mailshots.

Details

Background

3. Part of the 'cost-of-living project' initiated in March 2023 included allowing sufficient officer resource to begin to investigate how the Council could use data better to target support to those in need. Many of the cost-of-living schemes have

been data-led, such as the provision of electric blankets being targeted to individuals receiving council tax support and disability benefits, and the Mobile Food Hub visiting locations data suggested were of highest deprivation that did not have access to existing foodbanks. Although there were no specific pledges regarding the data aspect of the cost-of-living project, dedicating time to investigating what could be possible was outlined as a priority.

4. This report is a culmination of the data related work and proposes a continuation of this in a more comprehensive and corporate manner.

The LIFT Platform

5. LIFT is a platform set up by Policy in Practice. It brings together monthly datasets that the council would upload, alongside some external data, and provides modelling techniques that would allow the council to analyse and support low-income households via one accessible dashboard.
6. It gives insights from the data to tackle the drivers of poverty and help build financial resilience in the district. It is also able to model the impact of policy changes at an individual household level and would be able to identify residents who are struggling financially today or may be at risk of struggling financially in the future.
7. LIFT would take the Council's benefits data and combine it with further policy knowledge of the welfare system to apply analytical modelling techniques and give a range of insights. These insights would provide a detailed picture of an individual household's circumstances and allow us to understand the cumulative impact of different policies and target support activities down to a household level. Although the Council hold significant data sets, it has not been possible to overlay data previously to give the picture the LIFT platform will offer for specific customers.
8. Results from LIFT would allow the Council to become more proactive in supporting residents. By proactively contacting people at an earlier stage, it is likely costs will be reduced in the future and savings could be delivered. For example, a reduction in homelessness applications, or earlier intervention clearing council tax or rent arrears.

Uses for LIFT

9. Although there are many ways to use LIFT, one of the simplest uses is to identify cases of missed benefits claims. LIFT uses the data the Council inputs into it and can model which people in the district should be claiming national benefits but aren't. The Council can then contact these individuals directly to increase benefit take-up across the district.
10. As an example, it is possible to use the LIFT modelling to target those missing out on pension credits, which is thought of as the first 'easy win' using the platform. Modelling has suggested that there are around 100 missed pension credits claims that would be able to be targeted using the LIFT platform. Successfully targeting

just 50 of these households is estimated to put £166,083 per year directly into the pockets of these households. Based on the average 7-year life expectancy of an individual following a pension credits claim, this has a lifetime value of £1,162,581.

11. It is also possible within the platform to apply similar modelling to other benefits, such as Universal Credit, Tax Credits, and Housing Benefit among others. Residents pursuing new benefit claims come at no cost to the Council, but puts more money into the local economy, and is likely to reduce the burden of crisis support the Council delivers.
12. Outside of a benefits take-up campaign, the ability to overlay multiple datasets, model different scenarios, and filter results based on family size, age, and employment status to name a few, provides a vast number of opportunities for the platform to be utilised effectively.
13. LIFT could aid Council Tax collection as it would allow us to identify those who have not paid their Council Tax and are not financially resilient enough to clear their arrears. These households could then be provided with extra support, improving Council Tax collection rates as well as the wellbeing of those residents involved.
14. Similarly, LIFT could support homelessness prevention by identifying households in multiple debts and offering targeted support. This support could be through an appointment with an Income Maximisation Officer or encouraging an application for discretionary housing payments.
15. LIFT could also support existing projects. For example, EPC ratings are held within the platform and so it would be possible to filter all residents that are claiming Universal Credit and live in a house that has an EPC of D or below, and are therefore eligible for retrofit funding under the national Homes Upgrade Grant Scheme (HUG2). These could be contacted directly to be offered this and support this scheme.
16. Further to this, below gives a non-exhaustive list of examples of service areas across the Council that could utilise LIFT.

Benefits	Revenues	Housing
<ul style="list-style-type: none"> • Pension Credit take-up • Universal Credit take-up • Council Tax Support 	<ul style="list-style-type: none"> • Targeting support for those that can't pay • Reducing arrears 	<ul style="list-style-type: none"> • Homelessness prevention • Supporting debt repayment
Communities	Climate & Environment	Economic Development
<ul style="list-style-type: none"> • Anti-poverty analysis • Tackling most deprived households • Tackling loneliness 	<ul style="list-style-type: none"> • Targeting energy upgrades on low EPC and low income households 	<ul style="list-style-type: none"> • Target unemployed households with low barriers to work

<ul style="list-style-type: none"> • Encouraging active lifestyles 		<ul style="list-style-type: none"> • Support work & health pilot project
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Resources required

17. Purchasing a license for LIFT for two years costs £26,500 per annum, totalling £53,000 over two years. This also includes the purchase of a benefits calculator that will be able to calculate all benefits SCDC residents are eligible for, both local and national, in one place.
18. An additional Development Officer at grade 6 will be required to coordinate projects across the Council, as well as maintaining the system and supporting others to use LIFT effectively. It is proposed that this post encompasses and oversees the cost-of-living project work, with the support of the Cost-of-Living Project Officer, as there is a clear relationship between the two workstreams. The Council's agreed budget for 2024/25 has identified two data focussed roles that will be recruited to shortly. These officers would work closely with the Development Officer working on this time limited project to support the data analysis.
19. It is also recommended to assign a budget of £30,000 to support the benefits take up campaign with direct mailshots.
20. The Council's Section 151 Officer has confirmed that these recommendations are able to be funded from existing and available earmarked reserves.

Reasons for Recommendations

21. LIFT is already being used at over 70 Local Authorities across England, allowing a more proactive and preventative approach to supporting low-income families.
22. Modelling by Policy in Practice has suggested that, overall, there are £21,735,047 of benefits unclaimed in South Cambridgeshire. However, it is important to note that this modelling includes people who do not claim any form of support and therefore will not appear in datasets held by the Council or other public bodies. Therefore, even with LIFT, the Council will not be able to identify these people or contact them.
23. The actual number of people in South Cambridgeshire who can be identified as potentially being eligible for unclaimed support would only be known once local datasets have been inputted into the LIFT platform. Based on the research carried out by officers, and conversations with Policy in Practice, it is realistic to expect the platform to be able to identify 10% of the modelled potential unclaimed support. Although local take-up is not known at this stage, this could mean that around an additional £2,000,000 of support is claimed by residents on low income.
24. This is money that people are already eligible for and comes at no extra cost to the Council should residents apply for this.

- 25. The product also represents an opportunity to ‘spend to save’ for the Council, as implementing preventative measures is likely to reduce the number of people who enter crisis. This could save the Council money on temporary accommodation, council tax arrears, rent arrears, and cost of living crisis support to name a few. There is no direct data available at this stage to put a savings value on this, however there is a clear rationale to assume that the financial return on investment only grows larger the more the platform is used.
- 26. There is also a high social return on investment anticipated to be evident in several ways as there is a clear correlation between debt/low income and health and wellbeing outcomes. Maximising residents’ income through targeted support and increased benefits take up could lead to better mental and physical health outcomes and provide secure homes for families at risk.

Options

- 27. Recommended option – purchase a license for the LIFT platform for two years, commit funding to employing an additional Development Officer for a fixed term of two years and allow £30,000 budget for targeted support. The total financial commitment is £187,000.
- 28. Cabinet could choose not to progress with any of the recommended options set out in the report and either do nothing or ask officers to carry out further work.
- 29. Defer a decision until a later date, asking officers for specific further information to allow a decision to be made.

Implications

30. In the writing of this report, taking into account financial, legal, staffing, risk, equality and diversity, climate change, and any other key issues, the following implications have been considered:-

Financial and Fraud Risk

31. The Council’s Section 151 Officer has confirmed that funding for this project is able to be drawn from existing and available earmarked reserves. If all recommendations were agreed, this would cost a total of £187,000 and all funding would come from earmarked reserves.

Financial summary of recommendations

	Funded through earmarked reserves (£)
LIFT platform license (2 years)	53,000
Officer resource (2 years)	104,000
Promotion budget to contact residents identified	30,000
Total	187,000

Legal

32. As residents' personal data is involved, there are potential GDPR related risks. To mitigate this, no personal data will be inputted into the LIFT system. Instead, each household will be issued a reference number to be used within LIFT, and matched with personal contact details later, outside of LIFT. Data sharing agreements will also be put in place and a full DPIA will be undertaken for this project.

Staffing

33. Creation of a new full time equivalent 2-year fixed term post at Grade 6 will be necessary to deliver the project.

Risks/Opportunities

34. The recommendations in this report provide the opportunity to implement a more proactive and preventative approach to the support the Council provides, easing the effects of the current economic conditions for residents. Were the Council not to progress these recommendations, it is likely that more people will need to access services offered by the Council and public sector partners.

Equality and Diversity

35. It is anticipated that this project will have a positive impact on several different protected characteristic groups, especially those who we know to be most vulnerable in the current economic climate, such as older people, young children, and disabled people.

Climate Change

36. The recommendations provide the opportunity to support the Council to meet its Net Zero Carbon targets through increasing the take up of schemes providing retrofit upgrades to households in the district.

Health and Wellbeing

37. The recommendations are extremely likely to provide positive health and wellbeing outcomes for residents. Increasing their financial resilience and security is likely to reduce stress and have further positive impacts on their mental and physical wellbeing. Additionally, LIFT would be able to support positive health and wellbeing outcomes in other ways, such as through tackling loneliness in single person households, or through increased uptake of physical activity schemes.

Alignment with Council Priority Areas

Growing local businesses and economies

38. Supporting residents to become more financially resilient provides the opportunity to grow the local economy as they spend their additional income.

Housing that is truly affordable for everyone to live in

39. Being able to target support at those in rent arrears would allow residents to live in secure housing and reduce the risk of homelessness.

Being green to our core

40. LIFT provides the opportunity to support the provision of HUG2 funding across the district, providing retrofit upgrades to off-gas households.

A modern and caring Council

41. Taking a more proactive and preventative approach to crisis support provides the opportunity for better outcomes of all those involved. It would allow the Council to support families before they drop into crisis, rather than once they already have.

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