Written evidence submitted by the Local Government Association (PPCM0040)

About the Local Government Association (LGA)

The Local Government Association (LGA) is the national voice of local government. We are a politically led, cross-party membership organisation, representing councils from England and Wales.

Our role is to support, promote and improve local government, and raise national awareness of the work of councils. Our ultimate ambition is to support councils to deliver local solutions to national problems.

Key messages

- We have long advocated that the most effective way to support low-income households and lift them out of poverty is through an adequately resourced national safety net, alongside sustainable long-term funding for vital council services.

- Pensioner poverty has been rising over the past 10 years, following nearly two decades of decline. Joseph Rowntree Foundation (JRF) notes that though pensioner poverty fell in 2020/21, particularly among female pensioners, which narrowed the historical gap with male pensioners, these reductions were almost completely reversed in 2021/22 when poverty rates for both groups rose back towards their 2019/20 level.

- Councils and local partners have delivered remarkable services and support to protect people against the rising cost of living, targeting help at those facing the most complex challenges. The LGA is working with councils to take a cross-cutting approach to address all cost-of-living pressures, bringing together services including health, housing, welfare, social care, employment, transport, libraries and education.

1. What is the state of pensioner poverty across the UK? Which groups are most likely to be affected?

Figures from the Joseph Rowntree Foundation's report of January 2024 suggested that poverty increased in the latest official data, returning close to pre-pandemic levels.

More than one in five people in the UK (22 per cent) were in poverty in 2021/22 – 14.4 million people. This included 2.1 million pensioners. The number and proportion of children and pensioners in poverty rose between 2020/21 and 2021/22, as did overall poverty. The proportion of pensioners in poverty rose 3 percentage points to 18%. This means that the proportions of the different population groups in poverty have returned to around their pre-pandemic levels.

Pensioner poverty has been rising over the past 10 years, following nearly two decades of decline. Joseph Rowntree Foundation (JRF) notes that though pensioner poverty fell in 2020/21, particularly among female pensioners, which narrowed the historical gap with male pensioners, these reductions were almost completely reversed in 2021/22 when poverty rates for both groups rose back towards their 2019/20 level.

When JRF looked at pensioners, the groups most significantly affected by poverty were single pensioners, disabled pensioners and pensioners renting. The poverty rate for single pensioners was almost double that of couple pensioners, with around one in six pensioners overall living in poverty.

There are 15.7 million disabled people in the UK – that is nearly one in four people (24%). Looking at this by age, 11% of children, 22% of working-age adults and 44% of pensioners report being disabled. In 2021/22, the poverty rate for disabled people was 31%, 12 percentage points above the rate for those who were not disabled.

According to JRF, of pension-age adults in the social rented sector, 36% were in receipt of Pension Credit, compared with 5% of other pension-age adults. Social-renting families are therefore particularly vulnerable to any reduction in the generosity or coverage of social security, such as the benefits freezes and caps we have seen over the previous decade.

However, overall children have consistently had the highest poverty rates, while pensioners along with working-age adults without children now have the lowest. While pensioners overall have generally been fairly well-protected compared to children and working age families, the trend masks deep pockets of deprivation.

2. How does poverty impact on groups across the lifespan?

Pensioner poverty is often indivisible from, and influenced by, family poverty which in turn is often embedded in wider socioeconomic disadvantage. Deprivation exists in communities and places, and therefore persists across the lifespan. In addition to this, caring responsibilities for vulnerable older people often fall on people who are themselves impacted by poverty.

The causes of poverty tend to be consistent across age groups – housing costs, low incomes, low wealth and material assets. However, these factors can be felt more keenly in older age when combined with ill health, frailty or loneliness.

In addition to this, some of the effects of poverty have a profound and severe impact on pensioners and older people. Homes that are least energy efficient in England are more likely to be occupied by older people and those on lower incomes, with more than 60 per cent of over-65s living in England's least energy-efficient homes. This leads to them being particularly affected by cold weather, which increases the risk of heart attacks, strokes, lung illnesses, flu and other diseases. People can also slip and fall in the snow or ice, sometimes suffering serious injuries. This is exacerbated as older people and people with serious medical conditions are particularly vulnerable to the effects of cold weather.

Council teams spend the winter months checking in on older vulnerable residents to make sure they are well and coping, delivering hot meals, carrying out emergency household repairs and providing heating. Councils are constantly monitoring cold weather, with up-to-the-minute reports to stay one step ahead. Depots are filled with salt and gritters already being deployed to make sure our local roads are clear and open to our residents where possible. Councils also open council buildings such as libraries to act as warm hubs and places where people can go to stay warm and safe.

Our ageing population also means that older people (over 65s) are making up a growing part of our housing market. They now live in a third of all homes, and this is set to increase in the coming years. Currently, over 90 per cent of older people live in mainstream homes and 80 per cent of the homes we will be living in by 2050 are already built.

As a society and as individuals, we need to improve the way we plan for old age, and this includes how we house our older people. Whilst there is an undersupply of fully accessible homes, with just seven per cent of the stock meeting the four 'visitable' criteria, 72 per cent could be adapted. Learning highlighted in our publication shows that timely adaptations can make a real difference to people's wellbeing, enabling them to stay in their own home when that is their wish. This is especially important given that some groups of people, including those with underlying health conditions and older people, are more vulnerable.

Councils have responsibilities for planning, housing, social care and public health. Through health and wellbeing boards, councils are uniquely placed to bring health and housing partners together to plan for how best to meet the housing needs of our ageing population. This includes ensuring that older and disabled people of all ages, including children, can access the practical help they need to adapt their homes. It is also just as important to support people to live healthier lives by helping them to address problems such as damp and cold homes.

We want every resident to have a good quality of life and to aspire to improve their circumstances regardless of their background or where they live. Those in poverty are also more likely to experience poor health and wellbeing.

To tackle poverty and promote social mobility, policies cutting across a wide range of areas need to be considered together, including employment support, welfare, housing, early years provision and education, public health and family support. The current funding system often discourages joined up working as the financial benefits of intervention do not necessarily benefit the service delivering them.

Additionally, the right balance between services targeted on those who need it most and universal provision needs to be found, making the most effective use of limited financial resources. This balance may need to vary from place to place, and give local partners the freedom and flexibility to prioritise funding and commissioning in a way that best meets their local circumstances.

The LGA has highlighted to government in its Spending Review submission the need for a more preventative approach to funding and delivery of public services, with a greater emphasis on alleviating preventable hardship and sustainably improving children's health and wellbeing. This sets out the importance of prevention at both a community level and an individual level along the full life course.

3. To what extent does the current State Pension and other pension age benefits prevent pensioner poverty?

Around half of all families in the UK receive some form of financial state support, of whom nearly half (46%, equivalent to 7.2 million households in the Family Resources Survey) receive one or more of Universal Credit (or its equivalent benefits), disability benefits, Carer's Allowance or Pension Credit. The State Pension and Child Benefit are the most widely claimed benefits in terms of recipient numbers, and councils play a key role in encouraging take-up of these benefits. This is particularly important given the impact of fuel poverty which has been potentially exacerbated by the Government's decision to means test Winter Fuel Payments for older people. It is difficult to understand the full impact of this decision as the Government has not provided an impact assessment. It has been argued that the WFP has in the past been poorly targeted, but we do know that a number of councils have been providing additional support to those affected by the change in policy.

In our 2022 Autumn Budget submission, we highlighted that councils continue to top up the cost of administering Housing Benefit on behalf of Government from their mainstream budgets. It is vital that Government covers the full costs of continuing to administer housing benefit to pensioners and other vulnerable households while welfare reforms continue to be implemented.

Government should also set out more clearly the long-term role of councils in the wider benefit system, recognising the crucial role played by council revenue and benefits services in supporting welfare reforms and emergency support during the pandemic and the energy crisis.

The best remedy for people not to enter retirement in poverty is to ensure their savings are adequate for retirement. According to JRF, pensions auto-enrolment has raised the proportion of employees saving into a private pension from 32% in 2012 to 75% in 2021. However, only [19% of employees overall, and only 1% of low earners] are saving enough to give them a good chance of achieving a minimum decent income in retirement. Pension saving among self-employed people has dropped from 48% in 1992, to 16% in 2018. Some may be saving in other ways, for instance through investing in property or through ISAs. However, it is uncertain how far such methods will provide sufficient income in older age.

Additionally, people in more deprived areas are much more likely to enter ill health, and leave the workforce, younger. When people are healthy for longer and able to remain in employment until pension age, it can reduce pensioner poverty.

A report by the LGA Task and Finish Group on Ageing sets out the increasing contribution to society and the economy older people can make through empowered local government. It is increasingly being recognised that older people make a huge contribution to the life of their local areas through providing unpaid care, involvement in civic organisations and other forms of volunteering. However, this requires a well-rounded approach that keeps people healthy for longer.

Leading councils are recognising the importance of nurturing and supporting input from the elderly. There is an opportunity to mitigate future growing demand on council services – most obviously social care and health. This requires a coordinated programme that combines the input of public health, transport, housing, leisure and culture, economic development, civic engagement, the NHS, etc. All of these areas have a role to play in improving the health and wellbeing of an ageing population and thereby reducing the demand for expensive reactive, emergency or institutional services.

An ageing society presents some significant potential economic benefits, from the spending and taxable employment of older people, which councils and their partners are well placed to maximize. With the transfer of public health back to local government and the establishment of health and wellbeing boards, councils are best placed to improve the health and wellbeing of their local population as a whole and to reduce health inequalities.

Furthermore, tackling high housing costs to keep pensioners out of poverty should be a priority in the Government's upcoming strategy. This should include giving councils the powers and resources to address the national shortage of social and affordable housing.

According to JRF, of pension-age adults in the social rented sector, 36% were in receipt of Pension Credit, compared with 5% of other pension-age adults. Social-renting families are therefore particularly vulnerable to any reduction in the generosity or coverage of social security, such as the benefits freezes and caps we have seen over the previous decade.

Housing is a crucial determinant for the quality of life of older people, especially given that the majority of older people remain, and prefer to remain, living in the community. Housing and health are related and a key challenge of living independently and healthily in later life is fuel poverty. Older people living in cold, damp homes are at greater risk of a range of conditions including arthritic symptoms and rheumatism, which can result in prolonged immobility, making it even more difficult to keep warm; domestic accidents and falls, including fatalities; social isolation; and mental health problems.

Our ageing population means that older people make up a growing part of our housing market. However, there is a chronic under-supply of desirable, affordable “age-friendly” homes. These are homes with sufficient space, and the ability for life-changing adaptations to be made. Councils have a key role to play in building and adapting good quality social homes, and in enforcing strong standards. In addition, local authorities must be empowered to provide access to the right infrastructure, through the planning system, to allow people to live healthy lives.

We projected in 2022 that poorly insulated homes would leak £12.7 billion of energy over two years. Homes that are least energy efficient in England are more likely to be occupied by older people and those on lower incomes, with more than 60 per cent of over-65s living in England’s least energy-efficient homes. More than 80% of the homes that will exist in 2050 have already been built today, so we need to find a way to ensure that these homes remain safe and warm for the years and decades to come, particularly in view of our ageing population.

Ageing Better noted that fuel poverty can bring financial catastrophe for families and individuals, and presents a substantial health risk too. Around 10,000 people die in cold homes every year. Older people are already cutting back more on energy use in the home, more than any other age group. Further cutbacks could be extremely damaging to their health and will have a knock-on impact on the NHS.

We have asked Government to bring forward and develop full funding for retrofitting social and fuel-poor homes. This would provide councils with flexibility to build local programmes that accelerate retrofit of homes. Financial support available to help householders implement measures is limited and often means-tested, meaning some older people may not have access to retrofit without Pension Credit. An expansion of this funding for older people to retrofit their homes for accessibility, energy efficiency and removal of damp or mould, would be beneficial.

An expanded Cold Weather Payments scheme could concentrate support where it is most needed. As recommended in a recent Resolution Foundation report, expanding and reforming Cold Weather payments could capture more households most in need of help with rising energy bills, including poorer pensioners as well as families, without adversely impacting on public finances.

Measures such as spreading pension saving and boosting the amount people save can help with housing costs. However, this needs to be supported by a stronger social security system for renting pensioners must be improved. JRF noted that this is important for low-income renters but is especially vital in preventing the damage done to the health and well-being of older people by poor quality, unaffordable homes and financial hardship.

4. How do pensioners in poverty manage food, energy and housing costs with the income they have?

Councils and local partners have delivered remarkable services and support to protect people against the rising cost of living, targeting help at those facing the most complex challenges. In particular, pensioners can be negatively impacted due to their fixed income.

The LGA is working with councils to take a cross-cutting approach to address all cost-of-living pressures, bringing together services including health, housing, welfare, social care, employment, transport, libraries and education. Our cost of living hub contains case studies, resources and data to share best practice and help councils support their residents.

Many councils have established anti-poverty strategies, and we have worked closely with them on both cross-cutting approaches and targeted interventions in key services including health, welfare and social care. A number of councils have also voluntarily adopted the socioeconomic duty alongside the Public Sector Equality Duty (PSED), and we would be pleased to build on this work with councils and government.

Councils want to take a preventative approach to poverty and inequality; leading places where people can thrive and access opportunities. Working with key partners, both locally and across Mayoral and Combined authorities, councils have a unique role as democratically elected leaders of place – shaping the spaces and communities where people live their lives through their approach to planning, housing, green spaces, infrastructure and investment.

As well as identifying and addressing specific local challenges, council best practice highlights some key policy and service design factors that could be explored in more detail to enable more efficient, effective and preventative approaches to tackling poverty, for example through effective data-sharing; devolved and integrated funding; community-based and / or user-led services; tools for frontline staff and better referral pathways.

Councils and places with strong, cross-cutting approaches include:

Trafford Poverty Strategy

- Trafford Poverty Truth Commission (PTC) has been the coming together of a group of 34 people who care about poverty in Trafford, many of which are personally impacted by it and want to make things better. As Commissioners, both Community and Civic, the members agreed to come together as equals to work for change. The group was made up of 14 Community Commissioners from across Trafford of different ages, backgrounds and with different life experience.
- In early 2022, it was estimated that 393 residents living in two wards within Stretford and Old Trafford were entitled to claim Pension Credit but were not doing so; this would account to almost £1 million. As such, one of Trafford's key plans was to encourage Pension Credit uptake and share campaigns locally with our residents.
- A refresh Trafford's Mental Health and Wellbeing Strategy was undertaken to incorporate a more all age approach, with a key focus on mental health inequalities and the wider determinants of health. They continue to work and connect with partners in the development of Trafford's All Age Mental Health strategy to ensure the voice of those with lived experience of poverty is reflected.

The Salford Way

- Salford works with partners to better identify and strengthen support for certain vulnerable groups that research (and the pandemic) shows face a much higher risk of living in poverty than others. This includes ethnic Minorities, people with a disability or suffering ill health, older people, lone parents, larger families and carers.
- They are bringing the cost of energy down through the Warm Salford scheme that supports eligible pensioners and low-income households to keep warm and well by providing funding and advice for energy efficiency initiatives such as boiler replacements, insulation and new central heating.
- They collaborate with a range of advice and poverty charities across Greater Manchester to develop a regional benefits take-up campaign. A pilot around Pension Credit was in development in discussions with the GMCA – through the GM Citizens Advice Campaigns Group.
- Salford's Back The Right to Food campaign which aims to make good, nutritious food a legal right for all citizens. Launched by Fans Supporting Foodbanks, the campaign calls for a change in the law to make access to food a legal right for all in the UK as part of the National Food Strategy. It is estimated more than 10 million people in the UK are living in food poverty, with ethnic minorities, disabled and older people worst affected.

Leeds Best City Ambition

- Leeds identified a priority to create a well-connected and welcoming city where every community has access to local green spaces, and people of all ages can enjoy activity that supports their mental and physical health.
- Leeds prioritised ensuring people of all ages and backgrounds can enjoy access to education, skills development, and employment opportunities to meet their needs and the needs of a growing economy, where businesses and educators are encouraged to invest in upskilling people and supporting them to reach their full potential.
- Their key strategies and their associated governance/delivery partnership includes Age Friendly Strategy, accountable to the Age Friendly Leeds Board.
- The 100% Digital Leeds campaign joins people and services in Leeds to build digital inclusion. 44 organisations across the city are empowering older people to get online through the digital inclusion network.
- stablished in 1996, Carers Leeds is a charity that provides information, advice and support to unpaid adult and parent carers. Targeted support teams provided over 5,300 contacts to individual carers in addition to over 1,000 calls a month through the Advice Line in 2023/24.

London Borough of Bexley

- The London Borough of Bexley has prioritised supporting older and vulnerable residents, ensuring they have access to essential services, advice, and community support to maintain their well-being and independence.
- Bexley is committed to addressing the impact of rising living costs on pensioners, particularly following the Government's decision to cut the winter fuel payment, which affects 34,000 pensioners in the borough.
- Key initiatives include the 'Bexley Box' scheme, which provides essential items such as food, warm clothing, and well-being advice to housebound older residents during the winter months. This initiative is delivered in partnership with local businesses, community organisations, and volunteers.
- Bexley works with local health services, community groups, and voluntary organisations to identify and support vulnerable older people, ensuring they receive targeted assistance tailored to their needs.
- The borough continues to develop partnerships and initiatives to promote digital inclusion, helping older residents stay connected and access services online, reducing social isolation and improving access to essential resources.

5. What impact does the cost of living have on the health of pensioners in poverty? What impact does this have on the NHS and social care?

The WHO Age-friendly Environments Programme suggests that local communities should focus on eight main dimensions in order to become more supportive and adaptive to the needs of their ageing population. These include: the built environment; transport; housing; social participation; respect and social inclusion; civic participation and employment; communication and community support; and health services. These dimensions are vital for pensioner health. One of the key barriers to social inclusion and participation is loneliness.

Research over decades has found a fairly constant proportion (10-13 per cent) of older people feeling lonely often or always. Over the same time period, there has been a growing percentage of older people who sometimes feel lonely. As populations age, ever more individuals are likely to be lonely. Recent estimates place the number of people aged over 65 who are often or always lonely at over one million. Key risk factors for loneliness include being in later old age (over 80 years), on a low income, in poor physical or mental health, and living alone or in isolated rural areas or deprived urban communities

Studies have found that, aside from age, several other factors are associated with loneliness. These include living alone, never being married, widowhood, support network type, poor health, cognitive impairment or poor mental health. These factors are common and often overlap in older age, giving a rationale to provide particular support to those going through the changes and transitions of growing older that might lead to loneliness. Loneliness has wide reaching implications for both the individual experiencing it and their community. With an ageing population and an increase in the numbers of people living alone loneliness is becoming more prevalent.

Council-provided warm and welcoming spaces for older people can provide not only respite in cold weather amidst fuel poverty and insecure housing conditions, but also a chance to socialise and avoid loneliness. Council services like libraries, as well as acting as warm spaces, provide vital social opportunities through non-judgemental activities, but also provide signposting support to ensure older people can access the benefits and services they are entitled to or require. This includes providing them with digital support – either direct help to use online services, or training to support the older person's independent use of digital equipment and services.

Case study – Gateshead Council

Gateshead Council is establishing a network of Warm Spaces, where vulnerable residents can come together to stay warm and socialise.

Considering the pressures facing many residents, the Council is working with their local partners, building on the work they did during the pandemic, to create a network of Warm Spaces. These are places where people from across Gateshead can come together to stay warm, and perhaps enjoy a cup of tea and a biscuit.

The Council's intention is to create a directory of all the places available to their residents across the public, private, health and voluntary sectors and to ensure this information is clearly marketed so everyone who is feeling the cold knows where they can go to get warm, stay warm and enjoy a little company and some refreshments.

Organisations who want to create a new Warm Space can apply for a grant. Support will also be given, including training sessions, to ensure they are of sufficient quality. In addition, applicants will need to sign the Warm Space Charter, so those who use the Warm Space know they will be entering a place which is safe, respectful and non-judgmental.

6. How effective are discretionary payments such as the Household Support Fund? How can support be more effectively targeted at pensioners in poverty?

Whilst the extension to the Household Support Fund is good news, it is essential that the Government puts local welfare funding on a long-term sustainable footing. Councils need to be able to plan ahead. This is particularly important given the impact of fuel poverty which may have been impacted by the Government's decision to means test Winter Fuel Payments for older people. It is difficult to understand the full impact of this decision as councils are not responsible for administrating the WFP and no impact assessment has been given. This may put further pressure on crisis support funding such as the HSF. It has been argued that the WFP has in the past been poorly targeted, but we do know that a number of councils have been providing additional support to those affected by the change in policy. Councils will continue to support pensioners when needed as they have done with other groups facing poverty during the cost-of-living crisis.
Recent research on prevention highlights the vital importance of integration and partnership working. The challenges that pensioners face can be complex, and the solutions equally so. We are pleased that the Government is taking a more joined-up approach across departments to tackling cross-cutting challenges like poverty. It is equally important that councils and partners are able to take a similarly strategic and integrated approach locally.

Councils are currently using the HSF to provide a variety of vital services and support including:

- Cash grants or vouchers to help people in crisis with energy, food and other essentials.
- Targeted support for people in receipt of pension credit and other benefits, such as energy vouchers for pensioners living in fuel poverty.
- Helping with significant or unexpected costs, such as furniture, white goods or replacing broken boilers.
- Funding the voluntary sector to deliver support, like foodbanks, social supermarkets or schemes to deliver home energy efficiency improvements for low-income households.

To allow councils to plan effectively and better meet all residents' needs, it is essential that the Government puts local welfare funding on a long-term sustainable footing. This will allow councils to plan and deliver more holistic support that incorporates service-users' voices and lived experience, and builds in wrap-around support from wider services that can improve pensioners' longer-term financial resilience, social mobility, health and wellbeing.

If the Government decides to deliver welfare support through further short-term pots of funding, it is important that they remain locally delivered. We also urge the Government to review the spending criteria placed on the Household Support Fund, in consultation with the sector, to enable councils to use their local knowledge and discretion to target support to where it is most needed within their population, based on the specific needs of vulnerable citizens such as older people.

We would like government to work with us to develop a shared outcomes framework for nationally provided local welfare funding, which would help to ensure that crisis support is more effectively integrated with prevention. This would also help to ensure that data on outcomes of local welfare provision is collected more consistently to assess its impact on wider social, health and economic outcomes.

7. What is needed to improve access and take up of Pension Credit and other social security support for pensioners in poverty?

Elderly people and disabled people are disproportionately more likely to be digitally excluded, which presents additional barriers to accessing the services and support they need to live well. People in these groups are less likely to use the internet if they have low incomes, are older and if they live alone. Lack of non-digital methods of communicating benefit support, and of accessing benefits themselves, can be a major barrier to accessing and taking up social security support.

The LGA is keen to work with Government to ensure councils have the support and the resources to make all of their online services inclusive, and provide elderly and disabled people with the targeted support they need to get online.

Councils play an important role tackling digital exclusion, and hold the appropriate resources, relationships and responsibility for place making to do so. Frontline services, including children's services, adult social care, adult education, business support and libraries, all have contact with people who are at high risk of digital exclusion. Councils run initiatives to tackle digital exclusion such as digital skills improvement support and refurbish old equipment for donation or lending to residents who lack appropriate devices. Councils also have well established relationships with local voluntary and community sector organisations who are an effective channel to socially excluded groups.

The recent House of Lords Digital Committee report on digital exclusion found the

Government does not have a 'credible strategy' on tackling digital exclusion and reinforces our own findings that there is little strategic guidance to councils from Government on closing the digital divide. Councils know their communities best and have the responsibilities, relationships, and assets to play a key role in encouraging older, vulnerable, and disadvantaged households to get online.

In the face of these barriers of digital exclusion, councils have used various methods to increase uptake of social security support for pensioners. We look forward to working with the Government to shape a new Digital Inclusion Strategy – which is now over 10-years old.

Case study - Lewes District and Eastbourne Borough Councils

Recognising that online applications and attitudes to claiming financial support were low amongst older residents, the Lewes District and Eastbourne Borough Councils ran a multi-channel campaign to invite them to a drop-in benefits session at the council offices and assist them in claiming vital cost of living support.

In Early September 2022 Lewes District and Eastbourne Borough Councils had allocated all of their Household Support Fund (HSF), except for the approximately 33.3 per cent ring-fenced for households with someone of pension age, which represented a significant underspend. This is not unique to the HSF – the councils had also seen a trend in older people not claiming the financial support for which they are eligible, including Pension Credit and Energy Rebates. Their objective was to encourage greater uptake of scheme before it closed on 30 September 2022, as well as other forms of ongoing support available for elder people on a low-income.

Recognising that online applications and attitudes to claiming support were a barrier amongst this cohort, a low-cost and high impact communications campaign was implemented taking in local radio, press, direct mail, community noticeboards and engagement with local retirement schemes, to invite older people to a drop-in benefits session at the council offices. This was backed up by communications through online channels such as web, social media and email, encouraging all residents to encourage older friends and family to attend the drop-in and apply with support.

Case study - Greater Manchester Combined Authority

A strand of GMCA's work around the cost of living crisis is the 'Pension Top Up' campaign, developed in partnership with Greater Manchester Housing Providers to encourage people to take up their entitlements. Around £70 million in pension credit alone goes unclaimed here each year. A one-hour training session, delivered by Independent Age, gives frontline staff and councillors an introduction to pension credit and attendance allowance, along with a demonstration on using an online benefits calculator.

Analysis of an earlier phase of the campaign revealed that it generated more income in attendance allowance and housing benefit than pension credit – showing the range of benefits going unclaimed.

Jo Garsden, then Programme Manager at Greater Manchester Ageing Hub, said, "We know that the most effective way of getting older people to take up entitlements is through one-to-one conversations with family, friends and trusted individuals. With local advice centres overwhelmed, there is massive potential here to upskill the wider workforce and try to make every contact with an older person count."

8. Are there sufficient data to enable efficient targeting of support? Are there delivery mechanisms that allow effective targeting?

We are pleased that the Department for Work and Pensions has committed to enabling councils to make wider use of its data to support local decision-making, targeting of support and services. The LGA and councils have been working closely with DWP on implementation of the current Memorandum of Understanding, which has enabled further exploration of the ways in which data can be used by councils to benefit local residents. We now need to work towards a clearer legislative framework that supports the government's intent to enable re-use, whilst continuing to enhance the safe and secure sharing of data within the context of the Cyber Assessment Framework.

We also want to better support data-sharing, matching and comparability at the local level. The need to quickly step up sharing between the NHS and councils during the pandemic showed that, with the right level of commitment, progress can be made. We will continue to work closely with government on developing a strong and consistent approach to improving social care data and integrating across systems that strengthen services for vulnerable older residents.

Case study – London Borough of Merton

In response to the Cost-of-Living crisis, Merton Council coordinated a set of cross-cutting initiatives to support its residents across the whole borough. The project overall has leveraged insights from across departments and community partners to create a comprehensive strategy and communications plan.

A cross-council Cost of Living Working Group was established in November 2022, and the resulting Cost-of-Living Action Strategy and Action Plan 2023-2025: A cross-council boroughwide approach to supporting people living in Merton, coupled with the Support Fund (which received an additional £1million in 2023), and a strategic communications campaign titled Cost of Living Action, provided targeted assistance and empowered residents to navigate the financial challenges ahead.

The council has run a series of 18 cost of living events in Merton's libraries and the Civic Centre during the latter half of 2022 and throughout 2023 and 2024 to date, with one further event planned for this year in Mitcham. These have offered an effective mechanism for signposting people, including those who are digitally excluded to the right information, advice and support around the cost of living. They also reached communities with other non-digital communication including a helpline, and a strong out-of-home advertising component concentrated in low-income areas.

The campaign targeted residents in low-income households, and the council sought to understand where this audience was, and how we could reach them. The council used the Office of National Statistics (ONS) data: 'Exploring local income deprivation' that gave the team information about Merton households in the lowest deciles of household income. The council used the ONS data to distribute a 16-page printed cost-of-living directory to the homes of people most likely to need support. The directory was written in simple terms to be easily understood, and support people with low literacy.

Case study – Richmond and Wandsworth Councils

Richmond and Wandsworth councils have used the Low Income Family Tracker (LIFT) to identify households who may be eligible for different benefits, but not claiming them. The tracker brings together data from multiple sources to build a picture of households in need and their potential entitlements. The councils have used this information to run multiple take-up campaigns, including encouraging residents to claim Pension Credit and Free School Meals. The total financial benefit following these LIFT campaigns is over £2 million across the two boroughs.

There are several barriers that prevent residents from taking up benefits, including households not knowing which benefits they might be eligible for and the complexity of making claims. The provision of general cost of living support can feel overwhelming to residents due to the quantity of information provided, making it difficult for residents to work out which parts apply to their specific circumstances.

The two campaigns with the largest financial impact so far have been for Pension Credit and Free School Meals. In addition, a 2024 Pension Credit campaign is currently underway and has already generated £227k in additional annual income to 62 households across Richmond and Wandsworth.

Data-sharing within the council and between the council and its partners can enable targeted Cost of Living communications, which are more helpful for residents to receive than generic ones.

January 2025