

# Template for Health Improvement Board reports

## Health Improvement Partnership Board

27 November 2025

## Cost of Living Programme

### Purpose / Recommendation

1. **HIB members are asked to note the update on the Cost of Living programme and comment on the outline proposals for the new three-year programme from 2026/27 onwards.**

### Executive Summary

2. This report sets out the development of, and key items of expenditure in, the County Council's Cost of Living programme. It shows how since 2021 the programme has moved from a crisis support fund to one which includes preventative support. It also sets out initial thinking for a new three-year programme from 2026/27, which is more closely aligned to local priorities.

### Background

3. The Cost of Living programme is primarily funded by the government's Household Support Fund (HSF). The HSF initially focussed on the provision of emergency support to help households struggling with cost of living pressures. The focus of the fund was to provide support with the cost of food, energy and essential household expenditure. Subsequent HSF iterations have enabled local authorities to spend funding on preventative interventions as well as emergency support.
4. HSF commenced in 2021 and each funding round has lasted for 6 or 12 months, with notifications of new funding rounds typically made at short notice. This has made strategic planning for the fund very challenging. From 2026, the government has confirmed that local authorities will receive a three year settlement. The responsible department is the Department for Work and Pensions (DWP). They are reviewing the scope of the programme and are relaunching it as the Crisis and Resilience Fund (CRF).
5. Oxfordshire's HSF allocation for 2025/26 is £5.92 million, a reduction from £6.7 million in 2024/25. Oxfordshire's allocation from the CRF for 2026/27 onwards is still to be confirmed.
6. Government funding for cost of living has been supplemented with council funding of £500,000 annually for the last three years, which came from our Covid grants. 2025/26 is the last year that this additional funding is available. The Cost of Living programme also includes £300,000 allocated to advice services in the 2024/25 budget round.

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7. The Cost of Living programme supports the Live Well agenda in the following areas:
  - Independence and resilience
  - Preventative support
  - Community engagement

<b>Key areas of expenditure and development of the programme</b>
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8. The HSF started out as a means to support vulnerable residents with essential household costs. At the outset of the programme all expenditure was spent on crisis support. Although the scope of the programme has changed over time to allow more preventative spending, the short term nature of funding and late notice that further funding would be forthcoming has made planning effective preventative spend challenging.
9. *Support for families with Free School meal eligible children in school holidays*  
This is the largest area of expenditure at over £3.5 million. Free School Meal (FSM) equivalent support for school holiday periods has been provided as part of HSF since the first funding round, and preceding grants, through a payment of £15 per benefits-related FSM-eligible child and young person attending any state-funded school and college in Oxfordshire, per week of school holiday. Equivalent funding was provided to Early Years settings. 18,781 families are now entitled to Free School Meals, up from 10,120 in 2020. The reason for this increase is that, throughout this period, protections have been in place, which means that once a family becomes entitled to Free School meals, they stay entitled. These protections have recently been extended until September 2026.
10. *Resident Support Scheme*  
DWP requires all local authorities to maintain an application-based scheme which is available to all residents. The council has commissioned this service which is provided by NEC Software Services Ltd. The scheme provides support to people experiencing financial crisis, and can provide supermarket vouchers, vouchers for energy pre-payment meters and essential household items and equipment (furniture, white goods, etc.). Expenditure last year was £1.3 million and Appendix Three provides further details of how the scheme has been utilised.
11. *City and District Councils*  
£500,000 is allocated between the city and district councils to spend on priorities in their areas. Examples of their expenditure includes:
  - Equipment grants made through community larders
  - Warmth packs issued by Citizens Advice
  - Food and energy vouchers issued by advice centres
  - Food vouchers issued with information packs detailing meal plans and shopping lists for a week, as well as signposting to other services

Appendix Four includes a case study of the support provided by Cherwell District Council.

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## Programme Development

12. The areas of expenditure above have in the main sought to prevent residents from falling into crisis. Support has been available to ensure people are able to buy food, heat their homes and access essential household items. Whilst this is essential support it is limited in the context of the Live Well objectives. More recent projects have attempted to go beyond crisis support, providing access to healthy and nutritious food, addressing inequalities through access and independence, and delivering sustainable and/or preventative support.
13. *Supporting community organisations*  
The county council's Cost of Living programme is delivered by a very small team, which means it is not practical to directly engage with small community organisations, many of whom are delivering essential cost of living work across the county. Instead the programme has supported two grant programmes run by Oxfordshire Community Foundation and Good Food Oxfordshire
14. Oxfordshire Community Foundation deliver a Living Essentials fund, supporting organisations with grants of up to £10,000 to help their communities build financial stability, provide basic services and/or improve home comfort and energy efficiency. Good Food Oxfordshire's grants programme provides funding of up to £3,000 to organisations supporting skills and behaviours around cooking and healthy eating. In combination these projects have supported more than 150 different community organisations.
15. In 2025/26 the Cost of Living programme has also partnered with an organisation called In-Kind Direct, who enable community organisations to access a range of personal hygiene products. Access to such products can make the difference between people feeling confident to engage with their communities, schools and workplaces as opposed to feeling like they do not want to leave their homes.
16. *Out of Hospital Team*  
The Out of Hospital team are a multi-disciplinary team including housing staff, social workers and clinical psychologists who work to support patient discharge where housing is a barrier. The Cost of Living programme provides the team with funding to make small purchases on behalf of patients, which can be critical in helping them get home. Typically expenditure includes support for energy costs, improving energy efficiency, improving cleaning services and maintaining health, safety and independence.
17. *Food co-operatives*  
One of the newest Cost of Living projects will support the establishment of food co-operatives in East Oxford. The project involves OX4 Food Crew and Oxford Food Hub from Oxford, and Co-operation Town from London. It aims to bring to Oxford a scalable, community-led model that enables residents on low incomes to access affordable, healthy, and culturally appropriate food with dignity and choice - while creating long-term, community-driven alternatives to emergency food aid and tackling structural barriers in the local food system. The aim is to develop 4 co-ops of up to 20 people each by March 2026.

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## 18. *LIFT Dashboard*

The Cost of Living programme has funded the purchase of the Low Income Family Tracker (LIFT) Dashboard on behalf of all the Oxfordshire councils. The Dashboard, which has been developed by Policy in Practice, utilises data used in the assessment of Housing Benefit and Council Tax Support, which is undertaken at the district council level. The richness of this data combined with the detailed benefits knowledge and programming skills of Policy in Practice sets enables the Dashboard to be used to identify households who are eligible for benefits they are not receiving, households at risk of falling into debt, households in fuel poverty, households at risk of homelessness, and households not in employment with low barriers for entering work among other uses.

19. The city and district councils have begun using the Dashboard at different times and it is only this autumn that all councils have completed the onboarding process.

However the following activity has already been undertaken:

Uptake campaigns

- Pension Credit
- Warm Homes Discount
- Severe Disability Premium
- You Move
- Attendance Allowance
- Free School Meals

Other

- Social water tariff campaign
- Rent arrears campaign (Sanctuary Housing)

20. The first pension credit uptake campaigns run by West Oxfordshire and Cherwell district councils led to 127 pensioners making claims, who are now in receipt of £455,000 in pension credit and passported support annually. The same councils undertook a Free School Meals campaign this summer, which led to 83 new claims worth £40,670 to families and £107,400 to schools in additional pupil premium.

21. Appendix One provides a short summary of all other projects within the programme.

## **Future Plans – Crisis & Resilience Fund**

22. DWP has announced that they will continue to provide funding for Cost of Living work for the rest of the Parliament, and next year's funding will be a three-year settlement. They are also reviewing the scope of the fund and have renamed it the Crisis and Resilience Fund (CRF). These new arrangements and greater funding certainty provide us with the opportunity to review our local provision and for a new Cost of Living programme to be developed which is more closely aligned to local priorities and objectives.

23. DWP recently held a webinar which communicated the outcome of their consultation on the CRF and set out their early thinking. It is important to note that this does not constitute a new policy position at this time. A key change to the programme has been mooted, which would ensure that where crisis support is provided, then this is connected to an offer of what DWP are calling "Resilience Support", which will be connected to a set of expected outcomes. DWP are also saying that they do not

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want to see blanket provision of crisis support, and specifically cite the provision of support to families of FSM children as an example.

24. Over the lifetime of the Household Support Fund, the value of FSM holiday support has increased from 45% of the programme budget to an expected 70% next year, crowding out other potential initiatives. A criticism of the Holiday FSM support is that it is unstructured and may be used in a variety of ways. The DWP webinar presented feedback from their consultation with local authorities and third sector organisations which included some of these criticisms. The provision of a supermarket voucher, which is unconnected to any other type of intervention, does nothing to improve the outcomes for families in need of support. In many cases it solves an immediate problem by helping children to be fed adequately and nutritiously, but in some cases it will be spent on non-essential items.
25. An alternative to spending money on Holiday FSM support would be to increase the scope of our Holiday Activities & Food programme (HAF) and to extend the support provided in schools for healthy snacks (see Appendix One). This would link the support to wider outcomes connected to education and healthy activity, and ensure support is getting to those most in need. There is also scope to connect the Cost of Living programme to the council's Family Hubs work to ensure better outcomes for families who are most in need.
26. Over the last two months the council has been conducting an engagement exercise on the Cost of Living programme in Oxfordshire, canvassing the views of stakeholders through an online survey, focus groups and interviews. A report on this work is due in early December and will inform the development of a new three-year Cost of Living programme. Whilst the new policy position for the DWP needs to be published before the detailed planning work can be undertaken, there is an opportunity to deliver a programme which achieves the following:
- Shifts from mainly providing crisis support to building resilience
  - Supports Start Well and Live Well objectives
  - Aligned to Marmot principles

### Budgetary implications

27. There are no new budgetary implications. From 2026/27 the Cost of Living programme will be funded by the government's Crisis and Resilience Fund. It will also include the existing £300,000 provision for advice services.

### Equalities implications

28. The majority of the Cost of Living projects target residents in our most deprived areas, or in known pockets of deprivation. National and local datasets show that such communities include an over representation of a number of groups with protected characteristics including age, disability, race and sexual orientation. As such, positive outcomes of Cost of Living projects can be expected to see these groups be similarly over-represented.

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## Sustainability implications

29. Third party organisations receiving funding from the Cost of Living programme will be required to demonstrate the sustainability of their project.

## Risk Management

30. The main risks related to the Cost of Living programme are as follows:

- Overspend of funding – The majority of funding is demand led (FSM holiday support and Residents Support Scheme (RSS)). The RSS has several mechanisms for increasing or reducing support to ensure expenditure remains within budget.
- Low take-up of RSS either generally, or in relation to specific groups – ongoing work to communicate the availability of the RSS is required in order to ensure it supports the most economically disadvantaged groups in the county. Monthly monitoring is undertaken to identify any groups or areas where take-up is lower than expected. Where low take-up is identified, work will be undertaken with relevant organisations and community groups to promote the scheme.

## Communications and engagement

31. As outlined in paragraph 26 an engagement exercise with stakeholders has recently been completed. This has included a residents' survey, a stakeholder focus group and one to one interviews with residents, although there was a low take-up of the latter offer. A report from the county council's engagement team is expected in early December setting out the feedback, which will be used to help shape the future development of the programme..

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November 2025

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## **Appendix One – List of Cost of Living projects**

The following is a short summary of projects funded by the Cost of Living programme in the last two years, which are not mentioned elsewhere in the report.

### **Support for Community Larder Network**

- Funding for the SOFEA larder network comprising core operational costs, an expansion of the product offer in larders and work to connect larders to other community services.

### **Migrant Food Programme**

- Supporting people without status in both migrant hotels and dispersed accommodation with the cost of food, where a health issue requires a particular diet, or where someone is pregnant. Although people without immigration status are generally not eligible for support from the Cost of Living programme, the project avoids a potential loss of human rights in respect of project participants and is therefore eligible.

### **Healthy Snacks in School**

- Funding the cost of healthy snacks in secondary schools. Initially undertaken as a pilot with The Oxford Academy it is being extended to other schools.

### **Period Poverty**

- Making period products available for free in some of our libraries.

### **Domestic Abuse Fund**

- Funding to help the Oxfordshire Domestic Abuse Service support DA survivors to set up new homes. This is jointly funded with Public Health.

### **Better Housing Better Health**

- Funding to enable the council's commissioned provider for this scheme to provide support for energy costs and small energy efficiency measures.

### **Digital Inclusion project**

- Reducing digital exclusion in our most deprived communities. This is jointly funded with Public Health

### **Advice Services**

- Provides £300,000 to Citizens Advice and four independent advice providers to deal with additional cost of living related casework. This funding is provided by the County Council, not the Household Support Fund.

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## **Appendix Two – Reporting to DWP for the period 1 October 2024 to 31 March 2025**

See separate Excel document. This sets out the expenditure and number of households supported by the sixth round of the Household Support Fund.



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## Appendix 3 - Residents Support Scheme Information

### KEY DATA FROM 2024/25

#### Number of applications

- 7,748 applications
- 4,847 successful awards
- 11,438 award elements (food, energy, household items)
- £1,314,850 value of awards

#### Applications by Council

- Oxford City – 2,214
- Cherwell – 2,147
- Vale of White Horse – 1,169
- South Oxfordshire – 1,121
- West Oxfordshire – 678

#### Awards by Type

- Support with Food – 4,611 awards (£569,784)
- Support with energy costs – 3,776 (£199,022)
- Household Items – 2,831 awards (£542,879)

#### Top reasons for applications being unsuccessful

- Maximum awards reached – 1,187
- Unable to verify circumstances – 655
- Other support not exhausted – 612

#### Scheme details and online application:

Oxfordshire Residents Support Scheme | Oxfordshire County Council

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## Appendix 4 – Cherwell District Council case study of Household Support Fund expenditure

HSF grant funding has supported a variety of projects with impacts on aspects of the Live Well agenda. This includes in the areas of healthy food for all, addressing inequalities through improving access and independence.

Equipment grants have included: water bottles, electric blankets, kettles, toasters, slow cookers, air fryers (delivered through various foodbanks and trusted partners) and warm packs (through energy matters/CA).

Examples of equipment projects:

**Sunrise Multicultural Project:** items were provided that residents would not be able to purchase for themselves due to the costs and would benefit them by saving money on energy bills or helping them keep warmer.

**Banbury Foodbank:** equipment was given to residents in receipt of food vouchers and therefore attending a Trussell Foodbank in Banbury. Residents were given electrical appliances to reduce fuel cost and to keep warm

**Home-Start:** Slow cooker project, volunteers worked with families to buy and cook healthy food (using food vouchers) over 3 sessions where they were supported to learn some new budget friendly, healthy receipts. The residents were then given a slow cooker at the end of the project with a recipe book to support this.

**Bicester community hub and foodbank:** air fryers and slow cookers were made available to those in need in the community to reduce energy costs. The following quote is from a recipient of this support:

*“Now I won’t have to worry about whether I can afford to put the oven..... As a small household of two adults...this will slash my energy costs for cooking dramatically”*

Examples of food grants using HSF:

**The Banbury Beacon:** providing hot drinks and essential foods for the homeless

**RVS Cornhill Centre (Banbury):** subsidising an inclusive Friday club for older people to meet together for a 2 course meal once a week.

**Grimsbury Community Centre:** subsidising an inclusive Thursday lunch club for residents (vulnerable, lonely, older) to meet together for a 2 course meal once a week.

**Sunrise MCP:** supporting the ladies multicultural community ‘cook together, eat together’, drop in session for marginalised residents. They link in with the use of surplus food and have also used funding previously to create a healthy eating recipe book.

**Banbury Larder:** monthly lunch club for users of their social supermarket and other vulnerable residents -funding for a chef, ingredients, equipment

Cherwell have created the following infographic to promote this work:

<https://indd.adobe.com/view/140265ee-5b1e-47d4-9c6c-2d4064a1bdc9>