CABINET

21 January 2025

Response to Council Motion on Winter Fuel Payments

Report by Executive Director of Resources

RECOMMENDATION

The Cabinet is RECOMMENDED to

Note that the actions set out in this report respond to the motion relating to Winter Fuel Payments approved by Council in November 2024, the wording of which is set out in Annex One.

Executive Summary

1. On 5 November 2024, Council agreed a motion on the subject of recent changes to Winter Fuel Payments (WFP). The motion seeks to ensure that the Council supports low income pensioners who are losing their WFP, and that this support is communicated both to them and those who support them such as family and friends. The full text of this motion is at Annex One of this report.

Background

From this winter only those pensioners in receipt of Pension Credit will receive the WFP. This means that lots of pensioners on low incomes will not receive financial support this winter.

PENSION CREDIT

- 3. Pension Credit is one of the most under claimed benefits. Data on Pension Credit from the Department for Work and Pensions (DWP) lags considerably. The latest set of locally analysed data is from February 2024, and this shows that only 63% of eligible people claim Pension Credit in Oxfordshire. This means that there are 4,801 local people not claiming benefits worth £10.5 million annually. DWP data from May 2024 has been published recently, and this shows a very similar number of claims to the February data (8,175 claims in May compared to 8,179 for February).
- 4. Anecdotally it is reported that there has been a surge of claims for Pension Credit since the WFP changes were announced. Unfortunately, the data for this period will not be available until May 2025.
- 5. As well as those eligible but not claiming Pension Credit, there are a number of low-income pensioners slightly over the threshold for Pension Credit who will have lost their WFP. There is no available data for this group, but with the Pension Credit thresholds being £11,344 for individuals and £17,313 for a

couple, a WFP payment of £100-£300 would be a significant source of support for a large number of people.

COST OF LIVING PROGRAMME

- 6. Most of the actions required by the council motion fall within the scope of the existing Cost of Living programme. As such this report shows how the programme already addresses many of the requirements of the motion and outlines several actions that will be taken forward to ensure all aspects of the motion are carried out.
- 7. The Cost of Living programme is funded mainly from the Household Support Fund. This is a government scheme, launched in October 2021, that provides funding to local councils to help people who are vulnerable or cannot pay for essentials like energy and food. The current round of funding is the sixth in the programme (and known as HSF6) and has allocated £3.4 million to the County Council. The following provides a summary of the support available to pensioners within the programme.

Residents Support Scheme

8. The Residents Support Scheme is an open application scheme providing support for the cost of food, energy and essential household items to people experiencing financial hardship. Up until the end of November 2024, £739,000 of support had been provided this financial year. The Council works with over 30 external partners to refer people into the scheme and to help them make applications where required. Partners include Age UK, advice agencies, city and district council teams, housing associations and other third sector support providers. A communications campaign this winter will target low-income pensioners for support. This campaign is explained in more detail at paragraphs 16-19.

District Delegations

9. The city and district councils have been allocated £500,000 between them this year to spend on local cost of living measures. The majority of this funding is spent on food and energy vouchers which are distributed by local advice organisations. Funding is also spent on debt advice, clothing support, energy advice, and community larders. Communities colleagues in the Oxfordshire councils have all agreed to prioritise low income pensioners for support.

Better Housing Better Health (BHBH)

10. The BHBH programme is commissioned by Public Health to provide advice and practical support with energy efficiency measures and supporting people to meet their energy costs. The £50,000 provided by HSF6 will facilitate an expanded BHBH programme, with a particular focus on low-income pensioners.

Hospital discharge

11. The multi-disciplinary Out of Hospital team is based at Oxford City Council and works with people who are unable to be discharged from hospital due to a housing related issue. This may be due to the need for specific types of

furniture, or energy related expenditure which can be met from the Household Support Fund.

Contingency funding for pensioners

12. Due to the loss of WFP payments by so many households, £90,000 in the cost of living programme has been ringfenced for expenditure on pensioners, but not allocated to a particular project. This will create flexibility within the programme to provide additional funding to any of the above projects if they are spending increased amounts of support on low-income pensioners.

Oxfordshire Community Foundation (OCF) Grants

13. The programme has committed £112,000 to OCF's Living Essentials grants programme. This programme will support small community organisations to deliver local cost of living support. Whilst these grants will assist a broad range of vulnerable groups, low-income pensioners will be an important one of these. The Cost-of-Living programme manager was part of the panel which considered applications to this fund in December 2024.

LIFT Dashboard

- 14. The Cost-of-Living programme funded the purchase of the Low Income Family Tracker (LIFT) Dashboard. This dashboard brings together data on Universal Credit recipients, with locally held data used to assess Housing Benefit and Council Tax Support to identify households who are entitled to unclaimed benefits. This will enable the Oxfordshire councils to run awareness campaigns for Pension Credit (as well as many other welfare benefits) to increase uptake. However, the richness of the data will also support the targeting of households which are over the threshold for Pension Credit, but who would benefit from the support detailed above.
- 15. It is estimated that this approach in Oxfordshire could provide an additional £1.2m in financial support for low-income pensioners as well as serving as a prevention tool for services such as Adult Social Care and Housing. The model requires the involvement of the City and District councils as they hold the Housing Benefit and Council Tax Support data. They are all keen to make use of the LIFT Dashboard and are at various stages of implementation. Cherwell and West Oxfordshire District Councils were the first to implement the Dashboard and have already run Pension Credit take up campaigns.

COMMUNICATIONS

- 16. Communications promoting the Residents Support Scheme are ongoing throughout the year. This is mainly undertaken through the partners outlined in paragraph 8 above. Posters and electronic signage have also been used to promote the scheme in libraries, community centres and GP surgeries. Leaflets are periodically distributed through community larders. The scheme has also been highlighted to internal frontline staff.
- 17. This autumn, literature promoting the scheme has been refreshed in libraries and staff briefed again on its details. The use of libraries as Warm Spaces this winter provides an opportunity for libraries to promote the scheme to residents likely to be eligible and in need.

- 18. A targeted campaign will run this winter aimed at low-income pensioners. The campaign will also target friends, family and professionals engaged with older people on low incomes. The campaign will utilise paid for advertising on Facebook and Instagram, and Google adverts to promote the support available following the loss of WFP for many older people. The campaign will be run iteratively from mid-December with regular reviews. These reviews will evaluate the engagement with different messages, which will inform the deployment of each iteration of the campaign. The Council will also utilise regular channels such as our residents' newsletter Your Oxfordshire and Nextdoor to promote these messages. Funding of £1,000 has been allocated from HSF6 to support this campaign.
- 19. A broader winter warmth campaign is also well under way. This targets a much wider cohort of people who may struggle to heat their homes this winter. The winter warmth campaign targets residents with messages about how to access support, as well as supporting professional networks with a toolkit of resources including posters, leaflets, thermometer cards and digital resources.
- 20. Part two of the council motion requested that the Leader write to the Chancellor of the Exchequer to request an impact assessment and transitional measures in regard to the restriction of WFP. This letter was sent on 14 November 2024. At the time of writing this report no response had yet been received.

PARTNERSHIP APPROACH

21. The Cost of Living programme is undertaken in partnership with relevant sector-based stakeholders. The Cost of Living programme manager meets weekly with Communities leads from the city and district councils. This enables dialogue to be undertaken on cost of living issues. Meetings are also undertaken with the Oxfordshire advice forum, social prescribing group and local communities-based forums. One-off briefings are also delivered when appropriate to a range of teams working in frontline service delivery who are likely to encounter people needing support with the cost of living.

PLANNING FOR 2025/26

- 22. In the government's budget it was confirmed that the Household Support Fund will continue in 2025/26, albeit with 90% of the existing annual national budget. Advanced notice of the fund's extension is most welcome, as for the first time it will enable the council to conduct proper planning for fund expenditure. Previous rounds have been announced with only weeks', or even days', notice.
- 23. The council motion calls for support from such programmes to take account of fuel poverty among low-income pensioners. The 2024 update of the Oxfordshire Joint Strategic Needs Assessment includes detailed data on fuel poverty. This data can be used to target support to those areas of the county with the highest levels of fuel poverty, and will inform the design of next year's Cost of Living programme.

Corporate Policies and Priorities

24. The Cost of Living programme directly addresses the Council's priority of tackling inequality in Oxfordshire. It also indirectly addresses the prioritising of residents' health and wellbeing. This is achieved by targeting financial support at the most vulnerable residents in the county.

Financial Implications

25. There are no new budgetary implications from these proposals. Both the staffing costs and costs of the communications campaign will be met from the £265,000 allocated in the Cost of Living programme to administration.

Comments checked by: Drew Hodgson, Strategic Finance Business Partner Drew.Hodgson@oxfordshire.gov.uk

Legal Implications

26. Where the Council is distributing grant funding, it must consider whether a grant constitutes a subsidy. Should any of the proposed grant allocations set out in the report constitute a subsidy, it will be necessary for the Council to ensure that the subsidy is dealt with in accordance with the Subsidy Control Act 2022 (the Act). Where necessary, the Council will carry out a subsidy control assessment to ensure any subsidy is compliant with the subsidy control principles and comply with the transparency requirements under the Act. In providing the support detailed in this report the Council will rely on the general power of competence under the Localism Act 2011.

Comments checked by: Anita Bradley, Director of Law and Governance and Monitoring Officer

Staff Implications

27. There are no staffing implications for this work. The Cost of Living programme includes £265,000 for administration. This will fund the work required in this report.

Equality & Inclusion Implications

28. The actions outlined in this report will be undertaken within the Cost of Living programme. The programme aims to tackle some of the most significant areas of inequality in Oxfordshire by ensuring everyone can access food, energy and essential household items. The overall support package is designed to meet the needs of the most economically disadvantaged residents in Oxfordshire, and to ensure that no-one is digitally excluded because of the design of the programme.

29. A communications programme has been developed to try and reach as many low-income pensioners as possible to ensure that the number of people missing out on available support is minimised.

Sustainability Implications

30. There are no significant impacts in respect of environmental sustainability in this programme. The programme provides £50,000 to expand the Better Housing Better Health programme which provides advice and financial support to residents on energy use, and energy efficiency measures.

Risk Management

31. The actions outlined in this report will be undertaken within the Cost of Living programme. This programme was agreed by Cabinet on 19 November 2024 and included an assessment of risk. The November report is listed in the background papers.

Consultations

32. No formal consultation has been undertaken in respect of the contents of this report. However paragraph 20 above sets out the informal engagement with stakeholders that is undertaken in relation to the Cost of Living programme.

Lorna Baxter

Annex: Annex One – Full Council motion

Background papers: Cost of Living Cabinet report November 2024

https://mycouncil.oxfordshire.gov.uk/documents/s73408/CAB191124R9%20Cost%20of%20Living%20Cabinet%20R

eport%20Oct24.pdf

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December 2024

Annex One – Text of Council Motion

The wording of the motion, as amended is as follows:

"This Council notes the government's decision to means-test Winter Fuel Payments (WFPs). Age UK estimates that such changes could affect 2 million people across the country, some of whom may badly need the money to stay warm this winter.

This Council resolves to:

- 1. Request that the Cabinet works with NHS, District Councils, and civic groups, to promote the full range of available support for low-income pensioners, including the Resident Support Scheme (RSS) and Better Housing Better Health. Recent Household Support Fund allocations have enabled these programs to expand and directly assist pensioners impacted by WFP changes, with libraries participating in the Warm Spaces initiative positioned for outreach to high-footfall pensioner areas.
- 2. Request that the Leader of the Council writes to the Chancellor of the Exchequer, calling for an impact assessment and transitional measures for pensioners affected by means testing. This outreach should address barriers to Pension Credit access and advocate for simplified application processes to ensure equitable access.
- 3. Request Cabinet to include addressing fuel poverty among low-income pensioners in the priorities of the council when allocating resources, for example using the Household Support Fund. Priority should be given to strengthening existing high-demand support programs and partnerships to maximize local resources."