

CABINET
21 April 2026

Cost of Living Programme 2026-29

Report by Director of Public Affairs, Policy and Partnerships

RECOMMENDATION

1. **The Cabinet is RECOMMENDED to**
 - a) **agree the proposed structure of the cost of living support programme for 2026-29.**
 - b) **delegate authority to the Director of Public Affairs, Policy & Partnerships in consultation with the Cabinet Member for Public Health and Inequalities to agree new areas of expenditure, and allocate funding from the Crisis and Resilience Fund during 2026-29.**

Executive Summary

2. The government has announced a new three-year Crisis and Resilience fund to enable local authorities to support people experiencing financial crisis. The fund runs from 1 April 2026 to 31 March 2029.
3. This report sets out the proposed approach to support those residents who are most negatively impacted by cost of living pressures over the next three financial years.
4. The report provides the latest position on the impact of cost of living pressures both nationally and locally; summarises how the 2025/26 funding was used; and sets out proposals for how Crisis and Resilience funding should be utilised in Oxfordshire over the next three years. These proposals have been informed by new government guidance and by a resident consultation in autumn 2025.

Introduction

5. In December 2025, the government announced the introduction of the Crisis and Resilience Fund (CRF). This replaced the Household Support Fund (HSF) which had been in place since 2021 and has been the main funding source for the council's Cost of Living programme.
6. In contrast with the HSF, which was renewed every year or in some case every six months, the new CRF is a three-year fund. This provides much

greater certainty over funding and allows the council to set up longer term support programmes with greater stability.

7. The Department for Work and Pensions (DWP) will continue to be responsible for the CRF, which provides three years of funding for local authorities. The council's final CRF allocation is £4.82 million per annum. On 16 March 2026, the government made an additional £27 million available through the CRF to enable local authorities to support low-income households who use oil for heating. Oxfordshire's allocation of this funding is £440,000 and will be managed alongside the CRF funding but accounted for separately.
8. In Autumn 2025 consultation was undertaken on the Cost of Living programme, and the outcomes from the consultation have been considered in the design of the programme. Highlights of the consultation are included at paragraphs 43-47.
9. This report sets out the proposed categories of programme spend over the three years of the programme (2026-27 to 2028-29). Given that the programme needs to be developed before final reporting from existing programmes is received, broad categories of spend are being prepared for approval by Cabinet, with detail being developed into delivery plans under officer delegation.

Cost Of Living pressures

10. Nationally, the Office for National Statistics (ONS) has reported that the Consumer Prices Index (CPI) rose by 3.0% in the 12 months to February 2026, which is down from 3.8% last summer. Whilst inflation is well down from the October 2022 peak of 11.1%, it remains significantly above the government's target of 2% and so continues to put pressure on household budgets.
11. The latest ONS survey on public opinions and social trends in January 2026 showed that the cost of living is considered the most important issue facing the UK today¹, mentioned by 88% of adults.
12. The Resolution Foundation have highlighted the impact of the cost-of-living crisis on households with low incomes, projecting in June 2025 that the 10th percentile of non-pensioners (middle of the bottom fifth) will be 4% worse off in 2029-30 than in 2024-25, and 8% (£1,000) worse off over the decade as a whole².
13. In terms of food insecurity, data from the Food Foundation has outlined that 12% of households reported experiencing food insecurity in January 2026, an increase from 11.3% in June 2025³. The Food Foundation's Food Prices Tracker from December 2025 shows that the cost of a typical basket of food

¹ [Public opinions and social trends, Great Britain - Office for National Statistics](#)

² [The Living Standards Outlook 2025 • Resolution Foundation](#)

³ [Food Insecurity Tracking | Food Foundation](#)

increased between 30.1%-35.9% since April 2022, showing the increased cost of food as a contributing factor towards food insecurity⁴.

14. Joseph Rowntree Foundation's Winter 2025 Cost of Living Tracker surveyed UK households with incomes in the lowest 40%⁵, finding:
 - 7.1 million households (60%) had gone without essentials in the previous 6 months, identical to the corresponding figures in the Summer 2025 tracker⁶ and remaining above 7 million/60% for 4 consecutive years.
 - 52.6% (660,000) low-income households in the South-East were going without essentials. This was the lowest percentage of all the regions studied however still represents a significant section of the population.
 - 5.4 million low-income households had gone hungry, cut back or skipped meals in the last 30 days, with 1.4 million using a food bank in the last 6 months.
 - In terms of the most common essentials that low-income households reported going without:
 - Over 2.6 million households can't afford to keep their home warm.
 - Over 2.3 million households can't afford essential dental treatment.
 - 1.95 million households can't afford to replace or fix broken electrical goods.
 - Nearly 1.8 million households can't afford to make an essential journey.
 - The impacts of cost of living place many low-income families into a precarious financial position, with nearly 4 million households having borrowed to pay for essentials, and 70% of these currently in arrears. 21% of low-income households going without essentials have no available savings, with 50% having less than £150.
15. More locally, the Oxfordshire Data Hub reports that from the most recently published English Indices of Multiple Deprivation 2025⁷:
 - 11 out of 428 Lower Super Output Areas (LSOAs) in Oxfordshire are in the two most deprived deciles nationally. This shows that, despite Oxfordshire's relative affluence (as the 8th /east deprived local authority area out of 153 upper-tier local authorities in terms of average LSOA rank), pockets of deprivation remain; most notably within the Leys areas in South Oxford, in parts of Banbury, in Littlemore and Rose Hill, and in sections of Abingdon Caldecott and West Witney.
16. The council's annual Residents Survey asks residents how they feel about their financial situation. In 2025 most respondents (57%) felt that their situation was worse off than last year, an increase from 46% in 2024. People with a disability or infirmity were more likely to feel worse off than those with no disability (63% to 53%). Promotion of discretionary support within the programme will therefore ensure that people with a disability are targeted for help.

⁴ [Food Prices Tracker: December 2025 | Food Foundation](#)

⁵ [No let-up for millions of families in hardship: JRF's cost of living tracker, winter 2025 | Joseph Rowntree Foundation](#)

⁶ [A year of Labour but no progress: JRF's cost of living tracker, summer 2025 | Joseph Rowntree Foundation](#)

⁷ [Oxfordshire Data Hub – Oxfordshire Indices of Deprivation 2025 – Oxfordshire Data Hub](#)

17. Data from Citizens Advice Oxfordshire’s Impact Report for 2024-2025⁸ reported:
- That they had advised 20,432 clients and supported with 81,240 issues (an average of 4 issues for each client). This was an increase from 72,493 issues in 2023-2024.
 - 79% of issues Citizens Advice Oxfordshire supported with fell under the topics of:
 - Universal credit (22,599 issues)
 - Benefits and Tax Credits (20,091 issues)
 - Housing (6,917 issues), of which 1,271 related to homelessness.
 - Debt (5,579 issues)
 - Financial Services and Capability (5,360 issues)
 - Charitable Support and Good Banks (3,292 issues)
 - 197 issues a week were debt related.
 - 33 clients a week asked for help with food bank vouchers or charitable assistance for essential goods, with 24% of these describing their problem as urgent.

REVIEW OF 2025/26 PROGRAMME

18. The council’s 2025/26 cost of living programme totalled £6.72 million. This comprised £5.92 million of HSF funding and £800,000 in council funding - £500,000 of which was for Emergency Welfare Support and £300,000 for advice services.
19. Table 1 below sets out the main areas of expenditure within the 25/26 programme, and below is a brief summary of these activities. Appendix One sets out the expenditure forecast for the full range of activities in the 2025/26 programme.

Table 1.

PROJECT	FUNDING (£)	FUNDING (%)
FSM Holiday Support	£3,490,000	51.90%
Residents Support Scheme	£1,700,000	25.28%
Delegations to City & Districts	£500,000	7.44%
Advice Services	£300,000	4.46%
Totals	£5,990,000	89.08%

Free School Meals Holiday Support

This funding provides support to families with children eligible for Free School Meals (FSM) during the school holidays at the rate of £15 per eligible child, per week of holiday. This support is no longer eligible under the new Crisis and Resilience Fund, as is set out in paragraph 24.

Residents Support Scheme

This is an application-based scheme providing one-off support to households experiencing financial crisis. Support is provided for food (with supermarket vouchers), pre-paid energy meters (with credit vouchers) and household items

⁸ [Citizens Advice Oxfordshire Impact Report 2024-2025](#)

such as furniture and white goods (the items themselves are delivered to the applicant).

Delegations to the City & Districts

This funding provided to the other Oxfordshire councils to meet locally identified need.

Advice Services

This funding enables Citizens Advice and four independent advice providers to provide additional cost of living support to residents.

20. The first nine months of the 2025/26 programme saw over 219,000 separate interventions made either in the form of crisis payments or supportive interventions. Highlights from last year's programme include the following:
- **School Snacks Initiative:** This was a new project working with secondary schools with catchments in the county's most deprived areas. Funding was provided to make healthy snacks available to students from low-income backgrounds in a non-stigmatising manner. An initial pilot at the Oxford Academy saw a reduction in exclusions for the target cohort, and improved behaviour for learning. The initiative has now been rolled out to a further 3 schools and it is proposed to continue and expand this initiative from 2026/27 onwards.
 - **Food Co-operatives:** This was another new project to establish food co-operatives in communities where people are reliant on food banks and/or community larders. The project provides a sustainable model for people on low incomes as well as enabling participants to develop new skills and gain more agency over their lives. It is proposed to continue this project as it closely aligns with the government's aim for CRF of moving people away from crisis support and building their resilience.
 - **Support for domestic abuse victim-survivors:** This project was undertaken jointly with colleagues in Public Health and the Oxfordshire Domestic Abuse Service. It created a fund to support the resettlement of people fleeing domestic abuse.
 - **Low Income Family Tracker (LIFT) Dashboard:** LIFT is a tool which uses locally held benefits data to create actionable campaigns to target people eligible for benefits they are not receiving, or for preventative support interventions. It is proposed to continue this project as LIFT has delivered additional income for residents of £1.5 million (more than five times its cost), as well as a range of other benefits. Further details of the use of LIFT are set out in Appendix Three.
 - **Support for local organisations:** 264 local organisations have benefitted from programme funding across a wide range of sectors and locations. A list of benefiting organisations is included in Appendix 2.

CRISIS AND RESILIENCE FUND

21. The Crisis and Resilience Fund (CRF) brings a new emphasis to the way cost of living support is delivered. It puts a greater focus on addressing the circumstances of households experiencing deprivation and sets out three main outcomes to be achieved:
- Provision of effective crisis support

- Improving individuals' financial resilience
 - Bolstering the local support landscape
22. There are four areas of expenditure permitted within CRF to address these outcomes:
- Crisis Payments
 - Resilience Services
 - Community Co-ordination (connecting and enhancing the local support landscape)
 - Housing Payments*

*Housing Payments replace the existing Discretionary Housing Payment regime which is managed at the city and district council level. DWP will make separate allocations to the second-tier authorities for the first two years of CRF. In year three these will be combined on the assumption that all areas will be unitarised at that point.

23. The CRF brings in a number of changes which will impact the delivery of support from 2026-27. The most significant difference is to ensure that, where crisis support is provided, it is based on an assessment of need at that point in time, and that this is connected to an offer of "Resilience Support".
24. DWP are clear that this means that local authorities should not be providing blanket crisis support to cohorts of individuals and specifically cite the provision of support to families of Free School Meals (FSM) eligible households in the school holidays as an example of this. As such this current area of expenditure will come to an end in April 2026, with a final one-week payment being made this Easter.
25. With expenditure on support for FSM eligible households accounting for almost two thirds of this year's allocation, this represents a significant change in how the new programme will be structured. The new programme aims to continue supporting low-income families, but in much more targeted ways, details of which are set out below.

FUNDING 2026-29

26. The government's Fair Funding Review has led to a further reduction in cost of living funding for Oxfordshire as shown below:
- HSF Funding 2024-25 - £6.72 million
 - HSF Funding 2025-26 - £5.92 million
 - CRF Funding 2026-29 - £4.82 million p.a. (plus £440,000 in 2026-27 to support people using oil for heating)
27. Additionally 2025-26 represents the last year of a council three-year budget provision, made in 2022, of £500,000 p.a. for Emergency Welfare Support. This means that cost of living funding in 2026-27 will be £2 million less than for 2024-25, and £2.4 million less from 2027-28.

COST OF LIVING PROGRAMME 2026-29

28. The cost of living programme for 2026-27 comprises CRF funding from government of £4.82 million, the additional CRF award of £440,000 to support people using oil for heating, and council budget provision for advice services of £300,000, totalling £5.56 million per annum. For 2027-28 and 2028-29, after the support for oil heating drops out, it will be £5.12 million.
29. In order to secure CRF funding the programme must be delivered in accordance with DWP's guidance on the use of the fund. This includes maintaining an application-based crisis payment scheme which is available all year round. In Oxfordshire we have had such a scheme in place since 2023. Guidance on reporting management information to DWP and advertising the programme must also be complied with.
30. The new three-year programme has been designed to support the council's Strategic Plan and other key objectives. Programme activities support the objectives of making the county fairer and healthier, and will directly impact the following strategic objectives:
 - Roll out a network of Family Hubs
 - Increase the number of children who reach a good level of development at age 5Additionally, the programme supports the Marmot objectives of:
 - Giving every child the best start in life
 - Ensuring a healthy standard of living for all
31. Due to the ending of the support in school holidays for FSM eligible children, new areas of funding include supporting the Holiday Activities and Food (HAF) programme and funding to expand the services delivered through our new Family Hubs. These are services that will support the most in-need families who would previously have benefited from the school holiday support.
32. The 2026-29 Cost of Living programme reserves a small proportion of expenditure to be determined during the year. This is to support emerging needs or to meet additional demand in relation to some programme activities. Cabinet will be requested to delegate authority to the Cabinet member for Public Health and Inequalities in conjunction with the Director of Public Affairs, Policy & Partnerships to agree new areas of expenditure, and allocate funding during 2026-29.
33. The proposed Cost of Living programme for 2026-29 is summarised in Table 2 below. Appendix 4 provides a short summary of each area of activity.

Table 2.

Area of Expenditure	2026/27	2027/28	2028/29
CRISIS SUPPORT			
Residents Support Scheme	£1,850,000	£1,850,000	£1,850,000
Healthy Snacks in School	£100,000	£100,000	£100,000
Hospital Discharge	£15,000	£15,000	£15,000
Period Poverty	£15,000	£15,000	£15,000
Better Housing Better Health	£25,000	£25,000	£25,000
Migrant Food	£25,000	£25,000	£25,000
Oil heating costs	£440,000		
RESILIENCE SERVICES			
Advice Services	£300,000	£300,000	£300,000
LIFT	£140,000	£140,000	£140,000
HAF Programme	£500,000	£500,000	£500,000
Food Co-operatives	£88,000	£97,000	£102,000
Living Essentials Grants	£115,000	£116,000	£117,000
COMMUNITY CO-ORDINATION			
Local Co-ordination	£180,000	£180,000	£180,000
Hygiene Essentials	£60,000	£50,000	£40,000
Food infrastructure	£50,000	£50,000	£50,000
Winter Warmth (Libraries)	£1,500	£1,500	£1,500
MIX OF ACTIVITY			
Support for Early Years	£250,000	£250,000	£250,000
District Delegations	£500,000	£500,000	£500,000
Family Hub Programme	£500,000	£500,000	£500,000
Community larders	£150,000	£150,000	£150,000
OTHER			
In-year expenditure	£75,500	£75,500	£79,500
Admin	£180,000	£180,000	£180,000
TOTALS	£5,560,000	£5,120,000	£5,120,000

Financial Implications

34. There are no new budgetary implications from these recommendations, although it should be noted that the report addresses expenditure within the Council's budget. This is the £300,000 recurrent provision for advice services.
35. The main financial risks are related to the potential for additional demand in relation to the Residents Support Scheme (RSS). Whilst there a number of factors that influence demand, a new area of risk relates to the withdrawal of support in the school holidays to FSM eligible families. The budget for this area of expenditure has been increased and funding reserved for allocation during the programme could also be used to top up programmes experiencing high demand.

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Legal Implications

36. Government is able to provide the household support grant to local authorities under section 31 Local Government Act 2003 to which conditions are attached. Spending of grant funding under section 31 Local Government Act 2023 is an executive function and under the Constitution Cabinet holds responsibility for this function.
37. Where any grant constitutes a subsidy, the Council must comply with the Subsidy Control Act 2022 and, where necessary, carry out a subsidy control assessment to ensure that the grant is compliant with the subsidy control principles.
38. In providing the support detailed in this report the Council, pursuant to its general power of competence under section 1 of the Localism Act 2011, is able to determine the appropriate allocations of funding, provided that grant conditions are met.

Comments checked by: Jay Akbar, Head of Legal & Governance,
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Staff Implications

39. HSF funding is currently used to fund two members of staff to coordinate and support the programme: a programme manager and a business support officer, shared with The Migration Partnership. It is proposed to continue this arrangement in the new programme from 2026-29.

Equality & Inclusion Implications

40. The cost of living programme aims to tackle some of the most egregious areas of inequality in Oxfordshire by ensuring those in need 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 funding flows disproportionately towards the most deprived wards in the county. Monitoring will be undertaken within the new programme to identify the impact of changes in support on vulnerable groups.

Sustainability Implications

41. There are no significant impacts in respect of environmental sustainability in this programme. The programme supports the Better Housing Better Health work, which provides advice and financial support to residents on energy use and energy efficiency measures. Funding is also being made available to Good Food Oxfordshire whose work supports sustainable approaches to food support.

Risk Management

42. The main identified risks to the cost of living programme are summarised below:
- Overspend of funding – the largest area of funding is demand led (Residents Support Scheme). The budget for this area has been increased, and the scheme has several mechanisms for increasing or reducing support to ensure expenditure remains within budget.
 - Low take-up of Residents Support Scheme (RSS) either generally, or in relation to specific groups – ongoing work to communicate the availability of the RSS is required to ensure it supports the most economically disadvantaged groups in the county. Monthly monitoring will be 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.

Consultations

43. In autumn 2025 a consultation was undertaken including residents who had accessed cost of living support. This included a survey, stakeholder workshop (involving partner organisations) and interviews with residents. The consultation outcome will be published on the Let's Talk Oxfordshire portal after Cabinet have agreed the new programme.
44. Key learning from engagement with residents was as follows:
- Many respondents were unaware of the range of support available
 - Residents prioritised support for families with young children, older people, carers of any age (including young people), people with disabilities, and those with mental and physical health needs
 - Concerns included rising costs of care, food, heating, transport, and housing accessibility.
 - Suggestions on improving communication included expand outreach efforts to include offline channels, such as physical newsletters, notices in community centres, and promotion through local charities, community and faith groups, translated materials, together with accessible marketing messaging (including spoken translation services) adapted to various methods of communications (WhatsApp, Facebook, SMS etc.) for non-English speakers.
45. It is essential that support gets to those communities and individuals most in need. As such the new programme will prioritise resource to communicate the availability of support in line with the suggestions set out above.
46. In the stakeholder workshop participants expressed concern over the short-term nature of current funding streams, which limits the ability to plan and invest in preventative measures. There was a strong call for multi-year, core funding to enable stability and long-term impact. It was felt that the prevailing approach remains crisis-oriented, but there is consensus that a shift towards prevention—such as life skills training, financial literacy, and community resilience—is essential for sustainable change. There was a strong preference for

Appendix One – Expenditure Forecast for 2025-26

1. A summary of the forecast outturn for the 2025-26 Cost of Living programme is shown in Table 3 below.
2. The total cost of budgeted projects is higher than the total programme budget. This is due to new projects being commissioned during the year which make use of identified underspends.
3. The two largest areas of variance are for the Residents Support Scheme (RSS) and Free School Meals support in the school holidays. There was limited promotion of the RSS this year. This is because it was expected that the Cost of Living programme consultation work would also serve as a promotional tool. However the impact of the consultation appears to have been to bring demand forward instead of creating new demand. It is expected that there will be greater demand for RSS in 2026/27, however if this is not seen in the quarter one data then an uptake campaign will be undertaken.
4. The expenditure on holiday support to FSM eligible households is forecasting an overspend. This is because an additional week's payment has been programmed in for Easter since the publication of the Crisis & Resilience Fund guidance. As set out in the body of the report, local authorities can no longer provide support to all recipients of FSM. If this support was to continue then the costs would come from the new CRF programme. However, to give households time to adjust to the withdrawal of this support, it is desirable to make an additional payment at Easter from the current year's programme.

Table 3.

Project	Budget	Projected Outturn	Variance
Free School Meals	£3,370,000	£3,490,000	-£120,000
Residents Support Scheme	£1,700,000	£1,500,000	£200,000
City & District delegations	£500,000	£500,000	£0
OCF Grants	£140,000	£140,000	£0
Hospital Discharge	£25,000	£25,000	£0
Migrant Food	£20,000	£20,000	£0
Healthy Snacks	£40,000	£40,000	£0
Period Poverty	£15,000	£15,000	£0
Community Larders	£100,000	£100,000	£0
Food Co-operatives	£58,000	£58,000	£0
InKind	£28,000	£28,000	£0
Youth Ambition	£5,000	£5,120	-£120
Banbury Larder	£10,000	£10,000	£0
Winter Warmth	£1,000	£1,000	£0
Good Food Oxfordshire	£63,000	£63,000	£0
Domestic Abuse Support	£27,500	£27,500	£0
Housing Support	£25,000	£25,000	£0
LIFT Dashboard	£140,000	£140,000	£0
Better Housing Better Health	£25,000	£25,000	£0
Advice Services	£300,000	£300,000	£0
Community Wealth Building	£85,000	£85,000	£0
Programme Admin	£125,000	£127,000	-£2,000
Totals	£6,802,500	£6,724,620	£77,880
Cost of Living Budget	£6,724,114		
Variance to budget	£506		

Appendix Two – Organisations benefitting from Cost of Living funding

This appendix provides a list of local organisations who have received funding or other support from the 2025/26 Cost of Living programme. The organisations below have been supported by one or more of the following projects:

- Oxfordshire Community Foundation's Living Essentials grant round
- Good Food Oxfordshire's grants programme
- Delegations to City and District Councils
- Provision of hygiene products from In-Kind Direct
- Healthy Snacks in Schools

The organisations receiving support are as follows:

A2Dominion	BK Luwo Group
Abingdon Community Fridge	Blackbird Leys Adventure Playground
Abingdon Foodbank	Blackbird Leys Community Fridge
African & African Caribbean Kultural Heritage Initiative	Bloxham Baptist Church
African Families in the UK (AFiUK) CIC	Body Mind & Soul 4 You CIC
Agnes Smith Advice Centre	Botley Bikers
All Yours Period Box CIC	Botley Bridges Xmas Hampers
Apollos Clothing	Botley Community Larder
Asylum Welcome	Breakfast at the Barn
Banbury Foodbank	Bridge Street Garden
Banbury Mosque – Community Fridge	Bullingdon Community Lunch
Banbury Mosque Green Dome	Butterflies Pre-School
Banbury Salvation Army	BYHP
Barton Advice Centre	Café 103 - Orchard Baptist Church
Barton Community Association	Cheney School
Barton Community Association (Barton Cafe)	Children Heard and Seen
Barton Leisure Centre Community Fridge	Cholsey Day Centre Trust
Barton Neighbourhood Centre	Cholsey School
Barton Summer Youth Club	Cholsey Volunteers Trust
Barton United FC	Citizens Advice North Oxfordshire
Be Free Young Carers	Citizens Advice Oxfordshire
Beautiful Barton	Citizens Advice/ Energy Matters
Begbroke Playgroup	City of Oxford College
Berinsfield Community Association	Clean Slate
Berry Youth Centre	Communi-Tea Café
Bicester Baby Bank and Surrounding Village	Community Researching Littlemore
Bicester Community fridge	Connection Support
Bicester Community Hub	Cornerstone Christian Centre
Bicester Foodbank (Open Door Cafe)	Cornerstone project - Charlbury PCC
Bicester Open Doors	Cropredy food support
Bicester Refugees	Cuttleslowe and District Community Centre
	Cuttleslowe Community Larder
	Cuttleslowe EID Celebration
	Cuttleslowe Greenhouse
	Damascus Rose Kitchen
	Daybreak - Rosewood
	Daybreak Oxford
	Dementia Active
	Dentaid

Didcot Baby Monday
 Didcot Baptist Church
 Didcot Community Kitchen
 Donnington over 60's coffee morning
 Dovecote
 Down to Earth Community Cafe CIC
 East Timor Mothers Co-op
 Edge Housing
 Elmore Community Services
 EMBS Community College
 Emmaus Oxford
 FarmAbility
 First Steps Baby Bank
 Florence Park Community Association
 Flo's in the Park (People, Place and Participation)
 Food for charities - Botley Larder
 Forest School Camps
 Fringford Village Hall
 Fusion Arts
 Godstow Cottage (Mother and Baby)
 Good Food Oxfordshire
 Good Salt CIC
 Grandpont Nursery School and Childcare
 Grimsbury Community Association
 Grimsbury Community Centre
 Grove Day Centre for the Elderly
 GroW Families
 (Grove and Wantage Family Community Group)
 Hanwell Fields Community School
 Harvest@home -Cherwell Collective
 HeartyEarth
 Hendreds Environment Group
 Henley on Thames Churches debt centre
 Henley YMCA
 Henry Box School
 Hill Banbury CIC
 Hill View Primary School
 Home Start Banbury, Bicester & Chipping Norton
 Home Start Oxford
 Homeless People and the Oxford Churches
 Home-Start
 Hooky Neighbours Pantry
 Hygiene Bank - Oxford
 In Kind Direct
 Iraqi Women Art and War CIC
 Jericho Pantry
 Just Love Oxford
 Kennington Mother and Toddler Group
 Kennington Pre-School
 Lake Street Nursery
 Leys CDI Youth Club
 Life Centre (Wychwood)
 Life House
 Littlemore Community Association
 Longworth Parish Council
 Love Barton
 Love Barton Freezer
 Maple Tree
 Marston Court Care Home
 Matilda House - (A2 Dominion)
 Matthew Wigglesworth House
 Millstream Day Centre
 Mind Families Group
 Mind Housing
 Mind in Abingdon (Oxfordshire Mind)
 North Abingdon PCC for Abingdon
 Foodbank
 North Hinksey Preschool
 North Oxford Association Lunch Club
 North Oxfordshire Academy
 North Oxfordshire Community Foodbank
 North Oxon Foodbank
 Northway Together CIC
 OCA Leys Lunch
 O'Hanlon House (Homeless Oxfordshire)
 One-Eighty
 Open Door
 Open Doors (Bicester Christian Action)
 Oxford Blackbirds
 Oxford Chabad Society
 Oxford Churches Debt Centre
 Oxford City Community Fridge
 Oxford Community Action
 Oxford Community Breakfast
 Oxford Community Education
 Oxford Community Soup Kitchen
 Oxford Gatehouse
 Oxford Homeless Project
 Oxford Hub (at Windale school)
 Oxford Initiatives (The Jungle)
 Oxford Mutual Aid
 Oxford Winter Night Shelter (The Living Room)
 Oxfordshire African
 Carribean Multicultural Association
 Oxfordshire Asian Women's Voice
 Oxfordshire Community Education Group
 Breadline Project
 Oxfordshire Crossroads Care
 Oxfordshire Play Association
 Oxfordshire Young Parents (A2 Dominion)
 Oxfordshire Youth
 Parish of Cowley St John
 Pause Oxfordshire
 Peers Early Education Partnership (PEEPLE)
 People's Baptist Church Oxford
 RCCG Christ's Love Assembly
 Red Kite Family Centre

Restore @ Elder Stubbs
Ronald McDonald House
Rose Hill & Donnington Advice Centre
Rose Hill Community Fun day
Rose Hill Community Larder
Rose Hill Junior Youth Club
Rose Hill Methodist Church
Royal Voluntary Service - Cornhill Centre
Ruskin College
Saint Mary church
Salvation Army
Sharing Life Trust
SKIPS Pre-School
Slade Nursery
SOFEA
South Oxford Adventure Playground
Spiced Roots Community CIC
Springwater Foodbank
SSNAP
St Andrew's Luncheon Club
St Christophers School
St Helen Without Parish Council
St John the Baptist (Grove)
St Johns the Baptist Church (Kingston Bagpuize)
St Mary & St Nicholas Church
St Mary's Church, Banbury
St Michael's Church
St Nicholas Church Eco-Hub
St Nicholas Primary School
St Vincent de Paul Church Hinksey Branch
Stonewater
Style Acre
Summertown Stars Football Club
Sunrise Multicultural Project
Sustainable Didcot
Synolos CIC
SYRCOX
Syrian Community Oxfordshire
Syrian Sisters
Syrox Food Larder
Thame Barns Centre
Thameside Primary School
The Appleton Trust
The Banbury Larder
The Berin Centre
The Branch Trust
The Chiltern Centre Limited
The Gatehouse
The Hill

The Living Room
The Mill (Oxfordshire Mind)
The Oxford Academy
The Oxford Well-Being Co-op
The Porch (formerly Stepping Stones)
The Ray Collins Charitable Trust
The Sunshine Centre
The Valentine Club (over 50s)
Thomas Gifford Trust
Three Parishes Community Fridge
Thrive OX7
TRAIN
Transition Lighthouse Empowerment
Space CIC
Trax
Tyndale community school
Unrebel Housing
UrHome.church
Vale Community Impact
Vale House
Wallingford Baptist Church
Wallingford Emergency Food Bank
Wallingford Family Centre
Wantage and Grove Foodbank
Wantage Parish
Waste2Taste CIC
Wempowered CIC
Wheatley Parochial Church Council
Whitchurch Preschool
White Hart
Wigod Way Wallingford Family Centre
Windale Primary School
WISH -Cherwell Collective
Witney & West Oxfordshire Foodbank
Witney Baby Bank
Witney Food Revolution
Wolvercote Young People's Club
Wootton and Dry Sandford
Community Centre
Wootton Parish Council
Yellow Submarine Cafe
YMCA Henley
Youth Ambition

Appendix Three – Use of Low Income Family Tracker (LIFT) Dashboard

1. The County Council purchased the LIFT Dashboard on behalf of all the Oxfordshire authorities at the end of 2024. LIFT is a product developed and provided by the organisation Policy in Practice. It is a platform that provides insight into low-income families by aggregating local authority and some publicly available datasets, including the Single Housing Benefit Extract (SHBE) which holds data in relation to the assessment of Housing Benefit and Council Tax Support. The aggregated information can be segmented to be used in targeted campaigns to support prevention and take-up, with the following being just a few examples:
 - Benefits and Discretionary Housing Payments take up
 - Homelessness prevention
 - Tackling arrears
 - Employment support
 - Access to Childcare
 - Free school meals take up
2. The dashboard also provides a rich source of data that can be used to help target Household Support Fund monies and similar, or to inform strategies related to the above areas. It is also used in some authorities to provide a single view of debt.

Deployment in Oxfordshire

3. The critical datasets used in LIFT are the data used for assessing Housing Benefit and Council Tax support. As this data is not able to be shared, the Dashboard is deployed at the city and district council level. Each authority manages campaigns for their own area. The county council is able to view the data held in LIFT, but only down to ward level. A steering group co-ordinates the work on LIFT to ensure all areas are making use of the dashboard and to co-ordinate relevant countywide campaigns (e.g. Free School Meals uptake). The Dashboard has been implemented at different speeds across the county, but since October 2025, all councils have been able to use it.

Update on campaigns

4. Pension credit has been the most successful type of campaign. Three local councils have run one or more campaigns to increase pension credit claims. This has resulted in 212 new claimants generating £827,417 of income in one year, and an ongoing annual entitlement of £662,341. Due to the time taken to assess new claims for Pension Credit this number is expected to increase in respect of campaigns undertaken this winter.
5. Two councils undertook Free School Meals campaigns last summer resulting in 83 new claims. This is worth £40,670 to families and £107,485 to schools as a result of additional Pupil Premium funding.
6. Cherwell used LIFT to enrol 1,276 people in You Move (a programme to enable low income households to access free or low costs activities). They have collaborated with Sanctuary Housing, importing tenancy data to identify

households at risk of losing their tenancy for additional support. LIFT has also helped them to target 168 households who have higher outgoings than income to provide a food voucher as part of their cost of living support.

7. West Oxfordshire have undertaken the following activities:
 - In partnership with Citizens Advice(CA) have targeted 225 households with low financial resilience to offer support from CA
 - Offered 857 households impacted by welfare reforms a Discretionary Housing Payment
 - Contacted 550 Universal Credit customers who were not claiming Council Tax Support (with 210 now receiving CTS)
 - Inviting 47 customers on Council Tax Support, and in arrears, to claim from their Exceptional Hardship Fund.
8. Oxford City Council have used LIFT to target residents who would benefit from attending local community advice sessions. They have also identified 33 council tenants in need of support from their homelessness prevention team.
9. LIFT has already provided an additional £1.5 million in income for residents. In addition it has enabled a range of preventative interventions to be undertaken, reducing the potential need for costly interventions by councils in the future.

Appendix Four – Summary of proposed activity for 2026-29

This appendix provides a short summary of, and rationale for the proposed Cost of Living activity set out in the body of the main report.

CRISIS SUPPORT

Residents Support Scheme (RSS)

This is the council's application based crisis scheme. It is the only area of activity that the government requires us to undertake. The scheme provides support for food costs (by voucher), credit for pre-payment energy meters, and household items (e.g. white goods, and furniture). As of 31 January 2026, there had been 4,085 successful applications to the scheme.

Healthy Snacks in School

This project began as a pilot with The Oxford Academy. It was a joint piece of work involving the school, Childrens Services and the City Council. The school has a high proportion of pupils from deprived backgrounds and staff were identifying significant levels of hunger in this cohort resulting in significant disruption. Funding was used to make healthy snacks available in school. Although this was available to all pupils, it was managed by the school to ensure priority to the target cohort. Student teachers evaluated the impact of the one term project and found significant improvement in behaviour for learning, and a sharp drop in exclusions. The funding has therefore continued, and the project has been rolled out to another three schools with catchments in the council's most deprived areas.

Hospital Discharge

This project provides a small amount of funding to support the work of the Out of Hospital team. This is a multi-disciplinary team which works to support the delayed discharge of people from hospital, where a Housing issue is a barrier to discharge. Support is provided to help residents with energy costs for essential equipment or medicine arising from a disability, and to allow people with disabilities to manage their conditions, remain independent, and avoid social isolation.

Period Poverty

This initiative followed a motion to Full Council in September 2023 which resulted in a six month pilot providing period products (including reusable items) and surveying people accessing them. 90% of respondents said the project had a positive impact on their wellbeing and dignity, and 60% were supportive of using reusable products. Products were discreetly advertised and displayed within library settings, usually in the 'Health and Wellbeing' section alongside signposting to other services such as debt advice, drug and alcohol treatment or support for victims of domestic violence. The Cost of Living programme has continued to fund this work since the pilot, with Library Services now managing the stock.

Better Housing Better Health (BHBH)

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 CRF funding enables the service to meet the cost of products to improve energy efficiency (e.g. radiator foil, LED lightbulbs) and to provide support for energy costs where required.

Migrant Food

This project was developed with Asylum Welcome after they had raised the challenges for some migrants with specific dietary requirements. It provides support to migrants residing in hotels and dispersed accommodation where the food provision is not meeting the needs for people with relevant medical conditions (e.g. diabetes) or who are pregnant. The project is currently supporting 29 migrants. Asylum Welcome are required to request that the asylum hotels cater for any identified dietary needs. There is limited success from these requests, the output of which is shared with colleagues in The Migration Partnership to take up with their contacts in the Home Office.

RESILIENCE SERVICES

Advice Services

Support for debt and benefits advice has formed part of previous cost of living programmes. This was previously paid for by a contribution from the Budget Priorities Reserve to supplement Household Support Fund money from government in 2022/23 and 2023/24. Funding has been used to support the two Citizens Advice offices in Oxfordshire as well as four independent advice providers. Since 2024/25 a £300,000 allocation in the Council's budget to this area has enabled advice services to continue to be supported. This funding enables an additional 6,000 people to be advised on Cost of Living related issues annually.

LIFT Dashboard

See Appendix Three for details of this work.

HAF Programme

The Cost of Living Programme is putting additional funding into the Council's Holiday Activities and Food programme. This programme commissions activities for eligible children to attend and includes physical activity, enriching activities and the provision of a healthy meal. As the CRF no longer permits local authorities to provide financial support to all FSM eligible households in the school holidays, expanding the HAF programme ensures this group will still benefit from Cost of Living support. The Cost of Living programme manager has joined the HAF Steering Group to support the development of the programme.

Food Co-operatives

This project commenced last autumn following research commissioned by the Cost of Living programme into more sustainable approaches to community food support. The research highlighted the development of food co-ops as the best option to develop locally. The project is being delivered by Oxford Community Action, Oxford Mutual Aid and Flo's in East Oxford. These organisations are rooted in the local community and have a strong track record in supporting the community to help themselves. Although the project is in its early stages there is already a lot of engagement locally and one co-op comprising women from East Timor has already been established. The project aims to have over one thousand people benefitting from participation in a co-op by the end of the three year programme.

Living Essentials Grants

Oxfordshire Community Foundation (OCF) have helped the council to channel HSF funding to grassroots organisations for a number of years. This has been delivered

through grant programmes which support the delivery of HSF outcomes; supporting people with unaffordable essentials such as housing, food and heating as well as debt advice. As well as supporting those in need in local communities, OCF enables small community organisations to access funding which would otherwise be closed off to them.

COMMUNITY CO-ORDINATION

Local Co-ordination

Community Co-ordination is a new area of expenditure brought in by the CRF. The guidance from DWP describes this as creating a more connected local welfare landscape. This project will focus on connecting support in areas within the 20% most deprived wards in the country (within Oxford, Banbury, Witney and Abingdon). The programme is engaged with the city and district councils and some voluntary and community sector organisations to design a bespoke approach in each area. The majority of this funding allocation will be spent in Oxford and Banbury.

Hygiene Essentials

This will be delivered by In-Kind Direct who are a charity that utilise relationships with corporate partners to access low cost hygiene products. These are then usually made available to community and charitable organisations at a low cost. In 25/26 the cost of living programme spent £28,000 to provide free credit to local community organisations. This resulted in 155 organisations accessing £138,175 worth of products to pass on to residents in need.

Food infrastructure

This project has been developed in conjunction with Public Health and Good Food Oxfordshire to continue the delivery of The Oxfordshire Food Strategy. The strategy seeks to develop sustainable approaches to helping people on low incomes access affordable, healthy food and this work should be supported from the Cost of Living programme. The project will include the following:

- Unlocking school kitchens to use as community assets
- Accreditation of Community Food services
- Providing training and workshops on community cooking
- Embedding the Making Every Contact Count approach when working with communities

Winter Warmth (Libraries)

This funding supports our Libraries to be part of the Winter Warm Space provision by funding the cost of providing hot drinks.

MIX OF ACTIVITY

Support for Early Years

Alongside the support that has been provided to families with FSM eligible children in the school holidays, equivalent support has also been provided to households accessing free childcare hours. The Early Years team are concerned that the withdrawal of this support will lead to a reduction in the take up of free childcare, as it has been seen as an incentive by parents. The Early Years team are working with the Cost of Living programme to use this funding allocation to increase take up of childcare within the CRF eligibility requirements.

District Delegations

In previous funding rounds, the County Council has delegated funding to the City and District Councils to establish local emergency welfare schemes and provide related community support. Funding is allocated against a formula that takes into account population and relative deprivation. Local intelligence enables flexible support to be delivered that aligns with existing local provision, avoiding duplication and maximising impact. To maintain the impact of local intelligence on the overall package, it is proposed to continue delegating CRF funding to the City and Districts. This gives the City and District Councils flexibility to target CRF as makes most sense locally, within the requirements of the fund. The councils have been asked to provide an outline of their proposed activity before April.

Family Hub Programme

Due to the ending of the support for FSM eligible households in the school holidays, the Family Hub programme offers an alternative route to supporting low income families. The Cost of Living manager is working with internal and external stakeholders to the Family Hubs programme to agree funding priorities. This is expected to be a blend of crisis and resilience support.

Community larders

This allocation will support the SOFEA community larder network which comprises 26 larders within Oxfordshire. Funding will support the core larder offer, develop the range of products available and connect larders to resilience and other support services.