



Report to:	Cabinet	24 June 2025
Lead Cabinet Member:	Cllr Henry Batchelor – Lead Member for Communities	
Lead Officer:	Anne Ainsworth – Chief Operating Officer	
Key Decision:	No	

Low-Income Family Tracker (LIFT) update

Executive Summary

1. This report provides an update on the programme of work related to the Low-Income Family Tracker (LIFT). It is an update on all work completed using LIFT since the programme started in November 2024. So far, the programme is projected to have delivered £385,617.47 of income gain to residents in year one. The projected lifetime value of this income gain is £3,602,932.30 based on average claim lengths, with 246 residents benefiting.

Recommendations

2. It is recommended that Cabinet notes the report and provides officers with any comments as required.

Details

Background

3. LIFT is a software platform that brings together multiple datasets already held within the Council to provide insights into approximately 6,500 low-income households in the district. The project was borne out of the 'cost-of-living project', initiated in March 2023, of which one aspect was to investigate how the Council could utilise existing data in better ways to target support to those in need. A further proposal to purchase LIFT with some additional officer resource was approved by Cabinet on 16 April 2024. This work was funded on an initial two-year basis until June 2026.
4. Households contained within LIFT are those claiming either Housing Benefit or Council Tax Support. As of April 2025, this is 6,532 households in South Cambridgeshire, representing just under 10% of all households in the district.

Once a resident claims one of these benefits, the Council can access further information on their circumstances from the DWP.

5. In August 2024, priorities for LIFT were approved internally, aligning with the suggested priority areas reviewed by Cabinet on 16 April 2024. Key projects were agreed upon and prioritised, with initial projects commencing from November 2024. This report provides an update on the main projects undertaken using LIFT so far, with a full methodology of financial calculations for each project that contains a measurable financial impact provided in Appendix A.

Project updates

6. **Pension Credit uptake** – 287 households were identified as likely to be eligible for Pension Credit but not claiming it. Of these, 183 households were identified as likely to be eligible for Pension Credit Guarantee, which tops up a household's weekly income to £218.15 for single people and £332.95 for couples. 104 households were identified as likely to be eligible for just the Savings Credit element of Pension Credit, which is intended as a small reward to pensioners who have saved towards their retirement and is worth a maximum of £17.30 a week for single people and £19.36 a week for couples.
7. These households were sent two letters at the beginning of December with details of their likely eligibility and how to apply. Eligible households that applied before 21st December and backdated their application were also entitled to the Winter Fuel Payment (WFP) this winter.
8. In the two weeks before the WFP application deadline, officers also rang identified households where a contact number was held, to ensure letters had been received and understood, and to offer further support. 208 households were able to be contacted by phone, and most residents said they would go on to apply or have already applied for Pension Credit. 24 of the contacted residents had a change of circumstances that meant they were no longer eligible, 6 residents knew they were eligible but chose not to claim for various reasons, and 28 residents have passed away or moved out of the district since they were first identified as likely to be eligible.
9. Based on the latest available data, there were a total of 113 of the targeted households that went on to claim Pension Credit, with 88 claiming the Guarantee element, and 25 claiming just the Savings element. 47 of the 88 households that claimed the Guarantee element also claimed the Savings element.
10. The lifetime value of the additional Pension Credit claimed as a result of this campaign is projected to be £3,202,893.01. This is calculated using the confirmed additional annual Pension Credit amount which totals £300,169.23, and

extrapolating over the average life expectancy of claimants based on their median age.

11. Policy in Practice, the company behind the LIFT software, have indicated that similar Pension Credit campaigns at other Local Authorities typically achieve a take up of up to 33%. Discounting those who have passed away or moved since the campaign began, 43.6% of residents contacted went on to successfully claim Pension Credit.
12. In addition to the income gain directly from Pension Credit, as the campaign finished before the WFP application deadline, it can be assumed that each of these 113 households will have also received the WFP this winter, worth either £200 or £300 depending on their age. The annual value of these additional WFP claims was £25,600, and the lifetime value is projected to be £229,120.
13. The campaign was also used as an opportunity to increase awareness of the Household Support Fund (HSF), a one-off hardship payment of £110 administered by Cambridgeshire County Council. 97 households went on to claim HSF that we know of, with a total claim value of £10,670.
14. Taking into account the additional WFPs, HSF awards, and the Pension Credit uplift itself, this campaign will have delivered £336,439.23 to low-income residents this year alone. The total lifetime value of the campaign as a whole is projected to be £3,442,683.01.
15. **Healthy Start uptake** – The NHS Healthy Start scheme provides financial support to eligible parents with children under the age of four. If eligible, parents are provided with £8.50 a week for children aged under one, and £4.25 a week for children aged between one and four. This money is loaded onto a card that can only be used to buy fresh fruit and vegetables, and other nutritious food to support the child's development.
16. A total of 377 households were identified as likely to be eligible for the NHS Healthy Start scheme however as the claimant data for this is held by the NHS, it was not possible to know how many of these 377 households were already claiming this support.
17. Despite this, officers contacted each of these households by letter and email at the start of March to notify them of their eligibility and encourage them to apply if they had not done so already. Following this, officers called each of the households a contact number was held for, to ensure the letter had been received and understood, and to promote the Household Support Fund (HSF).

18. In just over a week, officers were able to contact 196 residents by phone, left 102 voicemails, and completed 137 HSF applications. The total value of the HSF claims awarded was £15,070.
19. As a result of this campaign, between February and March the total number of Healthy Start claimants in South Cambridgeshire increased from 526 to 591 – an increase of 12.4%. This is the highest increase of any local authority in the country in the same time period. Similarly, discounting local authorities with fewer than 10 claimants, the 12.4% increase is the highest monthly increase of any local authority in the country over the past 12 months, highlighting the success of the campaign in South Cambridgeshire.
20. Using average claim figures, the lifetime value of the additional 65 Healthy Start claims is projected to be worth £42,858.40. Taking into account the additional £15,070 of HSF claims awarded, the total value of this campaign to residents was £57,928.40.
21. **Supporting older residents at risk over winter** - Due to the loss of the Winter Fuel Payment for the majority of pensioners in South Cambridgeshire, the focus for this project was on those who were just over the eligibility threshold for Pension Credit. 67 households were identified through LIFT as having an annual income of less than £500 over the Pension Credit eligibility threshold, and 18 households were identified as between £500 and £1000 over. All these households were contacted by letter to offer an electric blanket free of charge and an income maximisation appointment.
22. 51 residents responded to either the letter or a phone call, with 34 taking up the offer of an electric blanket. This represents a response rate of 60.7% and a take-up rate of 40.4%. Of those that were contacted and didn't take up the offer, the main reason identified was due to already owning an electric blanket.
23. Six residents also opted to have an income maximisation appointment with an officer following these letters. Of these six residents, a possible income gain was identified for five of them, mostly around Attendance Allowance. The total value of the possible income gain identified for these five residents was £34,009.56 per year, with a lifetime value of £542,452.48.
24. So far, two of these residents have had their additional claims approved. This means that the confirmed income gain for this project to date is £11,819.04 per year. The lifetime value of this income gain is projected to be £99,870.89.
25. **Supporting those at risk of homelessness** – The focus for this project so far has been on residents who live in the private rented sector and are modelled to be in a cash shortfall each month. Officers will work through contacting these

households to offer an income maximisation appointment. So far, 16 households have been targeted by letter, and one has had an income maximisation appointment. A possible income gain of £2,257.85 per month was identified for this resident. This possible income gain was as a result of increasing the number of hours they worked, and the removal of the Universal Credit cap as a result. The lifetime value of this possible income gain is £27,094.20, based on an average claim length of 12 months.

26. **Supporting disabled residents to find work** - The WorkWell project is funded by the DWP and aims to support residents with long-term health conditions to find work by connecting them with a designated work coach. Disabled residents who are out of work have been targeted through LIFT for this project. An initial cohort of 158 residents who are of working age, out of work, disabled, and not claiming the highest level of disability benefit were contacted to invite them to sign up. Five residents took up this offer and were referred into the WorkWell project.
27. Although this is a relatively small response rate compared to other campaigns, this figure was as expected as it is not possible to understand from the data the reasons why residents were not in work before contacting them. Similarly, should these five residents find work as a result of this referral, the long-term financial impact will likely be much higher than any of the other campaigns.
28. **Supporting residents at risk of loneliness** – Through May and June, a number of information and advice events will be taking place across the district aimed at those aged 70 and over. The events will be taking place in Bassingbourn, Melbourn, and Willingham where LIFT has identified some of the highest numbers of low-income residents aged 70 and over that live alone. It is hoped that these events not only provide advice and support to these residents, but that they also introduce residents to their local Community Hub where they can attend in future weeks to reduce loneliness and isolation. Similarly, the events will be used as an opportunity to increase awareness and uptake of the disability benefit Attendance Allowance, which many older residents do not know they are eligible for.
29. For each of these events, every low-income resident aged 70 and over in the local area that we know of will be personally invited by letter and email where possible. The events will take place in the local Community Hubs, where staff from the District Council, local GP Practice, Age UK, and the charity Disability Huntingdonshire (DISH) will be on hand to offer information and advice. This multidisciplinary approach to offering an array of support in one place is hoped to improve accessibility and provide a wrap-around service to residents that require support.
30. Events have taken place or are scheduled to take place in Bassingbourn on 8th May, Melbourn on 5th June, and Willingham on 30th June.

31. Targeting Community based schemes – LIFT has also been utilised to promote local community schemes by targeting those who could benefit. In January, the Communities Team delivered a ‘cooking on a budget’ programme in Northstowe, aimed at low-income families. Despite efforts through traditional promotional methods, such as leaflets and flyers, only two sign-ups were achieved. Consequently, LIFT was employed to contact low-income families in Northstowe with a child aged between 6 and 11 and invite them to sign up. A text was sent to 69 residents and overnight a further 20 residents signed up to the programme, highlighting the effectiveness of targeted invitations. Due to this success, it is planned to use LIFT to target invites for a further ‘cooking on a budget’ programme in Melbourn, as well as further local community-based schemes.

Future projects

32. The following projects are planned to take place over the next 12 months as part of the LIFT programme of work. These projects build upon the ongoing work within the programme and align with the suggested priorities reviewed by Cabinet on 16 April 2024.

33. Increasing uptake of retrofit grant funding – Within LIFT, it is possible to overlay Energy Performance Certificate (EPC) data with the benefits a household claims to identify households that may be eligible for retrofit grant funding under the Warm Homes: Local Grant scheme. This will be undertaken subject to the availability of grant funding under the scheme over the next year.

34. Reduced water tariff uptake – Cambridge Water offer a reduced water tariff to eligible households called the ‘Assure Tariff’. This reduced tariff discounts a household water bill by 60% in the first year and 40% in the second year. It is planned to use LIFT to identify residents in certain areas that have an income below the UK poverty line and contact them to encourage them to sign up to this tariff. Officers are working with colleagues from Cambridge Water to maximise take up of those most in need and will target different wards through the following year.

35. Supporting residents at risk of loneliness – Following on from the events taking place in Bassingbourn, Melbourn, and Willingham, it is planned to organise further events across more Community Hubs in South Cambridgeshire if these are successful.

36. Free School Meals – LIFT has identified 1,196 households that are eligible for Free School Meals however the data on who is already claiming these is held by Cambridgeshire County Council. Officers are continuing to work with colleagues from Cambridgeshire County Council to investigate how a joint campaign could

take place to increase uptake of Free School Meals, whilst ensuring compliance with any data sharing legislation.

37. Data insight release – Data from LIFT has already been used to support a multi-agency ‘Ageing Well’ workshop, and a number of ward profiles have been created for members upon request. In the future, it is planned to release selected anonymised data held within LIFT for public consumption. This will likely be in the form of a report, similar to the State of the District report, but focussing on mapping poverty across South Cambridgeshire.

38. Other projects – In addition to the main projects outlined in this report, a handful of additional, smaller LIFT projects are in development. These will be reported on once further work has been undertaken.

39. Repeat campaigns – Due to the modest turnover of people held within the LIFT database, it will be possible to repeat campaigns such as increasing Pension Credit take up and increasing Healthy Start take up. Households will become newly eligible and although the campaigns may have slightly fewer identified households, based on performance to date, it is still anticipated to be successful. It is planned to repeat the Pension Credit campaign annually, and the Healthy Start take up campaign will likely be repeated in 2026.

Financial beneficiaries and values

40. The table below summarises the number of beneficiaries of each of the campaigns that have had a measurable financial impact. It outlines the financial impact of each campaign in year one, and the projected lifetime value of these campaigns based on average claim lengths. The table does not include possible income gains from Income Maximisation appointments that have not yet been approved, as it only includes additional claims that have been confirmed. A full methodology for these calculations is outlined in Appendix A.

	Number of households	Year 1 income gain (£)	Lifetime value of income gain (£)
Pension Credit	113	300,169.23	3,202,893.01
Winter Fuel Payment	113	25,800.00	230,910.00
Healthy Start	65	21,429.20	42,858.40
Household Support Fund	240	26,400.00	26,400.00
Income Maximisation	2	11,819.04	99,870.89
Total	246	385,617.47	3,602,932.30

Reasons for Recommendations

41. To provide Cabinet with the latest information on the progress being made throughout the Low-Income Family Tracker (LIFT) programme and ensure Members have an opportunity to provide feedback or suggestions for future work.

Options

42. Cabinet is asked to note the report but has the option to provide additional feedback to officers to further shape the future of the programme of work.

Implications

43. 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 Impact

44. The programme of work is on track to be delivered within the allocated budget.

Equality and Diversity

45. An Equality Impact Assessment was completed for this programme of work. It anticipated the programme to have a positive impact on a number of disadvantaged groups and this has been the case. In particular, a large amount of previously unclaimed funds have been distributed to low-income households as a result of this work. Similarly, residents with disabilities have seen their incomes increase as a result of applying for Attendance Allowance.

Climate Change

46. There will likely be a positive impact on climate change as a result of this work. It is planned to use LIFT to increase uptake of retrofit grant funding which will reduce emissions in domestic properties.

Health and Wellbeing

47. There will likely be a positive impact on the health and wellbeing of residents as a result of using LIFT. The events targeting older residents who live alone will be used as an opportunity to promote initiatives that reduce frailty and support long-term independence. Similarly, it is hoped that these events will reduce loneliness and isolation, improving both the health and wellbeing of these residents.

Alignment with Council Priority Areas

Healthy and Supported Communities

48. This work aligns with promoting Healthy and Supported Communities in a number of ways. In particular, the work around supporting older residents has boosted their incomes and reduced health inequalities, allowing them to live independently for longer. The events targeted specifically at older residents have provided a space in the community where support can be accessed with ease. Similarly, all work has been focussed on the low-income cohort in South Cambridgeshire, with 246 residents benefiting from a material financial boost.

Being Green to Our Core

49. Being able to directly target those who are eligible for retrofit grant funding will likely increase uptake and reduce domestic emissions.

Helping Businesses to Thrive in South Cambridgeshire

50. The financial gain of residents impacted by this work will likely benefit local businesses and the local economy through increased expenditure. In addition, the aim of the WorkWell project is to ensure residents with long-term health conditions who want to find work can do so. This has the potential to benefit the local economy through increased employment opportunities for local people.

Financially Secure and Fit for the Future

51. Supporting low-income residents more effectively has the potential to increase collection rates of Council Tax and rent, and reduce arrears for those who are unable to pay.

Background Papers

[Proposal to purchase the Low-Income Family Tracker \(LIFT\) – 16 April 2024 Cabinet](#)

Appendices

Appendix A: Financial Calculation Methodology

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